



Our Saviour Lutheran Church

6340 Number 4 Road
Richmond, BC.

V6Y 2S9

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Congregational Annual Report

2020

Acknowledging Lands

We acknowledge with gratitude and respect that we gather on Musqueam territory, the traditional territory of the people, whose ancient relationship to this land continues today.

Opening Devotions

Prayer

Gracious God, we ask for your presence with us as we gather to meet, whether in person or virtually. This last year has been challenging. Help us still to celebrate the ministry we have done together in the past year. Give us vision and hope as we plan for our shared future. Give us courage to follow you in all we do. In Jesus' name we pray. **Amen.**

Reading 1 Corinthians 13:4-7, 13

Hymn Great Is Thy Faithfulness (ELW #733)

Litany

Leader As we gather to meet,
All Be with us, God.

Leader We praise you for your faithfulness.
All Be our wisdom and counsel, guide our decision-making.

Leader We put our trust in your hopefulness.
All Give us courage to envision your future for us.

Leader We thank you for your steadfast love.
All Help us to be loving with each other, and with all we meet.

Leader As we gather to meet,
All Be with us, God.
May all that we do and say today be pleasing in your sight. Amen

ANNUAL REPORT OF **OUR SAVIOUR LUTHERAN CHURCH**

6340 No 4 Road, Richmond, BC. V6Y 2S9

February 28, 2021

AGENDA FOR ANNUAL MEETING FOR THE YEAR 2020

1. Opening Devotions
2. Call to Order
3. Changes/Amendments to the Agenda
4. Minutes of 2019 Annual Meeting held February 23, 2020 pg. 4
5. Reports pg. 7
6. Election of Council (Nomination from the Floor) pg. 14
7. Election of Committees (Nominations from the Floor): pg. 15
 - a) Council
 - b) Childcare Board
 - c) Education
 - d) Social Ministries Committee
 - e) Stewardship Committee
 - f) Worship Committee
 - g) Youth Ministry Committee
 - h) Property Management Committee
 - i) Nominating Committee
8. Old Business pg. 17
9. New Business pg. 17
10. Financial Report pg. 17
 - a) Our Saviour Lutheran Church
 - b) Our Saviour Lutheran Childcare Ltd.
11. 2021 Budget
 - a) Our Saviour Lutheran Church
 - b) Our Saviour Lutheran Childcare Ltd.

Motion to destroy ballots

Call for adjournment

Closing Devotions

AGM Minutes for 2020

Our Saviour Lutheran Church
February 28, 2021

1. Opening Devotions

Opening Devotions led by Marion Eklof in Pastor Christoph's absence.

2. Call to Order

The meeting began at 11:45am.

Council President, Warren Nimchuk announced that we had a quorum. The meeting was chaired by Warren Nimchuk

3. Minutes of the AGM held February 24, 2019

MOTION: "Move to approve the minutes of the AGM held February 24, 2019 as circulated."

Moved/Seconded: Shirley Seller/Calla Strain

4. Reports (excluding Financial report)

Considered but not read at meeting. Circulated prior to the meeting in the agenda.

Elections for the following:

5. Election of Council

1 required for a 3 year term.

Nominations: Chris Stocco

Nominations from the floor for Jordan Paterson.

Chris Stocco and Jordan Paterson elected by acclamation.

6. Election of Committees

Childcare Board

3 required for a 3 year term.

Nominations Carrie Stocco, Allisa Arnold and Jackie Reiners

Nominations from the floor. No nominations were put forth from the floor.

Carrie Stocco, Allisa Arnold and Jackie Reiners elected by acclamation.

Education Committee

3 required for a 2 year term.

Nominations: Carrie Grant

Nominations from the floor. No nominations were put forth from the floor.

Carrie Grant elected by acclamation.

Two vacancies remain.

Social Ministries Committee

None required

Worship Committee

3 required for a 2 year term.

Nominations: Marion Eklof, Marilyn Steele and Linda Dooley

Nominations from the floor. No nominations were put forth from the floor.

Marion Eklof, Marilyn Steele and Linda Dooley elected by acclamation.

Stewardship Committee

None required.

Youth Ministry

2 required for a 3 year term.

Nominations: Calla Strain

Nominations from the floor. No nominations were put forth from the floor.

Calla Strain elected by acclamation.

One vacancy remains.

Property Management

3 required for a 2 year term.

Nominations: Wayne Jensen, Doug Kobylanski

Nominations from the floor. No nominations were put forth from the floor.

Wayne Jensen and Doug Kobylanski elected by acclamation.

One vacancy remains.

Security Emergency on Call List

Pastor Christoph

Warren Nimchuk

Doug Kobylanski

Nominating Committee

Nominations for election. None required.

Old Business

Financial Statement Reviews

Our Saviour Lutheran Church

Chris Stocco presented the review of the Church statements.

Our Saviour Lutheran Child Care Ltd.

Carrie Stocco presented the review of the Daycare statements.

Financial Report

● Our Saviour Lutheran Church. 2019 Financial statements for Our Saviour Lutheran Church were circulated.

MOTION: "To accept the Financial Statements for Our Saviour Lutheran Church from 2019 as presented"

Moved/seconded: Chris Stocco/Calla Strain. Carried.

● Our Saviour Lutheran Childcare Ltd. The 2019 financial statements for OSLC Childcare Ltd as circulated.

MOTION: "To accept the financial statements for Our Saviour Lutheran Childcare Ltd as presented".

Moved/seconded: Carrie Stocco/Beverley Krisch. Carried.

2020 Budget

● Our Saviour Lutheran Church

The 2020 budget for OSLC was presented by Chris Stocco

Discussion followed regarding the 2019 financial statement, and budget which had a \$32,000 amount needed, which equates to \$500 per family.

MOTION: "That as the 2020 budget shows a need for \$32,000, a Special Appeal be made for \$500 per family."

Moved/seconded: Chris Stocco/Al Marshall. Carried.

MOTION: "Motion that the 2020 budget for Our Saviour Lutheran Church be accepted as presented.

Moved/seconded: Chris Stocco/Calla Strain. Carried.

● Our Saviour Lutheran Childcare Ltd.

The 2020 budget for our Saviour Lutheran Childcare Ltd. was presented by Carrie Stocco

MOTION: "Motion that the 2020 budget for our Saviour Lutheran Childcare Ltd be accepted as presented"

Moved/seconded: Carrie Stocco/Wayne Jensen. Carried.

Motion to Destroy Ballots

No ballots were required.

Call for Adjournment

MOTION: "Motion to adjourn the meeting"

Moved/seconded: Warren Nimchuk/Marion Eklof. Carried.

Closing Devotions

Closing devotions were led by Marion Eklof, in Pastor Christoph's absence.

Recording Secretary:

Shirley Seller

PASTOR'S REPORT

³⁰you shall love the Lord your God with all your heart, and with all your soul, and with all your mind, and with all your strength.' ³¹The second is this, 'You shall love your neighbour as yourself.' There is no other commandment greater than these." Mark 12:30-31

We lived in Winnipeg from 1994 to 2002. We lived in a beautiful old neighbourhood, near the Assiniboine River, four houses from the primary dike. There was a great park and sledding hill near our house where we would go with the kids. And there was a railway bridge with a pedestrian walkway to Wellington Crescent, leading straight to Assiniboine Park.

Our small house was built in 1912. The main floor's support beam was exposed to the basement and we could see the watermark from the 1950's flood. The flood had filled the basements of the houses of the first part of our street, before the street sloped upward.

1997 saw the "Flood of the Century" with large parts of southern Manitoba covered by water. Unlike in 1950, the city of Winnipeg was now protected by a flood way that diverted water from the Red River around the city. However, no one knew how much water was coming our way and whether floodway and primary dikes would suffice. Every day on the evening news we saw the flood slowly moving north and there was nothing – save for sandbagging – anyone could do. Every day after work our whole neighbourhood met in the park to inspect that day's water levels and to provide moral support to one another.

I think of the experience of the Red River flood slowly moving north and being condemned to helplessly watching it come closer as I think of this past year. Perhaps it was in January that we heard first reports of this new virus, by February there were new cases, and not long after the Province issued the first health orders. Our service on March 22nd was our the first service we streamed as we knew that in-person gatherings created risks for our community and we knew that we had to find a way to continue in some way that resembled what we knew as normal.

My sincere thanks to Jordan Paterson who continues to stream our services and whose generous spirit and expertise has led to a steady improvement of the quality of audio and video. Thank you also to Doug Kobylanski whose work around sound and wiring continues to support our streaming.

Among the platforms available we opted to live-stream on YouTube because

- it is most accessible (no account required, although a subscription offers benefits), including on Smart TV's for those who do not use computers,
- live streaming because it offers us the opportunity to gather at the same time. The pandemic has already upset our lives, and we thought it to be of benefit to maintain some of the normal rhythm of our lives by gathering at the usual time,
- live streaming allows for errors (like forgetting a prayer, mispronouncing a word) which makes it more like our normal Sunday experience,
- while live-streaming requires expertise, equipment, set-up and take-down, it requires no editing and thus is more efficient.

We are using Zoom for meetings, coffee hour, Readers, and studies. Zoom is simple to use, can be used with landline phones, cell phones, tablets, or computers and allows us to interact with each other.

Holy Communion: At the very beginning of the pandemic we moved to serving communion in only one kind (bread) and then suspended our celebration. While some congregations are celebrating communion online with the pastor asking worshippers at the beginning of the service to have bread and wine ready, I have chosen to suspend the celebration of the Eucharist for our streamed services. I have done so because the body of Christ that we receive requires the church as the body of Christ to gather. Christ becomes embodied in the sacrament but also becomes embodied in us, not only as individuals but as the church.

I have also done so because I firmly believe that not even a pandemic and a sacramental fast can separate us from the love of God in Christ Jesus.

That being said it has been a joy to celebrate Holy Communion during our outdoor parking lot services and I look forward to the first warm days of spring as well as to gathering again once the vaccination program is complete.

I am profoundly grateful to our musicians who have not only offered their gifts as they always do, but have worked to compensate for the lack of in-person worship with different arrangements, more instrumentation (piano, organ, bells, viola), and fantastic availability whether it was their month or not. They were also available to pre-record services for the Sundays we were meeting in our parking lot, so no one was left without the ability to participate in our services. Alex has been here every single Sunday save one to lead our congregational singing and coordinate and offer music meditations. Of course, for every recording Jordan has also been here. My sincere thanks also to all other musicians and singers in the congregation who participated in our services: Duncan, Carrie S, Dale, Dianne, Elise, Ellen, Joshua. Your gifts and participation greatly add to our celebration of worship.

There are three things that guided my thinking regarding our response to the pandemic. The first one was to ensure the greatest amount of safety for everyone. The second one was to not allow the pandemic change the pattern of our lives regarding worship and to prevent the pandemic from instilling fear in us (as opposed to care and caution). The third one was for worship, studies, coffee time, phone tree, and general contact between us to keep us together, to maintain our sense of identity as a congregation, as God's people. I am thankful for your ongoing participation, support, and love and care for each other.

In 1933, the same year that Hitler became chancellor of Germany, the theologian Karl Barth declared as his motto "to do theology and nothing but theology." Although his statement has sometimes been misunderstood, what Barth meant was that theology would judge history and not the other way around. Consequently, Barth was the leading theologian in the writing of the Barmen Declaration, the Confessing Church's rejection of Nazi interference and ideology in 1934.

In a similar but much less dramatic way it was important for us to continue to worship without interruption, despite the occasional technical challenges. And to carry on is a statement of faith, expressed here in the words of Psalm 62: *"⁵For God alone my soul waits in silence, for my hope is from him. ⁶He alone is my rock and my salvation, my fortress; I shall not be shaken."*

All this does not mean that the pandemic has not been a significant challenge, not only to the church but to people everywhere. Recognizing the hardship and grief some have to bear has helped us put the suspension of in-person gatherings into perspective. We are not suffering in the same way. And this isn't for forever.

I am deeply thankful to church council and our worship committee for their work and guidance in this time, in addition to their regular duties. None of them expected a year like this. And I am thankful for the work of all of our committees.

I am thankful for all volunteers who carried on with lawn and yard care, altar care, counting, reading, gift card purchasing, taking the recycling home and whatever else there is that I missed.

Dianne continues to be an invaluable resource to church and daycare, and also to me. There have been many times during the pandemic when I was trying to solve some kind of problem and I would turn to Dianne and say, "Here's my idea, what do you think?"

You will read in the financial report about our rental revenue during the last year. All I want to say here is that we have excellent relationships with our tenants and are particularly grateful for our relationship with Richmond Gospel Baptist Church.

This has been a difficult year also for our family. We are so grateful we were still able to have a funeral service for our beloved boy, and we remain grateful for your love and your prayers.

I want to finish my report with these verses from Psalm 91:

¹You who live in the shelter of the Most High, who abide in the shadow of the Almighty, ²will say to the Lord, "My refuge and my fortress; my God, in whom I trust." ³For he will deliver you from the snare of the fowler and from the deadly pestilence; ⁴he will cover you with his pinions, and under his wings you will find refuge; his faithfulness is a shield and buckler. ⁵You will not fear the terror of the night, or the arrow that flies by day ...

In spite of everything this year has brought, we know that we are held in God's love. For that we give thanks.

Yours in Christ,
Pastor Christoph

PRESIDENT'S REPORT 2020

As always with the help of God, I want to start by thanking each of you, all the committees and my fellow council members for your dedication, leadership and support especially in these challenging times.

I recall a conversation with Pastor Christoph before last Easter when the Synod encouraged congregations to join in another congregation's online Easter service. I suggested that due to the massive disruption in everyone's lives that we try our best to stream our own OSLC Easter service with Pastor leading, so at least we can all have a sense of normalcy on that day. I am glad that Pastor agreed and we have not looked back since!

A huge thanks and blessings to Jordan Paterson and Doug Kobylanski for taking the lead in getting our streaming service up and running and sticking with it through all the headaches and technical problems. Thanks so much to Alex Gowans for always being at service and providing the music along with Bev and Calla and Marion for always being there. And of course, thank you to Dianne Jager for continuing to do her work in such a professional manner which enables the administrative tasks, bookkeeping and the 'day-to-day' running of the church and Daycare to be completed smoothly in these times.

Thanks to Carrie, Calla, Marion, Alissa, Ed, and Jackie for keeping the Daycare strong and moving forward. We are in a much better place now with the daycare than we were two years ago. Thanks to all those who continue to serve on our various committees and keeping our church functioning.

And of course without the guidance and leadership of Pr. Christoph we would not be as strong as we are today and we continue to lean on him for stability and keeping us strong and grounded. We are blessed and thankful to have you Pastor and thanks for all you do and for our conversations.

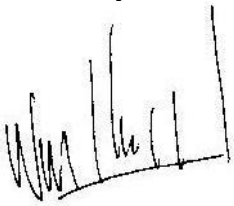
Covid restrictions unfortunately affected our revenue streams from other sources. Luminix had to refrain from starting their home schooling classes but we are confident that they will be back when this is over and we continue to maintain our communications. We also are thankful for our continued healthy relationship with the Richmond Gospel Baptist Church. Although they are not using our building they continue to pay a portion of their rent and we are extremely blessed for that and Pastor is in touch with them regularly and they will be back as well when this is over.

We all know the financial hardships the pandemic has caused and OSLC is not exempt. We are however in a much better position than anticipated thanks to each of you and Chris Stocco for finding ways to ease the financial burdens. We are deeply blessed to have our members step up where possible and I encourage you to keep asking for financial updates and council is committed to providing one each quarter.

Ongoing regular maintenance was the priority for 2020 and there were no major projects completed. We did however purchase hardware and software to enable us to provide the streaming service and we continue to upgrade both in order to maintain quality.

I want to end by saying this year will continue to be extremely challenging for obvious reasons but we will get over this with the help of God and we are all praying for this to be over sooner than later. Council and Pastor Christoph will continue to provide the leadership and it's my hope that you will all keep in touch and watch the online services. We will all be together again soon.

Sincerely,

A handwritten signature in black ink, appearing to read 'Warren Nimchuk', written over a light blue horizontal line.

Warren Nimchuk
President, Church Council

Worship Attendance for 2020

This year there is really no way to calculate attendance. We can see that we have between 60 to 80 views each Sunday (from different IP address') and there are people viewing/following Our Saviour services from other parts of the country (talk about outreach!) We had an average of 30 people attending our "in person, parking lot services".

CHILDCARE CENTRE REPORT

The Board of Our Saviour Lutheran Childcare Ltd. presents its annual report to the congregation of Our Saviour for the year 2020.

As with everything else, the daycare did present new challenges with COVID. Surprisingly though, financially, it weathered these quite well. The one thing we have finally gotten through is our staff issues. We have such an amazing team of dedicated staff who love the children and want to work together. Thank you to Andrea, Cindy, Spencer, Behi and Jennifer.

The daycare was closed for only one day in March with COVID but four of the staff were temporarily layed off. By May we were slowly able to get things up and running again. The staff determined that they didn't want to open the doors to essential workers so that the children would not be exposed further. Many parents did keep their children at home. As the months passed, more families returned to the center and were able to bring back the remaining staff to work.

The daycare was able to take advantage of several of the government sponsored COVID benefits. We qualified for the \$40,000 Canadian emergency business account which is an interest free, payment fee loan. If \$30,000 of the amount is repaid by December 31, 2022, the remaining \$10K is forgiven.

We also qualified for the temporary wage subsidy of 10% of salaries for the months March – June and finally the Canadian emergency wage subsidy for several months. These subsidies and programs allowed us to keep our staff working and truly subsidized our operating costs for the year.

Currently we have 18 children at the center and things are going well. This is just over half what we are licensed for. We have 2 additional children enrolled but parents have continued to keep them home due to COVID. Andrea is expecting them to return by March 2021. We also have 2 other children confirmed to start in April. Andrea has been having several tours with families so hopefully we will be able to fill our remaining places this year. Our licensing reviews are also back on track with generally minor improvements required i.e., we had to replace the sleeping mats for the children.

For 2020, the Child Care Centre paid rent of the full budgeted amount of \$40,000 to the church, as well as it contributed \$6,500 towards the joint church and daycare insurance bill and made a year end donation of \$10,000 for a total of \$56,500. This is up from \$27,000 in 2019 so truly blessed.

Thank you, daycare board members once again for all your time and dedication on the daycare operations.

Respectively submitted,

Carrie Stocco, Chair
Ed Jacob

Allisa Arnold
Calla Strain

Jackie Reiners
Marion Eklof

CHOIR

The choir experimented in 2019 with continuing to offer musical support to Sunday worship through the summer without taking a break. As this seems to have worked well, this change to our schedule will continue. The choir participated in an interfaith service at the beginning of 2019 at Saint Monica's church, an event that was well-attended and a happy way to mark Epiphany. A few members also joined the choir at Saint Alban's church in December for a service of Advent Lessons and Carols and were warmly welcomed by singers there. The bell choir has had another successful and stimulating year, and the choir and other musicians have enjoyed working together with them from time to time. I would again thank all occasional volunteers who have added their musical talents to our liturgy. The guitar, trombone, trumpet and other instrumental offerings are really appreciated. As usual, as new, interesting and appropriate music becomes available it has been added to our collection of scores.

Respectfully submitted,
Alex Gowans
Director of Music

SOCIAL MINISTRY REPORT

The members of the Social Ministry Committee are Shirley LeCours, Janet MacIntyre, Dale Santos, Rosa Stuiver.

We had planned a number of activities for the year. They were

- a) to organize a Kairos Blanket Exercise for the congregation in order for us to engage the topic of reconciliation with First Nations,
- b) to engage the community through hosting Doors Open Richmond (together with RGBC), and
- c) to continue to oversee our support of those in need in the community.

However, because of the pandemic, the committee only oversaw the distribution of gift cards. At the beginning of the year we met in person. Later we met on zoom. It was always good to get together, check in with each other, and exchange ideas.

Respectfully submitted,
Pastor Christoph

STEWARDSHIP COMMITTEE REPORT

The Stewardship Committee was struck based on discussion at the Annual General Meeting in February 2019. Its members are Pastor Christoph Reiners, Damian Stathonikos, Marilyn Steele, Chris Stocco, Debbie Tablotney and Ellen Toreson. Marilyn Steele agreed to chair the committee. Our goal, as defined in the spring of 2019, is:

To help God's people grow in their relationship with Jesus through the use of time, talents, and finances God has entrusted to them.

The committee has not recently met, and its initiatives have been delayed by the ongoing COVID restrictions, but its members are committed to the task of discerning where God is leading us as stewards in his service.

Respectfully submitted,
Marilyn Steele

WORSHIP COMMITTEE REPORT

The Worship Committee continues to meet regularly via Zoom. The committee has 6 elected members: Linda Dooley, Marion Eklof, Elise Kobylanski, Audree Rudberg, Marilyn Steele and Ellen Toreson, plus Pastor Christoph and 2 ex-officio members: Bev Krisch and Dianne Jager.

Marion Eklof and Marilyn Steele have co-chaired the meetings this year and Elise Kobylanski has kindly provided the committee with expert and accurate minutes.

The committee, in consultation with Pastor Christoph, organizes all aspects of our worship experience. Normally, its responsibilities include:

- providing support for our Sunday services by recruiting and scheduling volunteers
- organizing volunteers for the set-up of Holy Communion
- planning special decorations and flowers for high holidays such as Easter, Advent, and Christmas
- assisting in organizing special services and activities (e.g. those occurring during Lent: Holden evening prayer, Maundy Thursday soup supper, Palm Sunday and the Christmas season).
- caring for the Altar, including paraments, brassware and candles
- supporting Celebration Sunday with coffee & refreshments every third Sunday
- checking and renewing Kiddie Kits and the Cradle Roll
- publicizing and contributing to the interdenominational World Day of Prayer

However, this year many of these activities have been superseded by protocols necessitated by COVID. The committee helped organize and set up for outdoor services during the summer months. A phone tree of volunteers was organized by Audree Rudberg and aids in keeping our congregation connected. We are grateful for the dedication of all those involved in our online services, with special thanks to Jordan Patterson for his technical expertise, Marion Eklof who reads, and our musicians, Alex Gowans, Bev Krisch, Calla Strain, Duncan MacIntyre and others who enrich our worship experience.

We are thankful for Pastor Christoph who provides spiritual support, technical advice, and dedication to God's work in this ever-changing world.

We are blessed with members who share in the work of this committee to support the ministry of our church.

Respectfully submitted,
Marion Eklof and Marilyn Steele

YOUTH GROUP ANNUAL REPORT

The church youth group managed to have one event in the year 2020 just before the pandemic started. Thanks to the MacIntyre family for organizing a games night at church on Saturday, February 1, 2020. Much fun was had with pizza and games of cards and Crokinole (Wikipedia: "a disk-flicking dexterity board game, possibly of Canadian origin").

Unfortunately, the CLAY gathering scheduled for August 20 to 23 in Calgary was cancelled due to COVID-19.

We received significant funds from the sale of gift cards in 2020: one order in May and fifteen orders during the Christmas season. Donors purchased a total of \$10,775.00 worth of gift cards. The church then spent a total of \$10,310.00 to buy the donors' gift cards, leaving profit of \$465.00 for the youth group. Thanks to all the donors!

Respectfully submitted,
Deo Santos

EDUCATION COMMITTEE REPORT

We started out our year of Sunday School with two months of classes then due to COVID we were unable to gather. Pastor Christoph has sent out a link to all Sunday School age families for an online Sunday School program <https://www.forma.church/this-is-not-sunday-school/>. He has also met at a park, socially distanced of course, with some children. They bring questions, and he answers them. He would be happy to do this for any families that would like to.

Thank you to Debbie Tablotney and Tania MacIntyre for volunteering to teach our young people about our faith. We look forward to the time when we can gather again.

Respectfully submitted,
Debbie Tablotney, Calla Strain

NOMINATING COMMITTEE

2020 Council Members

Name	Position	Elected	Term	Expires
Warren Nimchuk	President	2018	3 Years	February 2021 (term ended)
Doug Kobylanski	Vice President	2019	3 Years	February 2022
Chris Stocco	Treasurer	2020	3 Years	February 2023
Shirley Seller		2018	3 Years	February 2021 (term ended)
Ellen Toreson		2019	3 Years	February 2022
Al Marshall		2018	3 Years	February 2021 (term ended)
Calla Strain		2019	3 Years	February 2022
Wayne Jensen		2019	3 Years	February 2022
Jordan Paterson		2020	3 Years	February 2023

Nominees for Election 3 required for a 3 year term.
Nominations from the floor.

Warren Nimchuk, Shirley Seller, Al Marshall

Childcare Board

Name	Position	Elected	Term	Expires
Carrie Stocco	Chair	2020	3 Years	February 2023
Marion Eklof		2018	3 Years	February 2021 (term ended)
Allisa Arnold		2020	3 Years	February 2023
Ed Jacob		2018	3 Years	February 2021 (term ended)
Jackie Reiners		2020	3 Years	February 2023
Calla Strain		2019	3 Years	February 2022

Nominees for Election 2 required for a 3 year term.

Nominations from the floor.

Marion Eklof, Ed Jacob

Education Committee

Name	Position	Elected	Term	Expires
Carrie Grant		2020	2 Years	February 2023
Debbie Tablotney		2019	2 Years	February 2021 (term ended)

Nominees for Election 1 required for a 2 year term.

Nominations from the floor.

Debbie Tablotney, plus 2 vacancies

Social Ministries Committee

Name	Elected	Term	Expires
Shirley Le Cours	2019	3 Years	February 2022
Dale Santos	2019	3 Years	February 2022
Janet MacIntyre	2019	3 Years	February 2022
Rosa Stuiver	2019	3 Years	February 2022

No Election Required

Worship Committee

Name	Elected	Term	Expires
Marion Eklof	2020	2 Years	February 2022
Audree Rudberg	2019	2 Years	February 2021 (term ended)
Linda Dooley	2020	2 Years	February 2022
Marilyn Steele	2020	2 Years	February 2022
Elise Kobylanski	2019	2 Years	February 2021 (term ended)
Ellen Toreson	2019	2 Years	February 2021 (term ended)
Bev Krisch	Ex-officio member, Dianne Jager Ex-officio member		

Nominees for Election 3 required for a 2 year term.

Nominations from the floor.

Audree Rudberg, Elise Kobylanski, Ellen Toreson

Stewardship Committee

Name	Elected	Term	Expires
Ellen Toreson	2019	2 Years	February 2021 (term ended)
Damian Stathonikos	2019	2 Years	February 2021 (term ended)
Chris Stocco	2019	2 Years	February 2021 (term ended)
Marilyn Steele	2019	2 Years	February 2021 (term ended)
Debbie Tablotney	2019	2 Years	February 2021 (term ended)

Nominees for Election 5 required for a 2 year term.

Nominations from the floor.

Ellen Toreson, Damian Stathonikos, Chris Stocco, Marilyn Steele, Debbie Tablotney

Youth Ministry Committee

Name	Elected	Term	Expires
Shelley Hulme	2019	3 Years	February 2022
Deo Santos	2019	3 Years	February 2022
Calla Strain	2020	3 Years	February 2023

No Election Required

Property Management Committee

Name	Elected	Term	Expires
Ed Jacob	2019	2 Years	February 2021 (term ended)
Doug Kobylanski	2020	2 Years	February 2022
Wayne Jensen	2020	2 Years	February 2022

Nominees for Election 2 required for a 2 year term.

Nominations from the floor.

Ed Jacob, plus 1 vacancy

Nominating Committee

Name	Elected	Term	Expires
Marion Eklof	2019	2 Years	February 2021 (term ended)

Nominees for Election 2 required for 2 year term.

Nominations from the floor.

Marion Eklof

MOTION TO DESTROY BALLOTS

SECURITY EMERGENCY CALL LIST (in priority order)

1. Pastor Christoph Reiners
2. Doug Kobylanski
3. Warren Nimchuk

OLD BUSINESS

NEW BUSINESS

TREASURER'S REPORT

The Treasurer's report covers the financial results for Our Saviour Lutheran Church (the "Church") for 2020 as well as the proposed budget for 2021 which will be considered for approval by the congregation at the Annual General Meeting to be held on February 28, 2021. Please refer to the attached schedule, **Exhibit A** and the included schedule, **Exhibit B**, which set out the financial position of the Church as at December 31, 2020, as well as the 2021 proposed budget.

2020 Results

The table below summarizes the financial results for the Church between 2010 and 2020.

Summary 2010 to 2020												
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total
General offering	144,266	147,469	133,562	133,608	129,782	132,336	114,935	118,892	112,681	114,646	119,108	1,401,285
Special appeal	-	-	-	-	-	-	-	-	22,183	31,599	21,426	75,208
Rent and other	71,124	75,058	72,818	82,571	84,503	95,228	87,555	77,370	49,884	56,337	71,958	824,406
Donations	10,000	10,000	-	12,000	14,200	10,000	10,000	275	-	-	10,000	76,475
Total revenue	225,390	232,527	206,380	228,179	228,485	237,564	212,490	212,490	184,748	202,582	222,492	2,377,374
Personnel expenses	145,623	152,745	157,396	148,675	143,873	147,846	119,639	150,349	152,994	154,344	154,986	1,628,471
Admin & operations	58,809	55,930	50,117	50,953	61,813	51,551	45,103	43,631	34,555	35,543	33,174	521,180
Repairs & maintenance	5,116	8,541	5,489	7,351	19,832	15,892	16,407	14,300	12,657	9,199	16,686	131,470
Capital items	10,363	3,933	15,755	-	28,060	1,377	23,054	16,810	10,205	1,952	4,879	116,388
Total expenses	219,911	221,150	228,757	206,979	253,579	216,667	204,203	204,203	210,412	201,038	209,725	2,397,508
Surplus (Loss)	5,479	11,377	(22,377)	21,200	(25,093)	20,898	8,288	8,288	(25,663)	1,544	12,767	(20,134)

Revenue

Congregational regular giving of \$119,108 was \$4,108 higher than the budget of \$115,000. The Special Appeal raised \$11,426 which was \$20,574 short of our goal. If we combine Congregation regular giving and the Special Appeal, we were \$16,466 short of our goal.

Rental income was \$25,300 lower than budget as of the result of RGBC and Luminix Education not using our space beginning in April 2020. The Daycare was able to meet its budgeted rent as a result of receipt of \$42,522 from government COVID relief programs.

Loose offering was \$1,109 lower than budget as a result of provincial health orders restricting in-person services.

The Church's revenue was bolstered by the following:

- Payments from government COVID relief programs totaling \$15,455;
- A gift from the BC Synod of \$10,000; and
- A donation from the Daycare of \$10,000.

Personnel expenses

Personnel expenses were \$9,042 lower than budget. This positive variance was a result of several factors; however, most of the positive variance was a result of our Office Administrator's medical leave that was reimbursed by health insurance.

Council elected to pay the Choir Director's fees for the months of July and August which are historically not budgeted due to vacations. The payment in 2020 was made to recognize Alex Gowan's amazing contributions to the parking lot services in the summer and the online services throughout the year.

Administration and operating expenses

Administration and operating expenses were \$11,133 less than budget. There were many items that contributed to the positive variance as Council continues to keep operating expenses to a minimum. A notable variance was repairs and maintenance costs (regular and capital) which were \$3,435 less than budget as discussed below.

Repairs and maintenance

In 2020, \$21,565 was spent on all repair and maintenance items which we classify into two categories:

1. Regular repairs and maintenance to maintain the Church; and
2. Capital repairs and maintenance which includes items that are larger and more expensive in nature that are not commonly repaired or replaced every year.

The table below sets out the regular repairs and maintenance between 2015-2020:

Regular repairs and maintenance (\$)	2020	2019	2018	2017	2016	2015
Plumbing repair	3,273	246	564	942	948	1,522
Fire inspection and testing	2,668	910	1,901	1,059	1,022	1,238
Lighting repair	2,449	-	-	488	-	2,818
Waste disposal / recycling	2,141	1,954	1,934	1,594	2,772	2,054
Landscaping and yard	1,640	1,043	2,458	1,659	1,546	888
Pest control	1,045	1,431	1,319	2,315	2,169	1,612
Security monitoring	975	973	1,663	1,936	1,058	946
Extra janitorial and carpet cleaning	912	1,210	866	1,392	2,035	512
Miscellaneous	840	28	360	311	1,196	968
Furnance repair	742	754	1,093	-	564	1,596
Snow removal	-	650	500	2,605	1,291	-
Replacement of cracked skylights	-	-	-	-	1,808	-
Cross cleaning	-	-	-	-	-	1,125
Parking lot line painting	-	-	-	-	-	436
Dishwasher repair	-	-	-	-	-	177
Total regular repairs and maintenance	16,686	9,199	12,657	14,300	16,407	15,892

Regular repairs and maintenance were \$7,487 higher than in 2019, and were \$1,686 higher than the budget of \$15,000 in part due to Daycare washroom plumbing repairs, much needed maintenance to lighting around the Church and the Daycare, the replacement of the plexiglass on the road sign and expenses to comply with the local fire code set up on the annual fire inspection.

The table below sets out the capital repairs and maintenance between 2015-2020:

Capital repairs and maintenance (\$)	2020	2019	2018	2017	2016	2015
Daycare washroom renovations	4,879					
Replace daycare fencing after septic pipe leak		1,952				
Repair sewer line to septic field			8,176			
Fire alarm panel replacement			2,029			
Day-care roof extension				6,289		
Windows and blinds replacement				5,828		
Hot water tank replacement				2,207		
Day-care toilets replacement				1,682		
Chairs for classrooms (Sunday School)				804		
No. 4 Road sign replacement ¹				-	11,976	-
Storage bin				-	5,996	-
Replacement of office windows				-	5,082	
Fridge replacement				-	-	1,377
Total capital repairs and maintenance	4,879	1,952	10,205	16,810	23,054	1,377

¹ Total cost of the sign was \$18,700. The amount above represents OSLC's portion paid in 2016 and does not include amounts paid in 2016 from Anio Soni's designated funds.

Capital repairs and maintenance was \$5,121 less than the budget of \$10,000. The only capital project that was undertaken during the year was the Daycare washroom renovations.

Overall operating results

Overall, the Church had an operating gain of \$12,767. Without the \$35,455 received from government relief programs, donations and gifts, the Church would have incurred an operating loss of approximately \$22,688.

Statement of Financial Position

Cash on hand as at December 31, 2020 was \$11,581. This represents our accounting "book balance" which includes all outstanding cheques as at December 31, 2020. The actual bank balance was \$25,822 on December 31, 2020, which was approximately \$6,000 more than December 31, 2019. As at December 31, 2020 there was approximately \$14,000 in outstanding cheques.

We required the use of our line of credit between February 5, 2020 and October 30, 2020. The highest utilization of the line of credit was \$27,383 on September 5, 2020.

Designated Funds of \$25,649 as at December 31, 2020 include the following:

- Memorial \$5,470;
- Refugee \$10,894;
- Christmas Hampers \$3,226;
- Social Ministry \$1,864;
- Sunday School \$417; and
- Youth \$452.

Accounts receivable of \$2,536 relates to December 2020's COVID wage relief payment that was received on January 12, 2021.

Other liabilities which total \$183 relate to WCB premiums payable in March 2021.

The GST Receivable of \$997 should be received in February 2021.

Based on the current cash position, the Church would have to borrow from the line of credit with Coast Capital Savings if decided to spend the Designated Funds as we do not have cash on hand to cover all of these amounts.

2021 Budget

Revenue

The 2021 budget includes total revenues of \$164,960 which is \$57,532 less than the actual revenue in 2020 including government COVID relief programs, donations, gifts and the Special Appeal.

Congregational general giving is budgeted at \$120,000 which is approximately the amount received in general offering in 2020. Council has not budgeted any amounts towards government COVID relief programs, donations and gifts due to the uncertainty of these items. Further, Council has not included any amounts towards the Special Appeal as this was initially introduced as a temporary measure to support the rebuilding of the Daycare during its financial troubles which have now stabilized. If, after reviewing the 2021 budget, members are of the view that the Special Appeal is required to bridge the continued reduction of rental income (discussed below), a motion for a Special Appeal may be made at the Annual General Meeting.

The Daycare's Facility Fee remains unchanged from 2020 at \$40,000.

RGBC has agreed to pay \$100 per week to help with operating costs. We have assumed for budgeting purposes that like us, RGBC will be unable to hold in-person services in 2021. Total budgeted revenue from RGBC is \$4,800 which is \$1,600 less than they paid in 2020. We are grateful for their contribution.

In the fall of 2019, we agreed to rent out the upper classroom space to Luminix which is a group of local parents that are using the space to home school approximately nine children. Luminix did not use the space after March 2020. Luminix has advised that they continue to have interest in using the space once it is safe to hold in-person instruction. For budgeting purposes, we have not included any revenue from Luminix in the 2021 budget.

Expenses

Total expenses are budgeted to be \$10,151 higher than 2020's actual expenses.

Personnel expenses

Personnel expenses are \$7,860 higher than the actual for 2020 as we are budgeting to pay the Office Administrator and the Choir Director's wages for the full year. We have not budgeted any increases to the Pastor's salary, the Office Administrator's wages or the Organist and Choir Director's rates in 2021.

Administration and operating expenses

The amount budgeted for administration and operating expenses is \$6,356 more than 2020 actual expenses. The main items to note are:

- We have budgeted for the purchase of a new Sunday School curriculum for the fall;
- Insurance premiums have increased \$700 over 2020. The Daycare is budgeting to reimburse the Church \$6,500 of the total insurance cost in 2021 which is reflected in the budget; and
- We have increased the Office Expenses, Telephone & Internet, Utilities and Municipal Charges and Worship supplies to historical usages.

Regular repairs and maintenance expenses have been budgeted at \$17,500 which is in line with recent historical spending particularly in years with heavy snow removal costs; and

We have not budgeted any capital repairs and maintenance items for 2021 due to the financial pressures and minimal use of the Church aside from the Daycare.

Cash Position

At the end of 2021, we are budgeting to utilize \$46,561 of our line of credit with Coast Capital Savings. The line of credit has a \$100,000 limit and an interest rate of prime.

2021 Budget Summary

It has been the most challenging year for the congregation. By the grace of GOD and with the support of government relief programs, a gift from the BC Synod and a Daycare donation, we were able to improve our financial position over 2019. With the prospects of another 9 to 12 months of COVID related restrictions, our 2021 budget is indicating that our financial position will deteriorate over the course of the year; however, if restrictions are lifted in late summer or fall, we may see an improvement over the budget. We respectfully ask members to carefully review the 2020 financial results and the 2021 budget on the following pages. After some prayerful consideration of our call to stewardship, we hope that you will provide Council with guidance at the Annual General Meeting.



Christopher Stocco

Treasurer

EXHIBIT “A” can be found as an attachment to this report

EXHIBIT “B” Our Saviour Lutheran Church - Statement of Financial Position

ASSETS	Dec 31,'17	Dec 31,'18	Dec 31,'19	Dec 31,'20	Dec 31,'21 Budget
CASH ON HAND (LINE OF CREDIT)	\$30,783.21	(\$3,475.57)	\$3,252.88	\$11,581.43	(\$46,561.28)
INVESTMENT IN OSDC	125.02	125.02	136.24	136.24	136.24
DUE FROM OSDC ²	59,354.77	100.00	100.00	100.00	100.00
Accounts Receivable	0.00	0.00	0.00	2,536.24	0.00
TOTAL	\$90,263.00	(\$3,250.55)	\$3,489.12	\$14,353.91	(\$46,325.04)

LIABILITIES

	Dec 31,'17	Dec 31,'18	Dec 31,'19	Dec 31,'20	Dec 31,'21 Budget
DESIGNATED FUNDS:					
Memorial Funds – Aino Soini	10,000.00	0.00	0.00	0.00	0.00
Memorial Funds – Betty Kozley (for audio visual equipment)	5,000.00	5,000.00	5,000.00	3,449.97	0.00
Memorial Funds – multiple individuals	3,535.97	2,120.00	2,120.00	2,120.00	2,120.00
Memorial Funds – unassigned	4,716.44	0.00	0.00	0.00	0.00
Refugee	394.36	9,394.34	10,894.34	10,894.34	10,894.34
Sunday School	391.75	416.75	416.75	416.75	416.75
Christmas Hampers	2,208.95	944.95	516.05	3,226.05	0.00
Youth Fund	7,837.91	277.35	1,525.95	451.95	451.95
Video Projector	0.00	675.00	675.00	0.00	0.00
Other Funds/Groups	0.00	428.74	778.84	1,863.74	1,863.74
SUB-TOTAL: DESIGNATED FUNDS	34,085.38	19,257.13	21,926.93	22,422.80	15,746.78
Prepaid Rent	0.00	0.00	1,600.00	0.00	0.00
PAYROLL LIABILITIES	213.21	372.60	820.56	183.23	183.23
GST Payable (receivable)	(2,670.86)	(1,314.00)	(847.17)	(997.07)	0.00
General fund (“Equity”) ¹	58,635.27	(21,566.28)	(20,011.20)	(7,255.05))	(62.255.05)
Totals	\$90,263.00	(\$3,250.55)	\$3,489.12	\$14,353.91	(\$46,325.04)

Note 1 – The calculation of net assets and liabilities (i.e. the General Fund) does not include the value of land, the Church building or furnishings.

Note 2 – The write-off of the Due from OSDC was approved at the 2018 AGM.

Exhibit “C” Our Saviour Childcare Centre
Balance Sheet As at 31/12/2020

ASSET

CURRENT ASSETS

Coast Capital Savings - Chequeing	20,998.19	
CCS TD#1 (1.0% 1YR RED GIC)	0.00	
Coast Capital Savings - Mem. Shares	64.01	
CASH: TOTAL		21,062.20
Accounts Receivable		12,680.28
Computer		1,770.71
Accumulated Amortization		-1,770.71
TOTAL CURRENT ASSETS		33,742.48

TOTAL ASSET 33,742.48

LIABILITY

CURRENT LIABILITIES

Accounts Payable	0.00
Due OSLC	0.00
WCB Payable	3,376.67
Bank Loan	30,000.00
TOTAL CURRENT LIABILITIES	33,376.67

TOTAL LIABILITY 33,376.67

EQUITY

EARNINGS

Share Capital	100.00
Retained Earnings	-9068.31
Current Earnings	9334.12
TOTAL EARNINGS	365.81

LIABILITIES AND EQUITY 33,742.48

EXHIBIT “D” Our Saviour Lutheran Child Care Ltd**Statement of Income and Expenses**

REVENUE	2019 ACTUAL	2020 BUDGET	2020 ACTUAL	2021 PROPOSED BUDGET
Daycare Program Fees	\$209,894.24	\$253,000.00	\$228,714.68	\$245,000.00
Daycare Admin Fees	660.00	500.00	180.00	500.00
Government Subsidy	37,882.91	47,000.00	36,160.52	38,000.00
Additional Subsidy	1,795.20	-	-	-
COVID subsidies	-	-	42,522.79	15,000.00
Interest Earned	4.23	-	0.88	-
TOTAL REVENUE	\$250,236.58	\$300,500.00	\$307,578.87	\$298,500.00
EXPENSE				
General & Admin.				
Advertising	502.81	500.00	359.13	500.00
Auto Expenses	35.76	500.00	63.94	500.00
Equipment Purchases	2674.38	4,000.00	3,449.44	4,000.00
Equipment Repairs & Main.	311.07	500.00	0	500.00
Facility Services	20,500.00	40,000.00	40,000.00	40,000.00
Facility Repairs & Main.	0	1,000.00	0	500.00
Food	1,830.39	2,000.00	2,271.35	2,500.00
Insurance	6,500.00	6,500.00	6,500.00	6,500.00
Postage	90.14	200.00	90.00	100.00
Professional Development	615.00	500.00	58.00	400.00
Professional fees	1,987.18	500.00	370.69	500.00
Program Supp. & Services	2,416.91	2,500.00	3,132.58	3,000.00
Stationary & Office Supp.	218.48	500.00	480.01	500.00
Telephone	1,179.55	1,200.00	1,647.95	2,100.00
Miscellaneous	0.00	1,000.00	237.36	300.00
Wages	204,305.31	220,000.00	210,859.77	220,000.00
EI Employers Contribution	4,655.35	4,500.00	5,274.86	5,500.00
CPP Employers Cont.	9,637.69	9,000.00	10,213.20	10,500.00
WCB Expense	2,658.42	2,600.00	3,236.47	3,200.00
Donation	-	-	10,000.00	-
Income tax expense				
Total General & Admin.	260,118.44	297,500.00	298,244.75	301,100.00
NET INCOME /(LOSS)	(\$9,881.86)	\$3,000.00	\$9,334.12	(\$2,600.00)

CALL FOR ADJOURNMENT

CLOSING

Litany

Leader Faithful God, we thank you for seeing us safely through another year.

All We trust in your faithfulness to be with us this coming year.

Leader Hopeful God, you continue to show us the vision of a future of justice, peace and mercy.

All Empower us with your hope, and lead us into your ways of righteousness.

Leader Loving God, we give you thanks for your presence with us this day.

All Fill us with your love, so that we may embody your love in all we do this year.

Leader In your holy name we pray

All Amen

Hymn Lord of All Hopefulness (ELW #765)

Leader Go in peace. Faithful, hopeful, and loving.

All Thanks be to God.

Devotions by ELCIC National Bishop Susan Johnson
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