

KNOX UNITED CHURCH



Colleen Coulter, photo

2020 ANNUAL REPORTS

1. Call to Order & Opening Prayer
2. Confirm a quorum
3. Motion to elect Congregational Meeting Chair & Secretary 2021
4. Motion to extend voting privileges to Adherents
5. Motion to approve Congregational Meeting Minutes:
 - a. March 8, 2020
6. Reports & updates:
 - b. Minister's Report
 - c. Board of Trustees Report – Investment report
 - d. Building Committee Report
 - e. Nominations Team Report:
 - i. Presentation of the slate of Nominees
 - ii. Nominations from the floor
 - iii. Motion to approve the slate of Nominees
 - iv. Nominations from the Floor
 - f. Finance Team Report:
 - v. Highlights
 - vi. Presentation of the 2021 Budget
 - vii. Motion to approve the 2021 Budget
 - g. Knox Board Report
 - viii. Motion to accept the 2020 Annual Report
 - ix. Updates
7. Closing Prayer & Adjourn

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KNOX UNITED CHURCH

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KNOX UNITED CHURCH

MISSION:

“We exist to love God and love our neighbours”

(Matthew 22:36-40)

VISION:

*“We aspire to engage our neighbours through the arts,
building a community without loneliness”*

VISION TAG-LINE:

“engaging neighbours through the arts”

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FAQ:

What do you mean by “the arts”?

- The term, “the arts”, refers to every creative activity and expression, including literature (*drama, poetry, prose, etc.*), performing arts (*dance, music, theatre, etc.*), visual arts (*architecture, ceramics, drawing, painting, photography, filmography, crafts, sewing, sculpting, etc.*), and culinary arts: (*the art of preparing and serving good food, the study of relationship between food and culture*)

Why “the arts”?

- The medium of the arts and arts-making is the most effective way to welcome the people of all backgrounds (race, culture, color, nationality, language, lifestyle, orientation, etc.) in one place to build a sense of well-being for all.
- The doing of the arts and arts-making melts hearts, opens minds and brings neighbors of diverse backgrounds together to build a welcoming neighbourhood.
- The ministry of the arts and arts-making is the most authentic and inclusive way for the church to engage its surrounding neighbourhoods. (In the past, the church was the best patron of the local arts)
- Knox has identified the arts as the main strength and key ministry to grow further.
- By engaging our neighbours through the arts, the Knox desires to champion the neighbourhood arts and arts-making.
- Our new building can be a centre for the neighbourhood arts and arts-making.

Why “Loneliness”?

- The issue of Social Isolation and the Loneliness has been identified as one of top social challenges facing the people living in the city of Vancouver, especially those neighbours, mostly seniors, living close to the Knox United Church.
- This issue has been identified as the most challenging social issue facing the people of Knox.
- By becoming a radically inclusive church, the Knox U.C. can position itself as a sanctuary for the isolated, marginalized, and lonely ones living near the church to belong and feel a sense of home.
- Knox can partner with other neighborhood groups and individuals in working toward building a neighbourhood without loneliness.



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FYI:

What is Mission and Vision?

A Mission Statement describes **why** the organization exists.

A good mission statement is clear, concise, and useful.

A Vision Statement describes **where** the organization wants to be in the future.

A motivating vision statement is clear, concise, inspirational and memorable.

What is Church’s Mission and Vision?

Church’s Mission is given by Jesus.

Church’s Vision is unique to its local church (niche), in that, it reflects the yearning of the people in its surrounding neighborhoods (contextual) and seeks to bring about a sense of well-being to its neighbors (missional).

Minister's Annual Report

"No one pours new wine into old wineskins. Otherwise, the wine will burst the skins, and both the wine and the wineskins will be ruined. No, they pour new wine into new wineskins." Mark 2:22 (NIV)

So, this is what I wrote for the Annual Report at the beginning of 2020:

"For 2020, our ministry theme is "Growth". It continues and builds upon our previous ministry themes: Vision (2018) and Experimentation (2019). I have discerned "new wine and new wineskin" passage (Mark 2:21-22) as our main scripture passage to anchor our ministry in 2020, for new spirit requires new way of doing ministry."

Well, I didn't anticipate the scope of changes we were going to face in the year 2020 when I wrote it. Then the Pandemic hit. And everything has changed, including how we do church and how we measure the growth. The lockdown has forced us to abandon any physical, in-person ministry, including Sunday worship services, as we had to shut down the Knox sanctuary, fellowship hall, and church offices. In other words, the "old wineskin" (*how we used to do church*) has been ripped apart and taken away from us. So, we had to scramble to shift our ministry into online and electronic portals.

I am thankful that Knox has pivoted and adapted early and well into online ministry in 2020. We were working on the new church website well before the Pandemic hit. The website ministry had been a priority before I arrived at Knox. Since 2019, I have worked closely with the Knox Board and our web minister, Debra Danny, to revise the Knox website. In the summer of 2020, we introduced the new website to advance our ministry and vision effectively. Since then, our website has been the default ministry portal for most Knox ministry (*ministry and community hub*), including the Sunday worship services. Our website traffic and outreach have grown exponentially over this period (*please read the web minister's report*).

It is premature to predict how and what would replace the "old wineskin" during and after the Pandemic, in the new normal. I am not sure if the website/online ministry is the emerging ministry paradigm for Knox or other UCC churches. I think some hybrid, online and in-person ministry models, will be the norm in the future. However, my hunch is that the website/online ministry will take a significant role (like many businesses and institutions) to deliver day-to-day ministry and mission to the world. So, for now and for the unforeseeable future, we will continue to focus on online/website-related ministry. In a way, we need to remind ourselves that the "new wineskin" is an ongoing and evolving ministry paradigm we are on the way to, not the endpoint we arrive. We must continue to adapt, revise, innovate and grow into the new wineskin. In other words, our medium always must be fresh (new wineskin) while our mission (new wine) remains the same.

Ministry Direction for 2021:

The key theme/goal for Knox in 2021 will be the same as 2020: Growth.

The key question and the challenge for Knox into the future are summed up as: "How does Knox provide an engaging and excellent spiritual life to its members, visitors, and online followers while growing its mission and vision in a present context."

The Pandemic lockdown and its effects on people (physically, emotionally, mentally, spiritually, and relationally) will be the main ministry challenge in providing ministry. Continuing and enhancing the online ministry, which has been the default ministry mode of delivery, will be the key to growing Knox ministry. Focusing on Knox's Vision to engage our neighbors with the arts and building a community without loneliness will be critical in advancing our mission to love God and love our neighbours.

So, I have requested the Board and the finance team to show this ministry priority in the new budget, to reflect our new normal, particularly in website-related programs and staffing (including web minister, event coordinator, and social media network.).

To grow the ministry in this challenging context requires people who exhibit a growth mindset (adaptability and innovation), contextual skillset (know the changing culture and how to navigate and grow), and courageous heart (resiliency).

To conclude, I want to thank the Knox congregation for your continuing dedication and faithfulness. You have stepped up to support our ministry with your prayers and finance. Your support is the primary driving force for Knox as we advance our mission/vision in the world. I am also privileged to work with such a dedicated staff and volunteers. You have shown much patience and faith. Thank you.

In Christ,

Minister: Richard Chung



Message from the Chair of the Board

Well, 2020. We didn't see that coming, did we?

Can you believe it's been a whole year? Knox's last in-person gathering as a congregation was at our 2019 ACM – March 8, 2020. At the time, I remember second-guessing even holding the meeting. But the sandwiches had been ordered, the audit was complete, the flowers and tables were ready... ...it was a nerve-wracking time, knowing how rapidly the COVID-19 virus was already spreading.

To say this year brought surprises and upheaval would be a big understatement. In 2019 we'd started making terrific progress on some great initiatives inspired by our vision (ending loneliness in our community) and mission (connecting our neighbours through the Arts). Monthly potluck lunches, the Sunday Social concert series, the launch of a drop-in art making program... these were just a few early vision programs that were sidelined by the impact of COVID-19 on our community.

I couldn't be prouder of the Knox congregation and staff for our response. During our last in-person Board meeting on March 12, 2020, Rev. Richard said, "Leaders look for opportunities in a time of crisis". It was a clear challenge to Knox to pick up and run with any opportunities we could find -- to forge connections and launch new programs in the face of adversity. And look where it took us all!

- Creation of the Knox Go-Team
- Implementation of the new Knox website
- Recording, producing and uploading virtual weekly worship (well before many other Vancouver churches, I might add!)
- Pitch-perfect sermon series relevant to the pandemic
- Sunday coffee & fellowship by Zoom
- Knox phone tree
- Instrumental Measures concert series
- Summer Spirit
- Curated & Curious website blog
- Zoom staff & team meetings

My friends, we did all of this in a year! And in the background, we maintained so many of our regular functions: providing safe rental spaces, maintaining / improving our buildings and land, holding team meetings, monitoring our investments, and most importantly, caring for each other and our neighbours.

While some of our restructuring work has been put on hold (review of time, treasure, talent and terrain; governance model), we've seen some major leaps toward beginning the demolition of our old Fellowship Centre. What better time to bring on the dust, noise, and chaos of a construction project than during the upheaval of a pandemic?

Come on, 2021 – show us what you've got! We've proven we can thrive as a community, working together through God's love, to overcome the worst of 2020's chaos.

- *Respectfully submitted on behalf of the Knox Board by Susan McAlpine, Chair*

Children & Youth

This has certainly been a strange year for our congregation and for the children who are a part of it. We only had a few months to worship together in the Sanctuary and for most of that time, I was unfortunately away. So I'd like to thank both Colleen Coulter and Frances Herzer for taking over the Children's Ministry during that time. The children and I were very grateful for your help!

In March, when everything moved online, a recorded Time For All Ages was included in many of the services. Another way we stayed connected was through the Children & Family page that was started on the Knox website. Each week, activities relating to the theme of the service were posted. This included conversation starters, games, songs, crafts, recipes, story suggestions, colouring pages and more. We also included a variety of recorded videos, reading some of the children's favourite picture books and stories. On weeks when there wasn't a Time For All Ages during the actual service, a written version was posted on the web page for families to share.

During the Summer Spirit services in July and August, we explored the creation of God's World on the Children & Family page. Based on the United Church's New Creed, themes included "Day & Night", "Air & Water", "Trees, Plants & Flowers", "Insects & Animals" and "A Rainbow of God's People". Summer activities, including shoreline clean-ups and scavenger hunts were posted along with "nature photo videos" using songs or hymns that fit each week's theme.

The Children & Family page was discontinued in September when the new website was launched.

In June, two of our youth graduated from High School. Since we couldn't celebrate their accomplishments with them in person, we delivered giant posters, cards & balloons to their front yards instead. We also included a gift certificate for each grad from the Knox Congregation. Thanks to Colleen for designing the posters and for doing the "special deliveries"!

Since moving online, the children and youth of Knox have continued to participate in the services by singing solos, duets, hymns or by reading scriptures. This Advent season, we undertook a unique challenge...how to create our traditional Christmas Pageant online. But with a script, the voices and talents of our wonderful children and youth, some beautiful dolls and lots and lots of photos, we managed to pull it off. Many thanks to everyone who helped create a lovely new telling of the Christmas Story.

As we head into a new year, full of new hope and possibilities, we will continue to find creative ways to stay connected. And I certainly look forward to the day when the children and I can sit on the steps of the Sanctuary together again!

Anne MacKenna
Children & Families Coordinator



Worship Team

Each year before I write the annual report for the worship team, I like to read the previous year's reports from the teams and groups at Knox. In her 2019 message Susan wrote "we greet the new decade with hope for the future, working diligently and collaboratively to build the future that God envisions for Knox". Well ... 2020 did not quite turn out as we might have been hoping!! However, in spite of COVID-19, Knox has had an amazing year. We have faced the challenges, worked diligently and are continuing to look hopefully towards our future.

Perhaps our Sunday worship has been one of the areas most significantly affected by the restrictions of the pandemic. We began the year with our usual post-Christmas and Epiphany services. With Faith Formation we hosted the February potluck lunch and all went well. Then, partway through Lent, on March 22nd, we had to make a quick switch to worshipping online. From that time on access to the sanctuary was very restricted and our Worship Craft team members Richard C., Colleen, Madelene and Anne became, almost exclusively, responsible for planning and producing the creative, rich and beautiful virtual services that we now tune into each Sunday. Debra Danny and Kevin Wong became highly involved in the technical aspects of our virtual service production. Our gratitude and thanks to you all.

As the weeks went by our services became better and better, our online followers increased, and we settled into the routine of 10:30 services. **Sermons:** Richard, who was already very much at ease with recording his sermons for online viewers, led us through several sermon series and presided for all but 2 of our Knox services! Janice Guthrie and Sharon C. were our guest preachers. **Organ:** Madelene recorded preludes, postludes, reflective music, worked with Derry Byrne once more and was a welcome face in the sanctuary on many Sundays. **Music:** in the spring Colleen played our hymns and in the fall Colleen and Anne, with Ben on occasion, became our Sunday hymn singers. This is a 2-stage recording process with the piano music recorded first and then the vocal portion added. **Filming and Editing:** huge work done by Kevin, Richard, Anne, Colleen and Debra. **Scripture Readers:** many volunteers willingly recorded themselves at home. **Soloists:** Colleen accompanied an amazing list of vocal and instrumental soloists: Anne, Ben, Molly, Sharon C., Susan, Richard C., Jesse, Colleen, Bob C., David Henderson, Julia Copeman-Haynes. Also highlights from the 2010 anniversary concert CD. **Time For All Ages:** Anne made her special time with us feel familiar and comfortable as she recorded herself and her bear friends on the sanctuary steps. **Website:** Debra worked her magic each week and posted the services for us all. **Partners:** working closely with us were Josie, Paul, Larry and Richard D.

Although so many things in our lives have changed during the past year, the Worship Craft team has managed to maintain many familiar elements in our virtual services:

SummerSpirit Knox led 2 services, one on location at Miracle Beach! **Thanksgiving** with our usual bountiful display of food for

First. **All Saints** with memorial candles lit for those who died during the year and newly printed banners carefully filmed for all to see. **Remembrance Day** with the recording of our War Dead Honour Roll read by the late Ross McCarlie. **Advent** with the sanctuary decorated, candles lit on the wreath, Peace Sunday with the Advent Peace Box and our beautifully refurbished nativity scene on the lawn. **Christmas Eve** early service with the pageant was magical! Frances made fun new characters for the journey to Bethlehem,



Anne and Colleen wrote, filmed and directed a charming script. Brennan, Juliette, Kian, Isabella, Zara, Finn, Jesse, Will, Cathy, Ben and Molly were the voices. This recording will be enjoyed many times in the coming years! Our **Christmas Eve** late service ended with our traditional singing of Silent Night by 4 well-distanced singers outside in the evening light.

My thanks to the entire Worship Team of Gloria Bender, David Cass, Joanne Melville, Richard Chung, Colleen Coulter, Madelene Klassen and Anne MacKenna for your input and guidance during our Zoom meetings.

Respectfully submitted: Mary Graham



We celebrated the 110th Anniversary of Knox United Church (1910 – 2020) from September to December. We placed a new header on our 100th Anniversary banners, (***Zooming Forward...***), and those decorated the front door of Knox, and we sent out a series of photograph collections and information from over the 110 years!

We were delighted to receive many photos from members of the congregation. Sometimes it was a challenge to identify some people in the photos, and it often became a sleuthing operation. From photos of construction of the church and dinner groups in the old church hall, to pictures taken during the 2020 Christmas decorating we enjoyed them all, and certainly covered the decades. We also printed the large congregational photo, from December 5, 2010, the last day of our 100th Anniversary Celebrations, and as promised, we will take another photo to mark the 110th Anniversary, when we are able to gather in-person once again.

Our final event of the 110th Anniversary celebrations was our ***Guess Who's Zooming to Dinner***, on December 4. We had a great turn-out for this fun Zoom dinner event!

Team: Sharon Copeman, Colleen Coulter, Mary Graham

Pastoral Care Team

This team includes: Rev. Richard Chung, Rev. Sharon Copeman, Sydney MacKenna, Joanne Melville, Catherine Shen, John Carr and Helen Overgaard.

As with all other teams at Knox, this past year has been a challenge in terms of communication with one another, and with members of our Knox community.

Since February, we have held our monthly meetings on Zoom. By doing so, we have been able to check in monthly to see how we are managing to serve the congregation as closely as possible.

We have also reviewed the **Prayer List** on these occasions.

Visiting has, of course been very limited. During the warmer months, we have been able to have outdoor visits on porches, or benches, wearing masks and keeping physical distance as required by Provincial Health mandates.

We have been unable to make any hospital visits, with a few exceptions. We did manage to meet outside behind plexiglass to have short visits with Joyce Kruger at Langara Extended Care. This was on the day of her birthday, and she appreciated the visits so much on that day. Some have visited her in a similar manner on other occasions. Sharon has been visiting with May Hunter via Zoom once weekly. The remainder of our contacts have been by telephone.

The Knox Phone Tree has been a huge advantage, with many “branch” members making monthly calls to most of our members.

Sydney has maintained the **Card ministry** which has been extensive this year. This contact brings comfort to so many.

We were able to hold the “**All Saints Day**” service with members of Knox Staff lighting the candles, instead of family members, since Worship services were being held virtually.

Sadly, we have had many deaths in our Knox family. No Memorial services have been possible with the exception of a few very small family gatherings outdoors beside the Memorial Garden and one service at Queen Elizabeth Park. This was limited in numbers, and held in an outdoor, covered venue.

Healing Touch has not been possible during the past 11 months.
(see report from Joanne Tench”)

The Prayer Shawl ministry has continued with individuals working on their own and submitting a few Prayer Shawls to those we felt would appreciate them.

As I leave my position on the Pastoral Care Team, I wish to thank all the dedicated members who have served with me over the past 27 years. Many other members of the Knox family have been generous about visiting and contacting fellow members, which is both appreciated and heartwarming. Thank you one and all.

Respectfully submitted by Helen Overgaard



May this shawl
light gently on your shoulders
bringing comfort and peace.
May it warm you when you are weary,
embrace you when you are in pain.
May it be a sign of God's healing presence
and abiding love for you.

With much love from all your Knox friends who will be holding you in prayer.

Web Ministry

As COVID-19 pushed us out of our comfort zone, we stretched the website we had been using for the past 7 years to its limits. Knoxunitedvancouver.org served us well as services moved online and important notices and updates on the pandemic, events and congregational pivots filled its many pages. This provided Knox with opportunities for creativity and the ability to reach audiences outside of the usual physical gatherings – and not just for worship.



The Knox website hosts events in our virtual venue that have become anchors in the community. Initiatives like Instrumental Measures (our music performance initiative that started as Sunday Socials) and Curious and Curated (a brand-new Arts Vlog) have increased our outreach, connected Knox with the lonely and furthered our partnerships in the neighbourhood and beyond. A small group of dedicated virtual venue followers morphed into strong attendance of 100 to as high as 800 viewers for each performance/ episode over the course of a week of on demand viewing. The Talk Back Chats with performers via Zoom provide a space for us to reconnect, recharge and ‘learn things’ as we advance our mission and vision towards our neighbours.

It was fortuitous that the new website was through the design phase and well into development by last March, so we were able to run parallel sites for several months and seamlessly launch knoxvan.com in October 2020.

The shift of mindset of remembering that church is who we are – not just the place we go, happened quickly (and with few hiccups save some technical access challenges for a few of our congregants). Knox folks started inviting friends and family from all over to share the online service and sermon links enforcing what it means to be a community of faith. Church now takes place in your homes, the car, a hospital room, or anywhere you need God to meet you. There is a sense of belonging to a worldwide communion of churches as we lean in and often lead others into the virtual platform where, with appreciative audiences, we engage wider community awareness with worship on demand, anytime, anywhere, on any device. We routinely host 140 – 350 viewers for each of our services over the course of a week. Keep in mind that there is often more than one person watching from each computer/device so we are reaching even more people than the numbers indicate.

Knoxvan is a church website with secular components that by design is very different from the majority of other church sites. The website strives to build alignment with those who have an affinity with our mission and vision, focusing on engaging our immediate neighbourhoods of Dunbar, Kerrisdale and Southlands, on the key topics of loneliness and the Arts.

In just a few months, the website traffic on [knoxvan dot com](http://knoxvan.com) has grown at an accelerated rate to where we currently welcome 250 to 650 visitors to the site every week. Visitors can participate in worship, reach out, react, leave prayer requests, ask for support, make donations, and select programs beyond weekend worship to build relationships and be nourished. Most of our visitors are local (Vancouver) with over 32% of them returning each week. Knoxvan.com is very much about the people we are serving while respecting and continuing to embrace our existing ministry and members.

2020 can be summarized as a year of growth for the Knox Web Ministry. Knox has been more open to change than ever before; embracing ‘new wine and new wine skins’; adopting new technologies and adapting to new ways of loving our neighbours. It continues to be my privilege to serve as your webminder – thank you for making this ministry possible, productive and progressive.

Respectfully submitted by *Debra Danny*

Events, Website Content, Social Media & Phone Tree

Phone Tree

Currently:

Knox created and maintained the Knox Phone Tree as a response to COVID-19 and Knox's congregants needs. It has been a main line from Knox to it's congregants and vice versa. It has gone through changes and alterations; but it has been a valuable part of Knox's immediate community especially as we entered the 2020 winter season.

Future:

The phone tree's use is closely tied with the Pastoral Care Team and I would like to see more direct connection with them moving forward in the future as the Tree is less depended on regarding practical things such as shopping, medications and check ins and more depended on for connection and emotionally.

Instrument Measures

Currently:

I have had the pleasure of watching Instrumental Measures grow over the past year. We continue to work with amazing performers and our audience has grown along with our skills and abilities via the website platform. We have a cultivated a large following of dedicated patrons up and over 300 viewers and we continue to attract more to the program each concert of both musicians as well as patronage.

Future:

We look forward to expanding the program in 2021 with more genres of music and working with a wider variety of universities. In the future I would like to see the program develop clearer and better-quality presentation by having more musicians film at Knox with the new A/V system in place. We are also excited to add new and different types of musicians to the line up and offer a wider variety of music and performance to the line up.



Curated and Curious

Currently:

Created as a vlog to reach another portion of patronage available in Vancouver under Knox's umbrella. Featuring local and professional artists with many different skills and backgrounds we explore what it means to be an artist during these times and why artists do what they do. The program continues to grow with each artist featured, many times the artist's community joins ours, and we expand our offering of the types of artists we talk with. We are seeing viewership grow with the program, reaching numbers up to approx. 300 patrons.

Future:

We would like to have the program expand further by exploring creating a Masterclass or workshop series by inviting artists to teach a single workshop about something they specialize in, live and through Zoom. Patrons would sign up in advance and receive a bundle with the supplies to follow along with. The workshops would be set up to give people an opportunity to try something new. I also recommend Knox compensate the artists for their time given to the C&C program just as Knox does for IM – this allows artists to apply for funding and develop their careers further as professional artists just as it does for the musicians that take part of the Instrumental Measures series.

Social Media and Web Content

Currently:

Many new people and patrons have been reached through the KnoxVan Events Instagram account, Facebook, YouTube & website. Patronage thought these channels have continued to grow, especially throughout the new accounts starting from 0 followers in June to over 150 valuable and crucial followers. These help Knox keep in touch directly with those that are participating as well as those interested in participating and continuing to make connections. We have carefully grown accounts with schools, local businesses, publications, artists and of course musicians.

Future:

We look forward to continued work in this area going forward and creating a mailing list dedicated to arts and events where people can sign up for email blasts through the website of what Knox is offering regarding C&C, IM and any new wider-community based programs and events that Knox creates.

Live Events

Currently:

While with the current epidemic it is understandable that we have not been able to offer any live and in person events, we would like to look at continued work in this area going forward such as re-working concepts and making live online events possible through the live-streaming capacity in the new system. We also are maintaining relationships with artists and musicians through the artist programs that are currently being held digitally so transitions can be made to live when and where possible and possibly in tandem with each other.

Future:

As we move into the future some things to consider working on and clarifying for anyone involved in planning events at Knox are: venue calendar (for internal /external viewing), rates list and document, measurements, floor plan, clear & written emergency protocol, equipment listing (ie. Number & type of music stands, information about sound and video), plug locations, # & location of extension cords, # of pews & information such as if they are moveable, length & height, any available storage space to a renter, etc. A rentals manager or any person involved in Knox's rentals should have easy and quick access to written & updated documents to share with interested renters in addition to copies of standard rental contracts & safety plans.

Respectfully submitted by Tracy Chernaske

Stewardship and Social Justice Team

Our S & SJ activities for 2020 began with a trip to YVR with friends involved in the Westside Churches Refugee Sponsorship team to welcome Hassan and Minilas on Jan 30. Expression of our support has been challenged by the Covid restrictions that began so soon after their arrival. We helped to gather the furnishings for their move into an apartment in Surrey, and helped them prepare for the birth of their first baby.

Since Covid, our friendship with the AlZaza family continues via FaceTime. However, at the beginning of February, they hosted a dinner for Hassan, Minilas and Sharon C in the first few days after their arrival. Lamis' dental implants were completed and the final invoice paid in November. Lamis expressed her deep appreciation for the financial support that made this possible.

We were pleased to host Community Lunches in January, February and March. We miss the involvement with this group of friends whom we do not see virtually, but have thought of no way safely to connect with them.

Frances continues to focus our attention on care for the earth and climate change via the Knox News and Notes. In September S & SJ encouraged Knox folk to participate in Drawdown, a web-based workshop offered on Zoom by Pacific Spirit UC. Frances, Richard D and Sharon C attended five Zoom sessions from Sept 20th to Nov 1. and have shared some of what we learned in News and Notes under the heading "Our Planet, Our Home".

Our S & SJ team meets as needed. Due to the Covid 19 shutdown our team has only gathered in person on two occasions in 2020. On Sept 2 we gathered in a wide circle in Sharon's back yard, masked and social-distanced. On Sept 28 we gathered, masked and distanced, to collate the Stewardship 2021 Campaign materials, some of which we hand delivered to congregational homes that were accessible to us. The rest were delivered by Canada Post.

The month of October was designated Stewardship month. Our theme was Love in the Time of Corona. During Sunday worship members of our team, Frances, Adrienne, Richard D and John, volunteered to speak about their relationships with Knox over the years through virtual conversations recorded in the sanctuary. Thanks to all for your response to the stewardship campaign.



The ongoing situation in Israel/Palestine was our focus again on Advent Peace Sunday via a recorded conversation with Marianna Harris and Sharon C. Dave C organized the Peace Box products for sale.

S & SJ team members are Adrienne Burton, John Carr, Richard Dunsterville, Frances and Bill Herzer and Sharon Copeman, with assistance from Dave Cass re our focus on Israel/Palestine.

Respectfully submitted: Sharon Copeman

Facilities and Property Committee

Members: Richard Dunsterville
Larry Tench
Don Bliss
Ed Williams
Berkeley Scott
Wendy Trant

Staff member: Paul O'Neil

With COVID restrictions group work was not allowed so individuals worked on projects:

- the church properties flat roofs were twice cleaned of leaves and debris, and drain screens cleared,
- roof leaks in the gym increased in number to over 6, and basins tried to catch the fall. Repair attempts are impractical due to the membrane being under foam insulation,
- a new leak on the west side of the lounge was caught by a new tarpaulin. And another new leak in the preschool area hall has been reduced by application of liquid tar, and a funnel catch system,
- the pair of Street No Parking signs were rebuilt,
- the church gas boiler was serviced 6 October,
- the Fire and Safety equipment annual inspection took place 25 August,
- security was improved to the S.E. church doors,
- handrails were added to the beginning of the balcony stairs,
- the Chimes amplifier for the four loud- speakers in the tower is still disconnected,
- the South emergency exit for the preschool, for insurance coverage reasons, had to be modified to current standards. This was done using on-hand materials,
- the church lawns and the memorial garden were treated with "Grub-Gone" to avoid further damage by raccoons and crows feeding on chafer beetle larvae. A motion-sensor sprinkler was installed to deter pests in the memorial garden. All quite effective!

Many thanks are owed to Joanne and Larry Tench, and Joanne Melville for their hours of garden maintenance, and to Paul for the best kept grass in years! Such a pity the facilities cannot be used!

- the vestry door was made lockable. Wasps were removed from west nave wall,
- the front church sign was power-cleaned, and renovated with new signage and new plexiglass front,
- parking lot yellow lines were painted,
- Christmas: Manger scene repaired and repainted, new lights on Star display,
- the church PA system had a major component failure which resulted in a decision to get a totally new system combined with Video capability to enable live broadcast of services and special events. Preparatory events were electrical revisions allowing more circuits, and the creation in the West transept of a desk using old pew privacy screens, for audio and video operators. Installation was completed in February 2021.

Submitted by: Richard Dunsterville FPM chair.



Healing Pathways

We are looking forward with optimism to a time when we are able to once again reopen our Healing Pathways Practice.

Hoping to provide a safe, welcoming, supportive and comfortable environment that is conducive to healing.

It is a powerful spiritual practice to integrate mind, body and spirit in sacred presence.

submitted by: Joanne Tench

"What ought we be? That is the essential question, the question that concerns spirit and not intelligence. For spirit impregnates intelligence with the creation that is to come forth. And later, intelligence is brought to bed of creation."

Flight to Arras, Antoine de Saint-Exupéry

Flower Ministry

As with many parts of our Knox ministry, the format of our mission changed radically this past year. For most of the year, visits were conducted on the telephone and then flowers were delivered and left on the doorstep of the recipient at an arranged time. This system worked very well until November when pandemic caseload numbers increased, and we were encouraged to cut back on unnecessary outings.

Now that numbers are down again, we have returned to the earlier system, but not in as great numbers as before. We are all looking forward to the start of immunizations so that we feel more confident during visits.

As usual, if you know of a congregational member you think would benefit from flowers please let Joanne Melville know at 604 263 4884.

Life Events

This past year we celebrated the wedding of:

Jason Jun and Joanna Tsao

**This past year we have hosted the celebration of life
&/or interred the ashes of:**

John Docherty

Douglas David Graham

Joanne Margaret Chambers

Ross McCarlie

Judith A. Echols

**We honour those who have died this year, but did not
have a celebration of life at Knox:**

Melita Miller

Jola Gerber

Ministry and Personnel

We have all experienced a very different year with the arrival of Covid and our many ways of responding to a unique challenge.

All things normal have been turned upside down and we have had to find new ways to communicate, respond and stay well. Our Knox Board got us off to a good start by retaining our staff and providing both our staff and our Knox family with a sense of security. The Board was able to accomplish this with the continuing financial support from all of us and, more importantly, with commitment and determination to keep our Mission and Vision alive.

In the midst of these changes and challenges our staff have responded with understanding care and creativity. Like all of us they have experienced stress and anxiety regarding our future. The M&P Team would like to acknowledge each of them in this report while thanking them for their support and willingness to keep the Knox ship afloat.

With the leadership of our **Minister Reverend Richard Chung** we continued to share in weekly worship in new and uplifting ways. He encouraged our outreach through on-line events and zoom meetings as Committees maintained their purpose. Thank you for the added pleasure of hearing you sing many of our favorite hymns.

Richard brought us on “live journeys” across Vancouver and elsewhere as we shared in the Summer Spirit program, reminding us of our calling to love our neighbors and celebrate our City.

Blessings to Richard for his work with the wider Church and for his faith journey with Knox.

Colleen Coulter and Anne MacKenna ensured that while we could not sing as a family we enjoyed hearing our favorite hymns sung each Sunday morning by the duet of Colleen and Anne, and on occasion accompanied by Ben Bouguerra. It was good to hear the familiar sounds of our grand piano sometimes “magically” played by Colleen as an accompaniment to the duets. Thanks to Anne for her “Time for all Ages,” an uplifting moment for all ages.

Colleen and Anne were also instrumental in assisting with the editing process.

Josie Barley working from home and the Knox office, keeping up the critical management activities of our day to day demands. Paying the bills, answering the emails and listening to our phone messages, talking to staff members, and renters, to ensure daily tasks were completed in line with the Covid protocol. In addition, we thank her for the creative, informative and interesting News & Notes that kept us abreast of all our Knox news .

A special note of thanks to **Madelene Klassen** who brought us the beauty of organ music at our virtual worship services. A time to pause and be refreshed. Not to forget the extra hours that Madelene practiced in the sanctuary to be ready for the gift of music that she shared with us.

Thanks to **Paul O’Neil** who continued to keep our premises clean and sanitized in the face of Covid. His was a lonely task working in a building where there were few people to connect with during working hours. Happily, the Little People Preschool continued to operate providing the joyful sounds of children learning and playing. The grounds still needed his attention where nature was unaware of Covid!

We were blessed with the work of **Tracy-Lynn Chernaske**. Tracy's behind the scenes management and planning of our ongoing musical concerts not to mention her cheerful presence during our coffee times have meant a lot to all of us. As well we thank you for your contribution to the Web Site with Art Appreciation pieces. We really appreciate all you do for us Tracy...thank you!

Way beyond the walls of Knox we observed our website and our "other congregation" grow under the direction and expertise of **Debra Danny**. Unseen, Debra has opened the life and message of Knox to so many people and we are truly grateful for all her efforts. If you have not tuned in to our website on a regular basis you have been missing something very special. Take a moment each week to enjoy the experience and share with our other family.

A special thank you to our accountant **Robyn Brasell** who has managed our financial statements with great care and attention for the past several years.

We must not forget **all the volunteers** who continued to meet on the phone, or virtually, to keep our family together while advancing our Mission and Vision in new and creative ways.

A special tip of the hat to **Kevin Kay Wong** who assisted our worship team to set up and add his technical expertise to the editing process.

We met, laughed and shared our experiences on those virtual Sunday Coffee hours and gained the comfort and encouragement of our friends while defeating the times of loneliness.

Well done Knox staff, and well done to our Knox Family....we are truly blessed.

With Gratitude and Respect

The Ministry & Personnel Team

Sandra Trueman, Anne Earthy, Adrienne Burton, Judy Langdon, Alan MacKenna

Art at Knox

Art at Knox is an informal art drop-in program held on Wednesdays from 1-4 PM in the Knox Fellowship Centre. Coordinators are Robin O'Brien and Mary Bliss. Four sessions were held in early 2020 prior to the suspension of Knox programs in response to the provincial COVID-19 directives. Six to eight people attended each time. The January 15 session was cancelled due to snow and the last session was on March 4.

On February 19, Art at Knox hosted a free information demonstration about the MyArtClub.com website presented by Cam Anderson and Peter Newell. Our plan for Art at Knox and Knox United Church to act as one of four hubs hosting several artists each in Vancouver's Artists in Our Midst West of Main Art Walk on the weekend of May 30-31, 2020 was rescheduled to May 22-23, 2021 (artistsinourmidst.com). We look forward to this major event and are prepared to reschedule once again, if needed.

On October 18, Robin O'Brien submitted a draft COVID-19 plan to Susan McAlpine which placed Art at Knox third in the queue for re-opening. Many participants keep in touch and we are eager to resume our regular Wednesday afternoon art drop-in sessions at Knox.

Robin O'Brien

Co-Coordinator, Art at Knox

Men's Breakfast Group

The Men's Breakfast Group traditionally meets at 7:30 a.m. on Saturday mornings every three weeks from September through May, alternating between Knox and Pacific Spirit. When the pandemic struck early in 2020 we switched to 8 a.m. meetings via Zoom, typically with 20 to 30 participants.

Half a dozen of the Men's Breakfast, along with a few others, continued with weekly walks in the UBC endowment lands or along Spanish Banks, followed initially by socially distanced coffee sessions. They too eventually switched to Wednesday Zoom meetings at 10:30 a.m. Everyone is looking forward to an eventual return to normal activities.

submitted by Charles Hou

Men's Breakfast meet.....

Wednesday mornings at 10:30. if you are interested in joining the group, Contact Arthur Ross arthurross5627@outlook.com



Building Committee Report

The year quickly moved into a time of restricted face to face encounters as we responded to the Covid Pandemic. While our discussions regarding the construction of our new building and appropriate compensation continued on a virtual platform, the whole process was once more open to delays caused by the pandemic situation and ongoing regulations as to work procedures during the pandemic.

Be assured that the Building Committee has pursued our objectives with determination and have been working closely with Hon Towers Project Management Team, MAKE Industries Ltd, towards a faster and more efficient plan to complete the project.

This is now our key objective and more of these plans will be presented to the congregation at our ACM scheduled for March 21, 2021. We may need to be flexible and willing to face unexpected change during 2021. However, we have experienced that Knox has not only been willing and patient to tolerate change during the past year but have proved to ourselves that we can adapt and thrive in the process.

The project and sale of our land have to date provided us with:

- \$4.6 million in cash (the capital belongs to the UCC) invested with the proceeds going to our operating income.
- An additional \$460,000 paid to us by the Developer as compensation for delays which has assisted us in reducing our deficit over the past few years.

On completion, a new building that will have an estimated construction value of \$10,000,000 (financed entirely by the Developer) and will be a valuable and efficient center for Knox as we reach out to achieve our Mission and Vision.

The new building will contain a dedicated area on the 2nd floor for a Preschool operation built to conform with all City regulations...yet another objective of our Mission and Vision as we care for our neighbors.

While we have been challenged by many unplanned and disappointing delays we will in the end analysis have a solid foundation for the future and our calling: To love God and To Love our Neighbour .

Blessings to all our Knox family for your patience and the hope of better days to come.

Submitted respectfully,
The Knox Building Committee
Alan MacKenna, Bill Goodsir, Larry Tench,
David Boyd, Richard Dunsterville,
Don Bliss, Ed Williams, Michelle McMaster



Board of Trustees' Report

In 2020, the Board of Trustees of Knox United Church, Vancouver, have met 5 times (1 combined meeting with the Knox Board and the Building Committee, 3 Official Trustees Meetings, 1 Meeting to make motion on CEBA loan approval) and following were the highlights of the work:

- The income earned by the investment portfolio in 2019 but not already transferred to the Trustee bank account.
- Bryan Atkins elected as a new trustee at ACM, and also included to the Trustees' signing authority. Richard Earthy is removed from the Board of Trustees and the Investment Board.
- The investment portfolio was hurt in March but has regained much at the end of the year 2020. Knox is still getting income of \$9000 per month for the Investment dividends. The dividends cover the income and will still be paid. (Please see the attached Trustees' end of the year financial template).
- The trustees developed a financial template that shows the on-going balance of Trustees investment, GIC's and special funds (please see the attached Trustees' Financial Template below). Thanks to Lori Marzin for preparing the template.
- Knox has received CEBA – Canadian Emergency Business Account of \$40,000 and \$20,000 interest free (\$20,000 forgivable) loan from federal government. The loan amount is deposited to the Knox operating account for now and would be distributed to cover Knox operating expenses as needed. The Trustees will recommend to the Board how the fund will be invested and paid back.

Trustee Nomination:

Richard Chung is resigning from the acting/temporary chair of the Board of Trustees by the end of March 2021. The Trustees have requested the Knox Board to recruit and nominate 2 additional persons to serve the Trustees Board, since Doug Graham has passed on. Trustees will appoint a new chair and secretary after March ACM.

At Knox ACM on March 21, 2021, the congregation is asked to elect two new trustees.

Following are the motions from the Trustees to the members of Knox UCC at the ACM, that

Motion:

"I --- *(the person who is making the motion)* move that the name Doug Graham to be removed from the Trustees name.

"I --- *(the person who is making the motion)* move that Chris Lay, Lori Marzin, Bryan Atkins, Richard Chung, and (2 new persons) be elected as trustees of Knox United Church."

Submitted by Richard Chung, the acting chair of the Board of Trustees on behalf of Knox Trustees: Bryan Atkins, Lori Marzin, Chris Lay.

Trustee Funds Transaction Highlights in the year ending 2020.

From Trustees Statement of Funds and Expenses:

- The funds transferred to Knox Operations were \$100,000
- \$ 0.00 was transferred to the building fund
- The Trustees withdrawals from the Investment Account at Leith Wheeler were \$108,000, in total.

From Investments Fund:

- The Investments show \$75,428 re Interest Dividends and net Capital Gains
- Management Fees were \$24,532
- The net increase in market value at year end is \$-193,000
- The investment balance at year end is \$3,832,930.

From Investments GICs:

- GICs were \$541,236 at the beginning of the year: \$81715 matured.
- Total GICs at December 31, 2020 are \$459,521

From Special Funds:

- Trustees Special Funds \$37,273 at the beginning of the year were used to pay \$1,743 for organ maintenance
- The total of all special funds is \$43,230 at December 31, 2020. Of this \$3,167 is held for the organ fund.

submitted by Rev. Richard Chung, Acting Chair

Knox Investment Portfolio 2020

The year 2020 was unique for its economic uncertainty due to Covid-19 and that was reflected in equity markets worldwide.

Due to this turmoil, the value of the Knox portfolio decreased in value in excess of 20% by end of the first quarter of the year, as can be seen in the chart below. As the year progressed, equity markets started to recover and our portfolio increased in value each of the final 3 quarters of the year. It concluded with a 13.5% increase in the final 3 months to end the year with a value of \$3,834M.

This increase has continued into 2021 and the value in late February was 3,983M. At the same time Knox has received \$108 M in investment income during 2020.

Index of Performance

| | Beginning of Quarter | Ending of Quarter | Net Contribution | Dollar Return | Percent Return | Index |
|------------|-------------------------|----------------------|---------------------|------------------|-------------------|--------|
| | \$ | \$ | \$ | \$ | | |
| Jan 1/18 | 4,015.019 | 4,015.019 | 0 | 0 | 0.0% | 100.00 |
| Mar 31/18 | 4,015.019 | 3,941,758 | (24,828) | (48,434) | (1.2%) | 98.79 |
| June 30/18 | 3,941.758 | 3,972.326 | (33,611) | 64,179 | 1.6% | 100.40 |
| Sept 30/18 | 3,972,326 | 3,979,317 | (33,817) | 40,709 | 1.0% | 101.42 |
| Dec 31/18 | 3,979,217 | 3,637,426 | (33,728) | (308,063) | (7.8%) | 93.54 |
| Mar 31/19 | 3,637,426 | 3,877,540 | (66,287) | 306,401 | 8.5% | 101.49 |
| Jun 30/19 | 3,877,540 | 3,872,649 | (33,763) | 28,872 | 0.7% | 102.25 |
| Sep 30/19 | 3,872,649 | 3,878,558 | (33,776) | 39,685 | 1.0% | 103.32 |
| Dec 31/19 | 3,878,558 | 4,025,778 | (33,716) | 180,936 | 4.7% | 108.17 |
| Mar 31/20 | 4,025,778 | 3,059,850 | (63,999) | (901,929) | (22.7%) | 83.62 |
| Jun 30/20 | 3,059,850 | 3,319,151 | (32,545) | 291,846 | 9.6% | 91.62 |
| Sep 30/20 | 3,319,151 | 3,409,607 | (33,159) | 123,615 | 3.7% | 95.03 |
| Dec 31/20 | 3,409,607 | 3,834,094 | (33,040) | 457,527 | 13.5% | 107.85 |

Finance Team Report

COVID-19 in 2020 posed a unique challenge for Knox in respect to operations and programme activities. This was accompanied by much uncertainty throughout the year as the realities of the pandemic became apparent and Federal and Provincial responses changed.

We were very fortunate in having leaders at Knox, who rapidly responded to the pandemic, by working to support its congregation, those who follow Knox online while at the same time continuing to develop programmes, but with a virtual focus. This has resulted in changes to Knox's finances.

Financially, we were concerned about the effect the loss of normal revenues, and uncertainties about expenses, would have on the bottom line. Fortunately, the Federal Government provided financial support which benefitted Knox. Amazingly, Knox ended 2020 in much better financial shape than initially expected. At the same time, Knox leaders found effective ways to stay in contact with its congregation and meet its Vision in a different and expanded manner. Details of these changes have been presented elsewhere and the financial outcomes for the budget presented by Larry, our Treasurer.

The Finance Team has been involved this year in reviewing Financial Statements and supporting the Treasurer as he developed the budget for 2021. Notable changes in the 2020 budget include:

- An increase in pledges and offerings
- Federal subsidies and loans
- An increase in personnel compensation
- Fall in both normal revenues and expenses

The 2021 Personnel Compensation budget appears to have had a remarkable increase over 2020. Although there are some additional personnel compensation increases in 2021, most of the apparent increase results from the Board's decision to consolidate all personnel compensation in this account. In 2020, the Web Master and Events Coordinator were costed in the Web Ministry and Visioning expense accounts.

Due to COVID-19 and the Building Project not having commenced in 2020, it was decided, in consultation with Manning Elliott's accountants, to forgo a Review Engagement for 2020. We were assured that the additional cost to Knox, were we to reinstate a Review Engagement in 2021, would be minimal. Deferral would allow Knox to reduce expenses in 2020.

The Finance Team wishes to acknowledge the enormous contribution Larry Tench, our Treasurer, has made during the past year. His analysis and research have presented Knox with the best outcome Knox could expect from such an unusual and exceptional year in the finance "department"!

Thanks also need to be given to both Josie Barley and Robyn Brasell for meticulously ensuring that all the financial transitions are recorded, and regular Financial statements produced.

I am also indebted to our Finance Team, Chris Lay, Bruce Herzer and Larry Tench. Our Meetings on Zoom, which Bruce has organized proficiently, have been focused and resulted in good discussion.

Respectfully submitted by: Margaret Pendray, Chair

Treasurer's Report

This year as everyone knows has been eventful, especially for the church operation. The use of our facilities has dramatically been reduced and a minimum of people have been able to come into our sanctuary and fellowship center. Our parking lot is still here, as well as the new building construction has not started. This is disappointing for all, I am sure. But we did have more exciting changes with the guidance from Rev. Chung, such as new web site, virtual services, Instrumental Measures, etc. for our outreach programs.

For the reporting of operations and special purpose funds, we have made a few changes and plan more in 2021. There is a new \$23,000 audio/visual station built into the West Transept with essentially all new equipment. This will now allow professional A/V production of everything we do online now. i.e., streaming our church services, concerts, and many other productions and meeting our vision of engaging our neighbours.

A significant decision the Knox Board made in March was to continue operations with our normal staffing levels, and all rentals were stopped until the government health authorities allowed us to open our buildings. The only renter that was exempted was the Preschool and we adopted special cleaning services to allow them to continue operating. With this the Knox Board accepted that our revenues would drop and our ability to offset this was limited.

Fortunately, the Federal Government came in and offered financial relief. The program they introduced, and Knox applied for was called: Canadian Employee Wage Subsidy (CEWS). With this program we applied every month that our revenues dropped compared to previous revenues. This provided Knox sufficient revenue, \$62,500, and our actual deficit is lower than we had budgeted.

As with the past 3 years, our pledges, offerings, special appeals and events income and rental income did not keep up with the expenses incurred with personnel, maintenance, and new vision events, but with government support, investment income and other funds available to the trustees, we were able to cover our deficit.

Hopefully, this will be the situation in 2021, but, in any case, there still is enough investment income to cover the projected deficit, as it has in the past. The CEWS program has been set to continue until end of June and our plan is to continue to restrict the rentals until we are given the approval from the health authorities.

Knox had to modify its way of doing things in 2020 and the Minister's report elaborates in detail in this annual report. With these changes to the virtual world, new personnel may be hired, such as, an A/V Technician, and we need to expand the hours for some of our other online personnel. Although we have not had a Church Officer for more than 10 months, we hope it will be necessary, with reopening of the sanctuary sometime before mid- year. Overall, in 2021 the budgeted deficit will be about \$14,000 lower than what we budgeted in 2020.

One aspect of modifying the Vision this year, has been the decision to support the vision by continuing to have a part-time coordinator to organize the projects, as well as take over organizing Community Lunch and Tea Time Talk (if these can be re-started). In the new budget, the event coordinator costs for our online outreach programs (Instrumental Measures, Curated and Curious), Community Lunch and Tea Time Talk, along with the webmaster costs are all now included in Personnel Compensation. This change from 2020 was requested by the Board to consolidate all personnel costs into one category.

KNOX UNITED CHURCH

OPERATING BUDGET YEAR ENDED DECEMBER 31, 2020

| | Actual | Actual | Budget |
|--------------------------------------|-----------------------|-----------------------|--------------|
| | 12 Mths December 2019 | 12 Mths December 2020 | 12 Mths 2020 |
| 40000 · Pledges and Offerings | | | |
| 41010 · Pledges | \$ 97,660 | \$ 90,890 | \$ 94,000 |
| 41500 · Unpledged | \$ 46,501 | \$ 47,530 | \$ 38,000 |
| 42000 · Open Offering | \$ 2,965 | \$ 4,107 | \$ 3,000 |
| Total Offerings | \$ 147,126 | \$ 142,527 | \$ 135,000 |
| 45000 · Use of Facilities | \$ 37,282 | \$ 19,302 | \$ 35,350 |
| 45500 · Emmett Cahill Concert | \$ 625 | \$ - | \$ - |
| 45502 · Community Lunch - Note 1 | \$ - | \$ 703 | \$ 5,000 |
| 45505 · Thrift Sale | \$ 5,449 | \$ 82 | \$ 3,700 |
| 45530 · Rip & Stitch | \$ 966 | \$ - | \$ 500 |
| 45540 · Visioning Revenues - Note 2 | \$ 4,311 | \$ 6,356 | \$ 12,300 |
| 46099 · CEBA Non Refundable Portion | \$ - | \$ 10,000 | |
| 45568 · CEWS/TWS Subsidy - Note 3 | \$ - | \$ 62,453 | \$ - |
| Total Other Income | \$ 48,633 | \$ 98,896 | \$ 56,850 |
| Total Operating Revenue | \$ 195,759 | \$ 241,423 | \$ 191,850 |
| Operating Expenses | | | |
| 60050 · UCC Assessment | \$ 12,498 | \$ 12,603 | \$ 12,499 |
| 60060 · Pacific Mountain Assessment | \$ 1,249 | \$ 1,250 | \$ 1,250 |
| 60099 · Personnel Compensation | \$ 240,623 | \$ 223,800 | \$ 234,583 |
| 60200 · Worship Music Families | \$ 6,037 | \$ 3,476 | \$ 7,350 |
| 60300 · Stewardship Social Justice | \$ 70 | \$ - | \$ 5,800 |
| 60350 · Pastoral Care | \$ 325 | \$ - | \$ 500 |
| 60400 · Communications & Welcome | \$ 1,620 | \$ (200) | \$ 3,350 |
| 60430 · Web Ministry | \$ 1,441 | \$ 24,820 | \$ 11,599 |
| 60450 · Vision / Congregational Life | \$ 6,510 | \$ 20,853 | \$ 13,150 |
| 60469 · Audio Visual System - Note 4 | \$ - | \$ 23,294 | |
| 60500 · Other Ministries | \$ 2,065 | \$ 16 | \$ 3,100 |
| 61022 · Ministry Support | \$ 53,042 | \$ 46,647 | \$ 58,300 |
| 61070 · Bank Charges | \$ 479 | \$ 752 | \$ 500 |
| 61220 · Offset GST | \$ - | \$ - | \$ 1,300 |
| Total Expenses | \$ 325,959 | \$ 357,311 | \$ 353,281 |
| Net Operating (Deficit) for Year | \$ (130,200) | \$ (115,889) | \$ (161,431) |
| Investment Income from Trustees - to | \$ 120,000 | \$ 100,000 | \$ 140,000 |
| Offset Deficit | | | |
| Net Result for Year | \$ (10,200) | \$ (15,889) | \$ (21,431) |

Note 1 : Revenues and Expenses for Community Lunch are now included in Operations Budget

Note - program suspended during Covid 19.

Note 2 : 2019 & 2020 Christmas Appeal fundraising \$4,371.75 transferred to Visioning Revenue.

Note 3 : Income from Canada Emergency Wage Subsidy \$58,280.01 and Temporary Wage Subsidy \$4,173.16.

These subsidies have reduced the need for funds transfers from Trustees.

Note 4 : Installation of Audio Visual Systems was completed in January 2021.

Knox United Church
SPECIAL PURPOSE FUNDS
DECEMBER 31 2020

| | 2020 | | 2020 | |
|--|---------------------|---------------------|---------------------|---------------------|
| | Opening Balance | YTD Receipts | YTD Disbursed | Closing Balance |
| <i>Special Purpose Funds</i> | | | | |
| 2020 Broadview | 50.00 | 225.00 | 275.00 | \$ - |
| Community Lunch : Note 1 | 1,278.81 | 0.00 | 1,278.81 | \$ - |
| First United Church Thanksgiving | 0.00 | 1,430.00 | 1,430.00 | \$ - |
| First United Church | 0.00 | 210.00 | 0.00 | \$ 210.00 |
| Knox Christmas Appeal 2020 : Note 2 | 0.00 | 1,125.00 | 1,125.00 | \$ - |
| Music Youth & Children | 1,505.75 | 0.00 | 0.00 | \$ 1,505.75 |
| Unicef - Children's Ministry | 1.85 | 0.00 | 1.85 | \$ - |
| Healing Touch | 785.55 | 0.00 | 0.00 | \$ 785.55 |
| Memorial Garden / Flower Fund : Note 3 | 443.08 | 1,438.32 | 642.43 | \$ 1,238.97 |
| Guest Musician Fund | 100.00 | 500.00 | 425.00 | \$ 175.00 |
| Prayer Shawl Ministry | 445.26 | 0.00 | 0.00 | \$ 445.26 |
| Pew Bibles | 129.62 | 0.00 | 0.00 | \$ 129.62 |
| Memorial Donations : Note 4 / Note 5 | 1,400.00 | 5,618.30 | 6,868.30 | \$ 150.00 |
| 2021 Pledges paid in 2020 | 0.00 | 9,800.00 | 0.00 | \$ 9,800.00 |
| Undesignated : Note 4 | 25,500.00 | 9,715.53 | 25,500.00 | \$ 9,715.53 |
| | 31,639.92 | 30,062.15 | 37,546.39 | 24,155.68 |
| | | | | |
| Missions & Service | 0.00 | 17,880.24 | 17,880.24 | 0.00 |
| Missions & Service Individual | 0.00 | 100.00 | 100.00 | 0.00 |
| FUND BALANCES | \$ 31,639.92 | \$ 48,042.39 | \$ 55,526.63 | \$ 24,155.68 |

Note 1 : Community Lunch is now in the Operations Budget. Expenses will be charged to this Special Fund until the fund is depleted.

Community Lunch Revenues are recorded in the Operations Budget.

Note 2 : Knox Special Appeal Transferred re Curated and Curious Honorariums \$100 and balance to Vision.

Note 3 : The Trustees McQueen Special Funds Balance \$803.32 has been transferred to Memorial Garden / Flowers Fund. The transfer and amalgamation arrangement was approved by the Board January 30, 2020.

Note 4 : The Memorial Donations Special Funds Balance \$1,400 and Undesignated Funds Bequests \$25,500 have been transferred to Trustees Special Funds - named the Memorial Fund.

The transfers and amalgamation arrangements were approved by the Board January 30, 2020.

Note 5 : Other Memorial Donations received are \$5,618.30 transferred to Trustees Special Funds.

The balance \$150.00 will be deposited to Trustees accounts in 2021.

Knox United Church 2019 Annual Congregational Meeting Minutes - DRAFT

Date: March 8, 2020, 11: 30 AM – 1:00 PM

Location: Knox United Church Fellowship Hall lounge

Present: Margaret Pendray Congregational Meeting Chair, Michelle McMaster Congregational Meeting Secretary, Rev. Richard Chung, and congregation - a total of 45 Full Members and Adherents, as per sign-in sheets.

| Item # | Opening & Preparation |
|--------|--|
| 1. | Call to Order and Opening Prayer by at 11:30 am. <i>Rev Richard Chung</i> |
| 2. | Quorum confirmed: 39 full members (20 or more full members required for quorum). |
| 3. | MOTION: Debra Danny moves and Sandra Adams seconds that Adherents be allowed voting privileges. CARRIED unanimously. |
| 4. | MOTION: Debra Danny moves and Judy Langdon seconds to elect Margaret Pendray as Congregational Meeting Chair and Michelle McMaster as Congregational Meeting Secretary for congregational meetings during 2020. CARRIED. |
| 5. | MOTION: Bill Goodsir moves and May Hunter seconds to approve the agenda. CARRIED. |
| 6. | MOTION: Phil King moves and Sandra Trueman seconds to approve Annual Congregational Meeting Minutes of March 10, 2019. CARRIED. |
| 7. | <p><i>Margaret Pendray –</i></p> <p>Thanks to all who put together the ACM information and for all who helped set up for the meeting. Everyone helps to make Knox as it is, thanks for your individual contributions over the year.</p> <p>Staff Thank-yous are moved to April 5th at our potluck after the service</p> |
| 8. | Reports |
| a. | <p>Minister's report – <i>Richard Chung</i> pg 6 of Annual Report</p> <p>Highlights –</p> <ul style="list-style-type: none"> i. 2019 focused on exploration & experimentation to carry out the vision we refined in 2018. We have fiduciary responsibility to God for our vision and mission. ii. So, several initiatives were undertaken, as the ACM report notes. <ul style="list-style-type: none"> a. Exploration programs were initiated in 2 areas on Arts 2 and 2 on Loneliness b. Committees did work to align their goals, and policies with vision and mission iii. Our summer leadership retreat looked at the trend in Knox Sunday attendance: we haven't decreased in numbers (50 – 60), but notice that we are getting older, so we're not dealing with a newer generations. This has been resulting in limited resources of volunteer hours and volunteer leadership to coordinate valued programs. Instead of closing programs without volunteer leaders, the Board decided to hire a coordinator for them. This has been successful, giving new energy to Community Lunch and Tea Time Talk. iv. We need to hold a realistic picture of our congregation and address how we are going to operate the new hall when it is built. We also need to hold an optimistic attitude for the future - so this year we need to have growth mindset. Not just numbers growth, but growth in our ability to see the people around us and see the possibilities. |

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| | <p>Questions:</p> <ul style="list-style-type: none"> Choir choir choir group – It's a conductor and musician who call anyone who wants to come sing. 400 went to Jewish community center recently, so it's popular. Could we do something like this to grow, and not focus so much the Sunday service? Sunday morning is our core congregation so we want to have more people then. Realistic or optimistic? – we need both. MPS process is what we are using to help actualize our vision and mission. |
| b. | <p>Board of Trustees report – <i>Richard Chung</i> <i>pg 27 of Annual Report</i></p> <ol style="list-style-type: none"> Richard Earthy chair of Trustees resigned. Richard Chung has been acting chair since. Insurance for the existing Fellowship Hall has been obtained. Knox Memorial Fund, undesignated memorial gifts, are now to be used to support our vision and mission. Investment fund – Chris Lay - <ol style="list-style-type: none"> In the summer of 2017 Knox started investment funds with Leith Wheeler Investment Counsel. Transfer of income funds allowed us to eliminate our annual deficit for the past 2 years. Investments are up and down with the market so right now they are down. Asset allocation, as of Dec 31, 2019, is: Canadian equity 28%, US equity 27%, International equity 27%, High Yield bonds 12%, Cash & short term 6%. At this time 3.5% is the annualized rate performance of funds. <p>Questions:</p> <ul style="list-style-type: none"> If market continues to go down will be able to transfer money? – Yes, we are entitled of all income (dividends), but not any capital gains until it gets over \$4 million. Are the equities chosen for capital gains or for dividends? Combo of both. Did we transfer less than the dividends we got? We transferred everything we could for our use now. |
| c. | <p>Building Committee report – <i>Alan MacKenna</i> <i>pgs 36, 37</i></p> <ol style="list-style-type: none"> The building planning process has been going on for 8 years. Plans for building are still alive and well. Building Permit (BP) plans are ready for approval by the City, but in the last two weeks the developer parted company with their project manager. So, there will be delays. The Building Committee cannot give a date for start of construction. The developer is tardy on paying for Building Permits. We've written via lawyer to get movement and have asked for a reply by March 15th. Building Committee chair calls on us to have patience, energy and desire to make this work . The congregation responds with applause. The Board, Trustees and Building Committee met with Doug Goodwin, <i>Property Portfolio Consultant for United Church of Canada Pacific Mountain Region (PMR)</i>. Knox church doesn't own anything. It is in trust from wider church, and so is overseen by Pacific Mountain Region. Doug Goodwin is fully supportive of the project, and what the Building Committee done in response to this latest situation. <p>Questions:</p> <ul style="list-style-type: none"> On obtaining the BP for both buildings the tenant on 41st Avenue will be given 4 months notice by the developer. The fee for the BP has not yet been paid, \$140,000 owed to city. We don't have a date commitment at this time. |

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| | <ul style="list-style-type: none"> Doug Goodwin reported back to Treena Duncan, PMR Executive Minister, saying Knox knows what they are doing, and that the delay is making us frustrated and has implications for our long-term ministry. We are financially healthy. If developer walks we have 3 million in escrow. |
| d. | <p>Nominations Team report – <i>Susan McAlpine</i></p> <p>Thanks to Frances Herzer and Sandra Trueman, Nominations Team.</p> <p>i. Presentation of the slate of nominees:</p> <p>BOARD: Susan McAlpine Chair, Michelle McMaster Secretary, Larry Tench Treasurer, Rev. Dr. Richard Chung, Richard Dunsterville, Berkeley Scott</p> <p>BOARD OF TRUSTEES: Rev. Dr. Richard Chung, Lori Marzin, Doug Graham, Chris Lay</p> <p>MINISTRY & PERSONNEL: Alan MacKenna Chair, Adrienne Burton, Anne Earchy, Judy Langdon, Sandra Trueman</p> <p>FINANCE: Margaret Pendray Chair, Larry Tench Treasurer, Bruce Herzer Secretary, Doug Graham, Chris Lay</p> <p>WORSHIP TEAM: Mary Graham Chair, Rev. Dr. Richard Chung, Gloria Bender, David Cass, Joanne Melville, Colleen Coulter (ex officio), Madeline Klassen (ex officio), Anne MacKenna (ex officio)</p> <p>STEWARDSHIP & SOCIAL JUSTICE: Sharon Copeman Chair, Adrienne Burton, John Carr, Richard Dunsterville, Francis Herzer, Bill Herzer, Betsy Morrow</p> <p>PASTORAL CARE: Helen Overgaard Chair, Rev. Dr. Richard Chung, Rev. Sharon Copeman, Sydney MacKenna, Catherine Shen, John Carr, Joanne Melville</p> <p>FACILITIES & PROPERTY MAINTENANCE: Richard Dunsterville Chair, Larry Tench, Berkeley Scott, Wendy Trant, Ed Williams, Don Bliss</p> <p>BUILDING COMMITTEE: Alan MacKenna Chair, Rev. Dr. Richard Chung, Bill Goodsir, Don Bliss, David Boyd, Richard Dunsterville, Larry Tench, Ed Williams, Michelle McMaster</p> <p>COMMUNICATIONS & WELCOMING: fallow – last year</p> <p>FAITH FORMATION: fallow – Richard Chung will lead these initiatives in 2020.</p> <p>ii. Outgoings:</p> <ol style="list-style-type: none"> Trustees: Richard Earchy Board: Gloria Candido, will remain as a special assignments person. Worship: Marnie Thomson Pastoral Care: Joyce Kruger: Helen Overgaard expresses thanks to Joyce for her many years of service. A bouquet gift will be given to her this afternoon. <p>iii. Incomings:</p> <ol style="list-style-type: none"> Trustees: Bryan Atkins Pastoral Care: Joanne Melville <p>iv. Nominations from the Floor: None.</p> <p>v. Trustees resignation and election:</p> <p>Richard Earchy resigned from Board of Trustees and the Investment Committee last fall. Bryan Atkins has agreed to be nominated to the Board of Trustees.</p> <p>MOTION: Richard Chung moves Sandra Trueman seconds to accept resignation of Richard Earchy from Knox Board of Trustees and its Investment Committee.</p> <p>CARRIED.</p> |

MOTION: Richard Chung moves Judy Langdon seconds that Chris Lay, Doug Graham, Lori Marzin, Bryan Atkins, and Richard Chung be elected as trustees of Knox United Church. CARRIED.

MOTION: Bob Copeman moves and Mary Graham seconds to approve the slate of Nominees. CARRIED.

- vi. Richard Chung has been talking with Kevin Wong and Ben Bouguerra about serving in leadership in some way, such as becoming a Board Member in Training – learning before becoming a full member and can vote.

e. Finance Team report – Larry Tench

pg 24 - 26

i. Highlights:

- The ACM Report has standard operating budget and special projects funds we put out and review monthly.
- Reviewed budget overrun in summer 2019, successfully identifying options to remain within the approved budget.
 - a) By March we noted the income was low compared with spending. The source of the errors was identified, the problems corrected. The Board chose to defer spending in 2019 on monitors in sanctuary to meet the approved 2019 budget figures. The corrected budget is called the “Adjusted Budget”.
 - b) Redeveloped budget format to reflect our more vision-oriented programming. Want to see actual costs and income for each Vision project on monthly basis.

- ii. Review Engagement – Completed 3rd annual Review Engagement had positive results, and no problems with how we do things. Manning Elliott LLP, the same accountant firm as last year undertook this review. Thanks to Josie Barley, Robyn Brassell, Larry Tench and Margaret Pendray for your work to achieve this result.

iii. Presentation of the 2020 Operating Budget – Larry Tench

- Proposed budget revenue – see attached
 - Total operating revenue \$331,850
 - Includes \$140,000 transfer from Trustees income
 - Total pledges and offerings includes estate bequests of \$25,000
- Operating budget expenses – see attached
 - Total operating expenses \$353,381
 - Biggest expense is personnel compensation \$234,583
 - Web Ministry expense, including consultant fees, moved to become part of Welcome & Communications
 - Worship Music Families includes alternative services to be developed
 - Community Lunch part of Stewardship & Social Justice
 - Visioning and Congregational Life includes fees for coordinator
 - Conversation Café is category for Loneliness initiatives
 - New category: Ministry Support collects together costs for facilities, finance, M&P and Board initiatives such as MPS team
 - Deficit anticipated \$21,431, to be offset by income

Questions:

- Faith Formation still has a budget because Richard Chung will be continuing faith formation initiatives.
- Breakdown of the 2020 budget is available in office

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| | MOTION: John Carr moves and Wendy Trant seconds to approve the 2019 Operating Budget. CARRIED. | |
| f. | Knox Board report – <i>Susan McAlpine</i> | pg 8 |
| | i. Highlights: <ul style="list-style-type: none"> • Potluck Sundays monthly • Emmet Cahill concert 2.0 • Sunday Social concert series - success! • Salish Sea Early Music Festival • Reformatted Thrift Sale – one day – successful, will pursue again this year. Tracy paid coordinator will organize it! Susan will be coach and trainer for her. Sharon Copeman has worked with her and says Tracy is awesome! • Reformatted Community Lunch Discussion: Mission and Service fund last year was 11% of our givings, effectively to ministry costs. | |
| 9. | MOTION: Susan McAlpine moves and Richard Dunsterville seconds to accept the 2019 Annual Report including attachments. Discussion: How many how many have read the report? Won't follow through on that request. Please do so if haven't. Applause for everyone who contributed to it. CARRIED. | |
| 10. | Board updates for 2020 Ministry Profile Study Team (MPS) – <i>Susan McAlpine</i> <ul style="list-style-type: none"> i. The purpose of the MPS process is to align our resources -- properties, capacity, skills and finances -- to better achieve vision-oriented outcomes (revitalization, or growth in energy and action). In other words, our VISION drives how we organize ourselves and our resources. ii. MPS – moving from Mission to outcomes Goal: review time talent treasure terrain. How organize ourselves and resources to better make real our mission. members on team: Susan McAlpine, Richard Dunsterville, Margaret Pendray. Joined by Rev Debra Bowman as a consultant. Subject matter experts will be called upon from congregation as needed, and include: Richard Chung, Josie Barley, Larry Tench, Alan MacKenna, and other to be identified v. Working assumptions of MPS team: <ol style="list-style-type: none"> 1. Knox has a vision, and we want to live more deeply into it. 2. Without preparing for new outcomes, we will continue to 'grey'. 3. We expect to be cared for as we age. 4. We desire to leave a legacy in the community. 5. The current governance structure is not sustainable - evidence: 2 teams fallow. 6. We will be in the Fellowship Centre for at least 2 more years; but God's work can be done anywhere. 7. The United Church of Canada requires 3 committees to form a legal structure: Board, Board of Trustees, M&P. 8. More funds may be available from Pacific Mountain region (principle \$ from Fellowship Centre land sale); however, a compelling program and financial plan will be expected first. iv. MPS outcomes – what does it look like when we are living our Vision? <ol style="list-style-type: none"> 1. Activities are Vision-driven and are connecting neighbours. | |

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| | <ol style="list-style-type: none"> 2. Church community and neighbours are engaged and supportive of worship &/or activities. 3. Worship services are grounded in the Arts and our faith, and resonate with our neighbours. 4. New neighbourhood partnerships are forged that align with the Vision. 5. Peoples' time is used well, to facilitate self-care, to care for our neighbours, and to be nimble in meeting new opportunities. 6. Spaces are used throughout the week for Vision activities, and to support healthy finances through income generation. 7. Church community better represents the demographic of the neighbourhood. 8. Sustainable finances support the work to attain Vision outcomes. 9. Governance and staff models are aligned to the Vision, and helps attain Vision outcomes. <p>v. Congregation asked to add to assumptions and outcomes.</p> <p>vi. Progress –</p> <ul style="list-style-type: none"> • Time – MPS team will prepare a proposal to consider for Governance Model in next few months. The direction of the new Model will be: fewer teams; more written down; minister holds more decision-making power in operation of church; Board role as elders for guidance, with minister accountable to Board. Intent is to free up our time to do the work of church. • Talent – in early discussions at this point • Treasure – our assets – reworked budget to align with vision plan • Terrain – our land and properties – working subgroup on rentals: Larry Tench, Josie Barley, Susan McAlpine, Margaret Pendray, Richard Chung <p>Questions: none.</p> <p>Please give comment feedback to the MPS team</p> |
| 11. | <p>Closing remarks – <i>Susan McAlpine</i></p> <p>Thanks to Margaret for chairing today.</p> <p>Covid 19 virus – thanks for sanitizer, Board will be discussing this in March meeting.</p> <p>Questions:</p> <ul style="list-style-type: none"> • Detailed work of team ongoing so confidential at this time. |
| 12. | <p>Closing prayer - <i>Richard Chung</i></p> <p>Thanks so much Susan, for your commitment to Knox as Board Chair. Thanks again!</p> <p>God, be with us as we grow - ourselves, our minds, our hearts and our numbers, – to be more intimate with you.</p> |
| 13. | <p>MOTION: Ben Bouguerra moved to adjourn at 1: 00 pm.</p> |

Margaret Pendray, ACM Chair

Michelle McMaster, ACM Secretary