

ANNUAL CONGREGATION MEETING

March 6th, 2022

2021

Annual Report

年報



慈恩紀念華人協和聯合教會

Chown Memorial and Chinese United Church



Cambie Village

CHURCH *A ministry of Chown Memorial and Chinese United Church*



慈恩紀念
華人協和
聯合教會

CHOWN MEMORIAL
AND
CHINESE UNITED CHURCH



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CMCUC BOARD - 2021

2021 年教會堂董會

Board Chairperson : Elisa Yu

Board Members : Cordelia Ho, David Kan, Alexandra Lai, Kenneth Kong, Carrie Ye

Secretary : Kitty Woo

Treasurer : Kitty Chow

Accountant : Kenneth Chan

Other Committees :

- **Audio/Visual** David Kan, **Kenneth Kong**, Wilson Tze, Dominic Wong, Thomas Li, Steve Ko, Sung Chi Tsou, Glenn Wong
- **Envelope** James Chen, Jonathan Kan, Steve Ko, Tony Sin, Elaine Sin, Colin Sin, Laura Li, **Kitty Chow**, **Alexandra Lai**, Wilson Tze
- **Finance** Kenneth Chan, **David Kan**, **Kitty Woo**, **Elisa Yu**, **Kitty Chow**
- **Ministry & Personnel** Patricia Seto, **Kitty Woo**
- **Outreach** **Cordelia Ho**
- **Property** **David Kan**, Glenn Wong, Jack Chan, Sam Yu, Wilson Tze, Dcominic Wong
- **Scholarship** **David Kan**, **Kitty Woo**, **Elisa Yu**, Wallace Chung (Consultant)
- **Trustees** **David Kan**, **Elisa Yu**, **Kitty Woo**

(**Bold print are Board Members**)

(*Chinese edition on the next page*)

2021年教會堂董會

堂會主席： 于桂琴

堂會委員會： 何麗桃, 簡潤威, 黎倩儀, 江俊樺, 葉柒英

書記： 胡林潔怡

司庫： 鄒潔玉

會計： 陳頌明

其他委員會：

- 視訊 簡潤威, 江俊樺, 謝家俊, 黃國峰, 李寶賢, 高重寧, 鄒頌琪, 黃啟仁
- 捐封 陳裕康, 簡偉健, 高重寧, 冼志慶, 冼陸艷顏, 冼俊賢, 李楊似蘭, 鄒潔玉, 黎倩儀, 謝家俊
- 財政 陳頌明, 簡潤威, 胡林潔怡, 于桂琴, 鄒潔玉
- 職事 司徒翠霞 胡林潔怡
- 外展 何麗桃
- 物業 簡潤威, 黃啟仁, 陳定權, 余錫深, 謝家俊, 黃國峰
- 獎學金 簡潤威 胡林潔怡 于桂琴 蔣北扶(顧問)
- 信託 簡潤威 于桂琴 胡林潔怡

(深色字: 代表是堂董會成員)

MEMBERSHIP STATISTICS

會友統計

1. Received by profession of faith 洗禮 / 堅信禮皈依	
Adult 成人	6
2. Received by certificate 從別教會轉入	1
3. Removed by death 息勞歸主	10
4. Membership – Active and transient 會友 - 常到及非固定參與者	157
5. Number of donors for regular expenses 常費捐獻人數	122
6. Number of identifiable donors to M & S 差傳捐獻人數	25
7. Attendance Range 主日崇拜人數	
10:00am 早堂 :	18 - 25
11:30am 午堂 :	53 - 88

MINUTES OF LAST CONGREGATIONAL MEETING

教友大會紀錄

CHOWN MEMORIAL AND CHINESE UNITED CHURCH MINUTES OF ANNUAL CONGREGATIONAL MEETING

(via Zoom Meeting)

March 14th, 2021

Present: Chairperson: Patsy Seto called the meeting to order at 4:12 pm
Doris Lam agreed to translate for the meeting.
Rev. Everest Kao and Rev. Judith Stark were present.

1). Opening prayer

2). To appoint secretary for the meeting: Kitty Woo nominated Carmen Fong
Motion Carmen Fong to be the meeting secretary.

M: Kitty Woo S: Lisa Cheung No objection, CARRIED

3). Memorial prayers

Offered by Rev. Everest Kao and Rev. Judith Stark

4). To accept minutes of the last Annual Congregational Meeting (Page 4 - 6);

M: Caroline Ng S: Cordelia Ho No objection, CARRIED

5). To accept the reports of the various departments of the church, except the Financial report and budget (Page 25 – 37);

M: David Kan S: Lisa Cheung No objection, CARRIED

6). To consider and accept the Financial report of the church for the period ended December 31, 2020 (Page 38 - 45; Appendix page 1-11) ;

M: Lisa Cheung S: Kan Jiang Yu No objection, CARRIED

7). To consider and approve the budgets for 2021 (Page 46 - 47) ;

M: Lisa Cheung S: Betty Ng No objection, CARRIED

MINUTES OF LAST CONGREGATIONAL MEETING

教友大會紀錄

8). To approve the slate of 2021 Board members nominated by the Nomination Committee:

Elisa Yu 于桂琴, Cordelia Ho 何麗桃, David Kan 簡潤威, Kitty Chow 鄒潔玉,
Kitty Woo 胡林潔怡, Alexandra Lai 黎倩儀, Kenneth Kong 江俊樺, Carrie Ye 葉柒英

M: Lisa Cheung S: Tracy Wong No objections, CARRIED

9). To elect 2021 Congregational Chairperson:

David Kan has nominated Patsy Seto
Kitty Chow has also nominated Patsy Seto

M: David Kan S: Dr. Elisa Yu No objections, CARRIED

10). To appoint Tompkins, Wozny, Miller & Co. as the reviewer

M: Cordelia Ho S: Eliza Kan No objections, CARRIED

11). To transact such other business as may properly come before the meeting.

David Kan announced Rev. Stark's retirement. David Kan and Patsy Seto expressed thanks for Rev. Stark's dedicated work for CMCUC.

Patsy Seto also described how Cambie Village Church will be using pulpit supply after Easter.

12). Adjournment at 5:06 pm

M: Kitty Woo S: Doris Lam No objection, CARRIED

AGENDA OF ANNUAL CONGREGATIONAL MEETING

教友大會議程

CHOWN MEMORIAL AND CHINESE UNITED CHURCH AGENDA OF ANNUAL CONGREGATIONAL MEETING

March 6th, 2022

ANNUAL CONGREGATIONAL MEETING held at 4:00 pm in March 6th, 2022 via Zoom.

慈恩紀念華人協和聯合教會教友大會訂於二零二二年三月六日, 下午四時用 Zoom 的形式舉行。

Agenda of Annual Congregational Meeting of CMCUC 慈恩紀念華人協和聯合教會教友大會議程:

1. opening prayer 教友大會開始禱告

2. to appoint secretary for the meeting 委任教友大會書記

3. memorial prayers 悼念禱告

4. to accept the minutes of the last Annual Congregational Meeting (Page 4 - 5):

接納並通過上年度教友大會會議紀錄 (4 - 5頁);

5. to accept the reports of the various departments of the church, except the Financial report and budget;
(Page 14 - 31)

接納各部門、小組之報告(有關財務及預算報告除外) (14 - 31頁);

6. to consider and accept the Financial report of the church for the period ended December 31, 2021
(Page 32 - 39 & Appendix page 1 - 11);

審核並通過二零二一年度之財政報告及財政結算 (32 - 39頁及附頁1 - 11頁);

7. to consider and approve the budgets for 2022 (Page 40 - 41);

審核並通過二零二二年財政預算 (40 - 41頁);

8. to approve the slate of 2022 Board members nominated by the Nomination Committee;

通過提名委員會所提出之二零二二年堂董名單如下:

Elisa Yu 于桂琴 Cordelia Ho 何麗桃 David Kan 簡潤威 Kitty Chow 鄒潔玉

Kitty Woo 胡林潔怡 Alexandra Lai 黎倩儀 Kenneth Kong 江俊樺 Carrie Ye 葉柒英

9. to elect the 2022 Congregational Chairperson

推選二零二二年教友大會主席;

10. to appoint Tompkins, Wozny & Co. as the reviewer

委任Tompkins Wozny & Co.作審查公司。

11. to transact such other business as may properly come before the meeting. 其他事項。

IN MEMORIAM

悼念

We remember before God family members and friends who have been called by the Lord Jesus, especially those who have died in the recent past; we also ask for continuing strength and hope for all who mourn loved ones.

Let us pray:

Gracious and loving God, we praise you and thank you for the precious gift of life. For family members and friends, and all who have finished the race of their life, we ask for your peace. Into your hands we now commit our brothers and sisters in Christ, that in your presence they would find continuing joy, and that fellowship of love which is the consummation of your kingdom both in heaven, and on earth. We also pray that you would keep us faithful who continue in this life, in communion with our Lord Jesus, in active mission and fellowship with the church, the body of Christ in the world, that we would know your blessing, your peace, and your strength now and always, through Jesus Christ our Lord. This we ask in Christ's name. Amen.

我們謹以敬虔之心在禱告中紀念離世歸主的同道，尤其那些最近息勞歸主者，求主繼續安慰及賜盼望給那些仍在哀痛中的同道：

慈愛施恩的天父，為著由你而來我們生命中的恩賜而讚美祢，我們親愛的離世同道都在祢蔭庇之下，在平安喜樂中永遠與祢同在。我們為那些忠心跑完信仰生活路程的同道感謝讚美祢，並把他們托附在祢仁慈愛顧中。我們心靈上也希望像他們及所有離世的信眾，忠心地奔跑信仰途程，並以祢的永恆喜樂為最大的福樂。藉主耶穌之名祈求。阿們！

- Kai Hong Leung 梁啓康
- Pak Chung Wong 黃柏振
- Yuk Fung Law 羅玉鳳
- Mimi Chan Noronha 陳惠心
- Simon Tam
- Madeline H. Chung 蔣黃文英
- Po Tin Chuk 翟寶田
- Sylvia Chan 陳凌佩和
- Florence Chey 謝馮慧文
- Yow Yan Yew 姚友仁

教 牧 信 息： 高 一 峯 牧 師

各位親愛的弟兄姊妹：

2021年的年報由起、承、轉、合各個部分組成。

（一）起：由「雖然」起，哈巴谷書 3 :17-18 是這樣講的：

「17. 雖然無花果樹不發旺，葡萄樹不結果，橄欖樹也不效力，田地不出糧食，圈中絕了羊，棚內也沒有牛。18. 然而，我要因耶和華歡欣，因救我的上帝喜樂。」

「雖然」：有疫症病毒，隨時沒有了現場實體主日崇拜，籃球隊足球隊乒乓球活動取消了，教會健康舞也停止了，詩班在主日崇拜中也不能獻唱了……「然而，我要因耶和華歡欣，因救我的上帝喜樂。」

（二）承：「然而」我們都承諾繼續作忠心的事奉。由2022年中文堂的事工主題曲作為承接的部分，這是我們教會事工的延續及展望：是著重「效法」及「實踐活出」，請細心思想其中的勉勵：

2022年中文堂的事工主題曲

「效法主耶穌、實踐主使命」

1: 我們盡全心盡全性盡全力；
真心愛我們 捨生命主耶穌；
使這世上人看見我們見證；
就能感受主耶穌醫治的愛！

2: 也在主耶穌慈愛的命令中； 活出彼此相愛聖潔生命；
傳揚人得救得永生的盼望；
就能經歷主耶穌新生命！

「副歌」

效法主耶穌、實踐主使命；
願意聖靈親臨同在，
活出更新生命；
效法主耶穌、實踐主使命； 跟隨耶穌犧牲大愛、
活出得勝生命；
效法主耶穌、實踐主使命； 傳揚使人得救福音、
不願一人 沉淪、唯願萬人得救；你我同心合力實踐救主使命！

教 牧 信 息： 高 一 峯 牧 師

(三) 轉/插曲：英文堂事工及青少年事工的發展：是反思問問題的環節：單腳能走路嗎？主耶穌差遣門徒出去傳道的時候，是一個人還是兩個兩個？中英文堂的青少年事工能缺少嗎？當疫症受控制的時候，能不好好使用上帝給我們教會副堂及運動場嗎？相信上主已經將肯定的答案放到了你們心裡。

(四) 合：就是實際的行動：帶著主耶穌所賜的權能，一起傳揚福音、建立教會、培訓使徒：

馬太福音28: 18-20

「18. 耶穌進前來，對他們說：天上地下所有的權柄，都賜給我了。19. 所以你們要去，使萬民作我的門徒，奉父子聖靈的名，給他們施洗，20. 凡我所吩咐你們的，都教訓他們遵守，我就常與你們同在，直到世界的末了。」

(1) 傳揚福音，使萬民作主的門徒：有疫症就不需要傳福音了嗎？不重新、大力投入教會影視音響設備、製作音樂福音詩歌，福音短片（如恩雨之聲的配合製作）能有效的傳揚福音嗎？相信大家回答完這些問題，就知道我們教會要努力的方向了。

(2) 建立教會，奉父子聖靈的名，給他們施洗：哪裡是中心？當然就是敬拜上主的教會。無論是中文堂或英文堂，以教會為中心的實體主日崇拜、直播聚會是重中之重，千萬不要因為新冠病毒形成的新聚會模式的轉變，而忘記教會中心、實體在教會聚會、活動的重要性；小心在家中營造得太舒適、完備就忘記要去教會了。

(3) 培訓使徒，凡主所吩咐你們的，都教訓信徒遵守：以弗所書4: 11-12 這樣提醒們，「11. 他所賜的有使徒，有先知，有傳福音的，有牧師和教師。12. 為要成全聖徒，各盡其職，建立基督的身體。」上帝指派的職責各有不同，有作教導的就要按真道教導，有指派作學習的，就謙卑順服受教，這樣教會才能夠堅立、讓我們一起「各盡其職，建立基督的身體」吧。

以主耶穌基督的寶貴應許作結語：「我就常與你們同在，直到世界的末了。」

主內

高 一 峯 牧 師

敬上

MINISTER'S REPORT - Rev. Everest Kao

教 牧 信 息： 高 一 峯 牧 師

Dear brothers and sisters :

The 2021 annual report is composed of different parts: Starting part; Continue Part; Interluding Part; and Conclusion Part.

(1) Starting Part: With the word "though" Habakkuk 3:17-18

17 Though the fig tree does not bud and there are no grapes on the vines, though the olive crop fails and the fields produce no food, though there are no sheep in the pen and no cattle in the stalls,
18 yet I will rejoice in the Lord, I will be joyful in God my Savior.

"Though" : There is still Coronavirus around; there may be no on-site physical Sunday worship at any time; the basketball team, football team, and table tennis, and other activities have been paused; church's healthy dance activity has also stopped, and the choir can't sing in the church Sunday worship...
"Yet" I will rejoice in the Lord, I will be joyful in God my Savior."

(2) Continue Part: "Yet" we are all committed to continue our faithful service. The 2022 Chinese speaking ministry theme song gives us some directions. This is the continuation and prospect of our church's future ministry. It focuses on "following the example of Jesus" and "living it out".

2022 Chinese Church's Ministry Theme Song

"Following Lord Jesus, Carrying out His Great Commission"

1 ;

With all our hearts, all our souls and all our strengths;
Love sincerely, our Lord Jesus who gave His life for us;
that the world may see our testimonies;
and all experiencing the healing love of Lord Jesus!

2 ;

Also in the command of Love in Lord Jesus; love with one another to live a life of holiness;
To preach the hope of salvation and eternal life;
Then all experiencing the New Life of Lord Jesus!

Refrain:

"Following Lord Jesus, Carrying out His Great Commission"

May the Holy Spirit be with you, living a renewed life;

"Following Lord Jesus, Carrying out His Great Commission"

following Jesus' sacrificial love,

living out a victorious life;

"Following Lord Jesus, Carrying out His Great Commission"

Preaching the gospel of salvation, don't want anyone to perish, but all people be saved; you and I work together, Carrying out our Savior's mission!

MINISTER'S REPORT - Rev. Everest Kao

教 牧 信 息: 高 一 峯 牧 師

(3) Interluding Part: Development of English-speaking Ministry and Youth Ministry: Now comes the reflection and questioning part: Can we walk with only one foot? When the Lord Jesus sent his disciples out to preach, was it one single person or two by two?

Can the youth ministry of Chinese and English speaking be missing? Once the Covid-19 is under control, can we not to make good use of the church banquet hall and Stadium that God given to us? Believe that the Lord has already put the answer in your heart.

(4) Conclusion Part: It is the practical actions: with the power bestowed by the Lord Jesus, we are going to spread the gospel, develop our church, and continue our Apostles trainings:

Matthew 28:18-20

18 Then Jesus came to them and said, "All authority in heaven and on earth has been given to me. 19 Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, 20 and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age."

(1) Preach the gospel and make disciples of all nations: Is there no need to preach the gospel when there is an epidemic? Can we effectively spread the gospel without investing significantly in church video and audio equipment, producing music and gospel songs, and gospel short videos (such as the co-production with Showers of Blessing Evangelistic Ministry)? I believe that after you answer these questions, you will know the direction of our church should be working towards.

(2) Develop our church, baptize them in the name of the Father, Son and Holy Spirit: Where should we gathering God's peoples to come together? It is the Church where we committed to worship our Lord.; Whether it is Chinese-speaking or English-speaking, church-centered physical Sunday worship and live-streaming gatherings are the top priorities. Don't let the new gathering pattern caused by the Covid -19, and to forget the importance of Church-centered and physical gatherings, as well as activities at own church; be aware not to create a worship place at home that is too comfortable and satisfactory enough and forget to go to church anymore.

(3) Continue our Apostles Training - Teach believers to obey all that the Lord has commanded you: Ephesians 4:11-12 thus reminds us, "11 So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, 12 to equip his people for works of service, so that the body of Christ may be built up." The responsibilities assigned by God vary from one to another. Those who teach should teach according to the Truth of our Lord, and those whom are assigned to learn should humbly to learn with one's heart, so that our church can be established in our Lord's way, and has Lord's blessing.

Conclude with the precious promises of the Lord Jesus Christ: "And surely I am with you always, to the very end of the age."

In Christ

Rev. Everest Kao

MESSAGE FROM THE CHAIRPERSON OF BOARD DIRECTORS

堂會主席分享

Excerpts from **1 Corinthians 13 on Love**: *4 Love is patient, love is kind. It does not envy, it does not boast, it is not proud. 5 It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. 6 Love does not delight in evil but rejoices with the truth. 7 It always protects, always trusts, always hopes, always perseveres. 8 Love never fails.....*
13 And now these three remain: faith, hope and love. But the greatest of these is love.

Dear Congregation:

Virtual greetings to you all!

We are now well into the third year of the pandemic. With Christ's Love, members in our congregation have continued to worship as well as reach out to help and encourage others. The Love they show to others has been patient and kind. Their perseverance and hope that one day we will soon meet face to face again can only come from The Lord Our God. This could only happen because we believe! Thanks be to God.

Praise the Lord for His continued Love to the members of the Board. We faithfully meet every second Wednesday of each month online via Zoom under the leadership of Rev. Everest Kao. These members include Kitty Chow, Cordelia Ho, David Kan, Kenneth Kong, Alexandra Lai, Kitty Woo, Carrie Ye and myself. All members of the Board have continued to participate in fellowship, property committee, finance committee, A/V team, Friday fellowship, Bible study and visitation work and various activities.

Until we all meet again, thanks be to God our Lord for his continued love, and all those on the Board who pass their Love of Christ to others.

Respectfully submitted,



Elisa Yu

Chairperson of CMCUC Board

MESSAGE FROM THE CHAIRPERSON OF BOARD DIRECTORS

堂會主席分享

摘錄自哥林多前書 13: 4-8 上， 13 「 4. 愛是恆久忍耐，又有恩慈；愛是不嫉妒；愛是不自誇，不張狂， 5. 不作害羞的事，不求自己的益處，不輕易發怒，不計算人的惡。 6. 不喜歡不義，只喜歡真理； 7. 凡事包容，凡事相信，凡事盼望，凡事忍耐。 8. 愛是永不止息。… 13. 如今常存的有信，有望，有愛，這三樣，其中最大的是愛。」

各位親愛的會眾，在視像向各位問安！

我們現在已經進入新冠肺炎的第三個年頭。憑藉基督的愛，我們會眾各成員繼續崇拜，並繼續幫助和鼓勵他弟兄姊妹。展示出滿有耐心和善良的的愛。只能來自我們的上帝，各人所恆切期望很快就能再次實體面對面相見的一天，才能臨到。只能憑著信，這一切才能發生！感謝上帝。

讚美主對各堂會成員的持續的愛。我們每個月的第二個星期三，在高一峯牧師的帶領下，忠誠地通過 Zoom 舉行視像會議。成員有鄒潔玉、何麗姚、簡潤威、江俊樺、黎倩儀、胡林潔怡、葉柒英及本人于桂琴。各堂董繼續參與團契、物業管理委員會、財務委員會、影音團隊、週五團契、查經班，及探訪等各項不同的工作活動。

在我們再次見面之前，感謝上帝我們的主，一直以來的持續的愛，以及堂會各成員，將他們對基督的愛傳遞給其他弟兄姊妹。

慈恩紀念華人協和聯合教會堂董會主席



于桂琴 敬上

CAMBIE VILLAGE CHURCH

(A ministry of Chown memorial and Chinese United Church)

甘比邨教會 (慈恩紀念華人協和聯合教會的事工)

Dear Church Family and Friends,

Our CVC Morning Service began the year 2021 under the Leadership of Reverend Judith Stark, Continued to Pastor Members of the Congregation in the Love of Christ. Her dedication, kindness wisdom and Love touched each and every member of our Morning Congregation, and continues to this day even after her retirement in April 2021.

For the remaining months of 2021, the Morning Service has been blessed to have a number of Ministers (active and retired) and Masters Students from Regent College to provide leadership and deliver the weekly Sermons. We are particularly grateful to Mini Choi (soon to be VST MDiv Graduate) for leading us during the entire Advent Season and into the new year 2022.

Most of the Administrative and Preparatory Work including the weekly Bulletin and arranging of Ministers/Students is conducted by Patsy Seto and Kitty Woo. The CVC is grateful for their dedication and work to ensure there is a Service every Sunday.

Technical Support for online services every week is tirelessly provided by Sung-Chi Tsou and Steve Ko. The Music Ministry is provided weekly (no matter how busy they may be) by Susan King, Kitty Woo, Carmen Fong and Arthur Gee. Opening Weekly Prayers elegantly written and Offered every Sunday by Elizabeth Ho and Susan King.

Public Health Orders mandated the restriction of in person Worship, and collectively, the CVC decided to continue and remain on the Zoom platform online every week. Attendance has been very regular and steady due to the ability of Members to attend remotely and online.

Please continue to pray for Cambie Village Church and for CMCUC Congregation as we journey forward during these ever changing times, knowing that the Providence of God is always at hand as we live under the love of God's Grace.

In Christ Always,

CVC Members

CAMBIE VILLAGE CHURCH

(A ministry of Chown memorial and Chinese United Church)

甘比邨教會 (慈恩紀念華人協和聯合教會的事工)

各位教會親愛的家人及朋友:

我我們早堂甘比邨教會在 Judith Stark 牧師的領導開展了2021年的事工，繼續在基督的愛中牧養各會眾。她的那份委身奉獻、善良，以及智慧和愛，感動了我們早堂的每一位成員，即使在她於2021年4月榮休後，一直持續到今天。

在2021年剩餘的幾個月裡，早堂得到一些牧者(現役和退休)，和在維真神學院修讀神學碩士碩士生，前來帶領，提供每週主日的講壇信息。而大部分行政和準備工作，包括每週主日崇拜程序/主日講員的安排，由司徒翠霞，胡林潔怡負責。甘比邨早堂教會非常感激她們為確保每週崇拜聚會得到順利進行，所擺上的委身奉獻精神。

在每週在線的技術支援服務，由鄒頌祺和Steve Ko 不知疲倦地委身事奉。而 Susan King、胡林潔怡、方嘉敏和朱冠文，每週在聖樂上的委身事奉(無論他們有多忙)。每週優雅的始禮祈禱文，則由 Elizabeth Ho 和 Susan King 提供。

面對崇拜聚會實體敬拜的公共衛生限制指令，甘比邨早堂教會決定每周繼續維持用 Zoom 視像在線聚會。由於各成員能夠在線上參加，出席率非常規律和穩定。

請繼續為甘比邨早堂教會和慈恩紀念華人協和聯合教會祈禱，因為我們深知道，在上帝的愛和恩典之下，邁向這不斷變化的旅程的時候，必定常常得到上帝即時的供應。

常在基督裡

甘比邨教會會眾

Homeless Outreach Project Part II

無家可歸者外展計劃第二部分



Chown Memorial & Chinese United Church

Holy Name Healthcare Outreach Society

Cambie Village Church

A ministry of Chown Memorial & Chinese United Church

*“Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, You did for me.” **Matthew 25:40***

In the Fall of 2020, due to the terrible Pandemic and the effect on affordable housing, there were homeless persons living in front and at the back of the Church. On the reopening of CMCUC in September, a lady in the neighbourhood dropped off food for these people in front of our Church. That was a clear sign that initiated a Project that was to address the needs of Homeless underprivileged persons at the Church and in our surrounding neighbourhood.

The First Part of the Homeless Project was conducted last year from November 15th, 2020 to January 17th, 2021 and was well received by everyone. A Video Presentation was made at the Annual General Meeting on March 14th, 2021.

In Part II, In conjunction with the Holy Name Healthcare Outreach Society (HNHOS), Members from both congregations generously Donated and Participated in distributing Clothing, Blanket, Shoes, Socks, Hats, Gloves and new undergarments to the Downtown Eastside Women’s Centre DEWC (302 Columbia St., Van), Funding of a Coffee Ministry at Union Gospel Mission (UGM New Westminster Branch), and monetary donations to DEWC and UGM. We are finding a Coffee Ministry Program at UGM which serves 600-700 cups of coffee a day (during these cold winter months), and ministers through fellowship and prayer to the Homeless populations.

Total Donations reached \$1,600.00 (tax receipts issued by HNHOS), with a total of 32 boxes and bags of Donations to the DEWC. The Second Phase is to be conducted from November 15th, 2021 to January 23rd, 2022, and is especially inspirational due to the Initial Planning of the Project with Rev. Judith Stark, and Participation, Support and Prayer from Rev. Everest Kao and his wife Solon.

Follow up on the impact and review of the Project will be conducted in late January of 2022, and for future considerations. Special thanks to Star of the Sea Catholic School for their donation of 14 boxes of clothing and blankets which they also donated to Flood Relief Victims in the Fraser Valley.

We thank the Lord for helping us and supporting us completely throughout this time, and also to all Members who Donated, Participated and Prayed for us.

Table of Numbers

In His Name,

Glenn Wong

Total Donations	\$1,600.00
Total Clothing & Blanket Deliveries	32
Number of Participants	28
Areas Served	3
No of Delivery Days	11

Homeless Outreach Project Part II

無家可歸者外展計劃第二部分

慈恩紀念華人協和聯合教會

聖名醫療保健外展協會

甘比邨教會 (慈恩紀念華人協和聯合教會的事工)



『我實在告訴你們，這些事你們既做在我這弟兄中一個最小的身上，就是做在我身上了。』
馬太福音 25:40

2020年秋季，由於可怕的新冠狀病毒大流行和可負擔房間的影響，教堂前後都有無家可歸的人居住。9月協和教會重新開放時，附近的一位女士在我們教堂前為這些人送餐。這是一個明確的跡象，啟動了一個項目，旨在解決教堂和我們周圍社區中無家可歸的弱勢群體的需求。

無家可歸者項目第一期於去年2020年11月15日至2021年1月17日進行，受到各位的好評。在2021年3月14日的年度教友大會上進行了視像介紹。

在第二部分中，與聖名醫療保健外展協會 (HNHOS) 合作，兩個會眾的成員慷慨捐贈並參與向市中心東區婦女中心 DEWC (302 Columbia St., Van)，資助聯合福音傳道會 (UGM 新西敏分會) 的咖啡事工，並向 DEWC 和 UGM 捐款。我們在 UGM 找到了一個咖啡事工計劃，每天供應 600 - 700 杯咖啡 (在寒冷的冬季)，並通過與無家可歸者的團契和祈禱來傳道。

捐贈總額達到 1,600.00元 (由 HNHOS 發出的報稅收據)，共有 32 箱和袋捐贈給 DEWC。第二階段將於 2021 年 11 月 15 日至 2022 年 1 月 23 日進行，由於與 Judith Stark 牧師的初步計劃，以及高一峯牧師和 Solon 師母的參與、支持和祈禱，特別鼓舞人心。

2022 年 1 月下旬將對項目的影響進行跟進和審查，以備將來考慮。特別感謝海星天主教學校捐贈了 14 箱衣服和毯子，他們還捐贈給了菲沙河谷的洪水災民。

我們感謝主在這段時間裡完全幫助和支持我們，也感謝所有為我們捐款，參與和祈禱的成員。

統計數字

主內	捐款總額	\$1,600.00
黃啟仁	衣服和毛毯總交付量	32
	參加人數	28
	服務區域	3
	交貨天數	11

主日學課程

Cambie Village Church

A ministry of Chown Memorial & Chinese United Church

This is the second year that we gathered together online due to the COVID-19 pandemic. To cultivate a teaching ministry in a post-Christendom environment is challenging and exciting. To witness God's work, I facilitate disciples in the process of transformation and growth. Through prayers, worship, teaching, and Christian practices, Jesus Christ is leading us to shape disciples.

We are making our program available to the youth via YouTube, WhatsApp, Google Hangouts, Google Meet, and Zoom. I host and produce a video for Sunday School each week. Youth can access current and past videos at www.cmcuc.com/cmcuc-sunday-school-video-page.

Respectfully submitted,

Youth Leader

Mini Min Lai, CHOI

因COVID-19 疫情關係，我們第二年以網上形式進行主日學課程。我們的青少年課程透 YouTube, WhatsApp, Google Hangouts, Google Meet 及 Zoom 進行。我每星期主持並製作主日學錄像，從而教育，啟發，及加強青少年對聖經的知識。從崇拜、禱告、教育及分享，我們見證神的恩典讓我們一起成長。青少年可在此 www.cmcuc.com/cmcuc-sunday-school-video-page 收看及重溫錄像。

主內

青少年導師

蔡冕麗 敬上

CHOIR 11:30 am

午堂詩班

Time flies so fast; 2021 will be over in the blink of an eye. It has been almost two years since the epidemic began. Thank the Lord for his protection and care. Although the epidemic is very serious, our Sunday worship continues via YouTube live broadcast.

In the beginning of 2021, fewer than ten people were in charge of live broadcasts at the church, and most of the choir members used online hymns to praise God. In the second half of the year, due to the slowdown of the epidemic, after the church re-opened, we were able to hold gatherings of fifty people.

Mrs. Serena Kao played the piano, and two families temporary replaced the choir. Afterwards, many choir members came to participate in the physical worship on Sunday, and Rev. Kao invited the choir members to offer singing, thanking and praising our Heavenly Father, so that our choir members could have a healthy body during the Christmas candlelight worship when it was snowing outside, and choir members braved the cold to spread the gospel at the main entrance of the church. What a beautiful picture, Hallelujah!

We hope that this epidemic will be brought under control soon, and life will return to normal. Choir members can then sit in the Sanctuary and do their best to praise and worship our Lord with singing. I would also like to thank the choir members choir who are willing to dedicate themselves to the work of the Lord, stand their own service duty, and serve faithfully. May the grace of the Lord Jesus always be with us.

In His Name,

The CHOIR at 11:30 am

CHOIR 11:30 am

午堂詩班

時間過得真快，2021年一轉眼就過去，從疫情開始到現在差不多有兩年，感謝主的保守看顧，疫情雖然很嚴峻，但我們主日崇拜透過網上直播沒有一次停頓，2021年初只有不到十人在教會負責直播，多數以網上播歌為主，在下半年，由於疫情放緩，在教會重新開放可以有五十人聚會後，由高石素言姊妹彈奏鋼琴，有兩個家庭代替詩班獻詩，後來有很多詩班員來參加實體崇拜聚會，牧師就邀請詩班員獻詩敬拜，感謝讚美我們的天父，讓我們詩班人員都有健康的身體，在聖誕燭光崇拜時，外面下著雪，我們詩班員不怕寒冷，在教會正門報佳音，那是多麼美麗的畫面，哈利路亞！

希望這個疫情快點受到控制，生活回到正常軌道，詩班員也可以坐在詩班席上，盡心盡力用歌聲讚美敬拜我們的主。在此也感謝詩班各位弟兄姐妹們，樂意為主的事工獻上自己，站在自己的事奉崗位上，忠心侍奉，願主耶穌的恩惠常常與我們同在。

主內，

午堂詩班 敬上

JOSHUA FELLOWSHIP

約書亞青年團契

The church looks very different in a post-pandemic context. Joshua Fellowship has been modified due to the COVID-19 pandemic for the second year. We are making our program available to the youth via YouTube, WhatsApp, Google Hangouts, Google Meet, and Zoom. I incorporate creative elements and explore new experimental ways in youth ministry. Teens have been participating in the video as well. They bring questions and reflections and share them with each other. It is great to be able to deepen our conversations with the community. Youth can access current and past videos at www.cmcuc.com/joshua-fellowship-video-page .

Respectfully submitted,

JOSHUA FELLOWSHIP

因COVID-19 疫情關係，約書亞團契第二年轉在網上進行。我們的青少年課程透過 YouTube, WhatsApp, Google Hangouts, Google Meet 及 Zoom 進行。我把創意及新意加入團契，包括讓青少年參與錄像製作。我每星期製作錄像課程讓青少年從聖經之中學習，透過禱告，彼此愛護。收看每星期在YouTube,為約書亞青年團契主持及製作錄像之後，我們鼓勵大家就每星期內容作討論及反思。
青少年可在此www.cmcuc.com/joshua-fellowship-video-page 收看及重溫錄像。

主內

約書亞團契 敬上

迦勒團契

眨眼間一年又過去了，又到了為迦勒團契撰寫2021的報告，今年的報告中，難免仍然要圍繞在疫情籠罩下，帶著感恩的心情回緬過去一年天父對迦勒團契的保守及帶領。

此時此刻，COVID-19新冠病毒的變種仍然肆虐全球，很多人仍然籠罩在疫情的恐懼中，可幸我們作為基督徒，深深受到上帝的保護及帶領。

有著2020年的經驗，2021迦勒團契仍然按著過去的模式，繼續以網上Zoom形式，肩負著維持教會團契的運作，把教會中所有團契的弟兄姊妹，暫時凝聚在迦勒團契中，讓教友們能夠暫時以網上聚會的形式，維繫著彼此的連繫及繼續保持不斷的團契生活。

迦勒團契的宗旨一直是希望藉著各種不同形式聚會，讓弟兄姊妹有一個屬靈的家，讓團友屬靈生命不斷的成長。2021年的團契聚會中，主要由幾個主軸發展出來，第一個主軸就是每一個月的第一個星期五「聖地談」聚會，透過陳崇基牧師聖地網上行YouTube系列，讓我們透過耶路撒冷中網上遊踪，重溫主耶穌基督的生平，加深我們信仰的基礎；第二個主軸是每一個月第三個星期五的啟示錄「7」系列，藉著高一峰牧師的講解及帶領，用深入淺出的方式研讀啟示錄，讓我們更加了解聖經的啟示及天父上帝的整個美好計劃，使我們對生命更有盼望；第三個系列是小先知書系列，透過研讀小先知書，讓大家更了解舊約時代耶和華如何透過先知對他子民的勸勉及教導，讓我們學習要警醒及敬畏天父上帝。另外，雖然網上聚會有很多掣肘，但我們仍然不斷作出很多新的嘗試，例如在網上玩「收買佬」遊戲、「Bingo」遊戲等等。其中值得一提，在7月份夏天，趁著疫情較為緩和的時候，我們曾經嘗試了一次實體的聚會，回到教會體育館中，有郊遊及遊戲的時間，這是一次非常難得的體驗，這亦是我們在疫情期間唯一一次實體的聚會。現在回想起來，假若沒有疫情的出現，我們真的不會知道在教會中的實體聚會是多麼難能可貴的，期待疫情盡快過去，讓大家能夠歡歡喜喜的回到教會中有相聚的時間。

最後一提，團契2021年的全年主題是：「入世不屬世、建立主的家」，期望上帝保守這個世界，因著天父上帝的介入，能讓疫情盡快止息，大家都能回復一個正常的生活。

最後以迦勒團契的團訓，作為今次報告的結束。

「各人不要單顧自己的事，也要顧別人的事。你們當以基督耶穌的心為心。」
腓立比書 2 : 4-5

願主祝福保守大家平安、喜樂、健康。

迦勒團契職員會

團牧：高一峰牧師

團長：簡潤威

職員會成員：高陳素素、黎倩儀、鄒潔玉、葉柒英、潘明霞、謝家俊、黃國峰、何曉華、孫小娜

主內 迦勒團契 敬上

CALEB FELLOWSHIP

迦勒團契

In the blink of an eye, another year has passed, and it is time to write the 2021 report for Caleb Fellowship. In this year's report, it is inevitable that with the impact of the epidemic, go back to the past year with gratitude for the protection and leadership of the Caleb Fellowship from our Heavenly Father.

At this moment, the Omicron variant of COVID-19 novel coronavirus is still raging around the world, and many people are still shrouded in the fear of the epidemic. Fortunately, as Christians, we are deeply protected and led by God.

With the experience of 2020, the Caleb Fellowship in 2021 still followed the past model and continued to maintain the operation of the church fellowship in the form of online Zoom, and temporarily gathered all brothers and sisters in the church for Caleb Fellowship. According to the covenant, church members can temporarily hold online gatherings to maintain their connection with each other and continue to maintain an uninterrupted life of fellowship.

The purpose of Caleb Fellowship is to hold various forms of gatherings so that, members can have a spiritual home and the spiritual life of the group can continue to grow.

In 2021, the fellowship meetings will be mainly developed from several main axes. The first main axis is the "Holy Land Talk" on the first Friday of each month. Pastor Mark Chan's Holy Land Online YouTube series allows us to use the Jerusalem Travel Series to review the life of the Lord Jesus Christ, and deepen the foundation of our faith,

The second main axis is the series of Revelation "7" on the third Friday of every month.

Through the explanation and leadership of Rev. Everest Kao, we study the book of Revelation in a simple way, so that we can better understand the revelation of the Bible and the whole beautiful plan of God the Father, to give us more hope for life.

The third series consists of the books of Minor Prophets. Through the study of the Minor Prophets, the series allows everyone to better understand how Jehovah used his prophets to exhort and teach his people in the era of the Old Testament so that we can learn to be vigilant and fearful of God the Father.

In addition, although online gatherings have many constraints, we continue to make new attempts, such as playing "Scavenger Hunt", and "Biblical Bingo" online and so on. It is worth mentioning that in the summer of July, when the epidemic was relatively mild, we once tried a physical gathering. We returned to the church gym and had time for outings and games. This was a very rare experience, which also was our only physical gathering during the pandemic.

Looking back, if there was no outbreak of the epidemic, we really would not have known how precious physical gatherings in the church were. We hope that the epidemic will pass as soon as possible, so that everyone can happily return to church together.

Lastly, the annual theme of the fellowship in 2021 was "Joining the world without being worldly, building the Lord's family", we hope that God will protect this world, and with the intervention of God the Father, the epidemic can be stopped as soon as possible so that we can return to our normal life.

Finally, we end the Caleb Fellowship Report with the Bible Verse of the Caleb Fellowship:

"Not looking to your own interests but each of you to the interests of the others. In your relationships with one another, have the same mindset as Christ Jesus." **Philippians 2:4-5**

May the Lord bless and keep everyone safe, happy and healthy.

Caleb Fellowship Committee

Church Minister: Rev. Everest Kao

Chairperson of Caleb Fellowship: David Kan

Members of the Caleb Fellowship Committee Members: Solon Chan, Sandra Lai, Kitty Chow, Carrie Ye, Esther Pan, Wilson Tze, Dominic Wong, Willy Ho, Eliza Kan

In His Name

CMCUC Caleb Fellowship

MEMBER'S FELLOWSHIP / CARING FRIDAY

教友勉勵會 / 關愛星期五

教友勉勵會 關愛星期五

2021年是艱難的一年，大家在疫情籠罩下，雖然有時會感到不安，但在主的蔭庇下，都能平安渡過。

由於新冠疫情影響下，教友勉勵會和關愛星期五的活動，從2020年3月份便已停止兩年了，大家是靠着通電話和WhatsApp來互相關懷、問候。

在去年聖誕節，會友盧余佩英接受了聖洗禮，加入教會，成為神的兒女。

展望今年疫情快過，大家可以恢復正常的生活，在高牧師帶領下，靈命得以增長。

祝大家身體健康，主恩常偕！

主內

教友勉勵會

關愛星期五 敬上

MEMBER'S FELLOWSHIP / CARING FRIDAY

教友勉勵會 / 關愛星期五

2021 was a year of challenges. Shrouded by the pandemic, sometimes we did not feel very comfortable; however, we made it through with the blessings of the Lord.

The activities from the Members' Fellowship and Caring Friday came to an abrupt halt in March 2020 because of Corvid 19. In the past two years, members have been relying on telephones and WhatsApp to keep in touch, sharing their joy and concerns with each other.

During Christmas 2021, member Yu Pui Ying was baptized, joining our church as a full Christian, a daughter of God.

We look forward to the end of the pandemic so that our lives can return to normal. Under the aegis of Reverend Kao, our spiritual life will continue to grow.

We wish you all good health and your cup runneth over with God's blessings.

In Christ,

Members Fellowship

Caring Friday

EMMANUEL FELLOWSHIP

以馬內利團契

Due to the Pandemic in 2021 our in person programs were stop operating. We have nothing to report for the past year. We were lucky to have our church services through the internet. Thank God for keeping us healthy in body and mind .

Hope that the lunar new year will get rid of the Pandemic and bring us peace.

In Christ,

Cecilia Lau

Emmanuel Fellowship 2021

各位兄弟姐妹：你们好！以馬內利團契團友向你们問安，際此壬寅新正，恭賀各位新年蒙主福祐！主恩常駐！

去年2021由於新冠病毒肆虐，教會不能舉行實體活動，我們的團契按例停止聚會。我們有幸得上主眷顧，讓我們身體健康，透過視頻崇拜和查經，祈禱保持心靈平安，謹獻上感恩，感恩！

但願虎年除舊立新，舊的疫情消逝，新的平安來臨，上帝親自掌管一切，讓祂的子民健康！感謝上主恩澤！

主內

劉黃秀瓊

以馬內利團契 2021

LILY MACCARGAR UNIT

麥奇嘉婦女組

2021 coronavirus around us , our church was closed.

Therefore Lily Maccargar unit had to stop all activities!

Thanks Heavenly Father for all the blessings with Rev. Everest Kao's prays and blessing, we are healthy and spiritually improve.

Sincerely hope the pandemic will end next year, we all can return to normal, continue to make all the goodies for Church Bazaar.

In Christ

Lily MacCargar Unit Chinese Church Women

2021年冠狀病毒嚴峻下，教堂關閉。故此，麥嘉奇婦女組沒有團契活動。

然而感謝天父恩典，在高牧師領禱祝福每個團友均身體安康，靈命漸長！

祈望明年疫程完結，大家可以返回教會，為教會賣物會做糕點籌款。

麥奇嘉婦女組 敬上

今年是第一次為教會影音小組撰寫報告來數算上帝的恩典。數算上帝的恩典真的數算不盡，上帝的計劃永遠高於我們的計劃，超乎我們所想所求。

回想起來，在疫情發生之前，上帝已經為協和教會影音小組準備了對抗疫情的影音班底。在疫情之前，上帝在不同時間呼召了 Dominic、Wilson、Kenneth 和 David 弟兄，相繼加入成為影音小組成員，讓到影音小組雖然人數只有四人，在每次星期日教會崇拜音響控制上，已經有充足的默契。

回想2020年3月中，當疫情來臨的時候，協和教會需要跟從 BC 省政府的指令，即時暫停教會所有實體活動，包括星期日的主日崇拜要改在網上進行，對於影音小組來說，這是一項極大的挑戰，從來沒有想過要把崇拜改在網上直播。影音小組需要立刻研究及決定網上直播的平台及方法，其中最難決定的是究竟是用錄播還是用直播形式，因為當時候知道很多其他教會都是用錄播形式進行，這樣崇拜較為保險。經大家一起商量後，高牧師堅持用直播形式由敬拜小組代表全體教友在教會星期日敬拜天父是有需要的，經大家一同禱告後，相信天父會有帶領，所以我們最後決定崇拜由教會暫停實體敬拜開始的第一天，採用 YouTube 網上直播的形式進行。在首6個月期間，每次崇拜直播都會遇到一些技術上的挑戰，音響小組在牧師的帶領下，每一次崇拜前都在禱告後戰戰兢兢的準備每次網上崇拜的直播，雖然其間曾經試過崇拜中出現一些失誤，但感謝天父上帝，在過去兩年的疫程中，崇拜從來沒有因技術問題出現停止，上帝的恩手一直拖帶著我們。經過多個月的探索，終於找到問題的癥結，就是教會的電腦及互聯網速度太慢。當找到問題的癥結後，馬上對症下藥，改善了教會上網的速度，亦感謝即時有教友受感動捐出一部全新電腦給教會，之後教會的線上直播變得非常穩定，這次經歷中，再次深深感受到天父上帝的供應是足夠的。

整個世界已經改變了，包括教會的宣教事工在形式上亦會有一定程度的改變，網上宣教絕對是不能缺少的一環，未來的日子中，祈求在聖靈的引領下，教會能夠投放多一些資源擴充教會影設備，希望將來不論在教會崇拜直播上，教會網頁更新，新的教會網上屬靈及培訓系統，都能夠有更完善的配合，在預計的將來，部分教會的小組活動，例如祈禱會、查經班等將可能改變成為實體與互聯網並行，正如雅比斯的禱文所說，讓福音的疆界能夠透過互聯網更加擴展，就如馬太福音28章18至20節，耶穌基督教託給每一位門徒的大使命，就是要把福音傳給萬民。願上帝繼續祝福保守我們協和教會及地上眾教會。

中文堂音響小組：黃國峰 Dominic、江俊樺 Kenneth、謝家俊 Wilson、簡潤威 David

主內

中文堂教會影音小組 敬上

CMCUC AV Team

中文堂影音小組

This is the first report from the CMCUC AV Team because of God's endless grace, and His plans are always above our plans, beyond our imaginations.

In retrospect, before the outbreak, God had prepared an audio-visual team for the Church to fight the epidemic. Before the epidemic, God called Brothers Dominic, Wilson, Kenneth and David at different times to join the audio-visual group one after another. Although the audio-visual group has only four members, there has been ample tacit understanding on the audio-visual control of every Sunday's church service.

In mid-March 2020 when the epidemic started, our Church followed the instructions of the BC provincial government and immediately suspended all physical activities of the church, including Sunday worship which had to be changed to the online format. For the audio-visual group, it was a great challenge because we had never envisioned changing the worship to live online.

The audio-visual team needed to immediately study and decide on the platform and method of online live broadcast. The most difficult part was to decide whether to use recorded broadcast or live broadcast. At that time, we knew that many other churches used recorded broadcast to ensure the security of the worship. After discussion with everyone, Rev. Everest Kao insisted that the worship group represent all church members to worship the Father on Sunday in the form of live broadcast. After everyone prayed together, we believed that Our Heavenly Father would lead. Therefore, we finally decided that the worship will be carried out in the form of YouTube live broadcast on the first day of the church's suspension of physical worship.

During the first six months, every live broadcast worship encountered different technical challenges. Under the leadership of Rev. Kao, the AV team prepared the live broadcast of each online worship with trembling hands after prayers before every worship. We sometimes faced mistakes during worship, but thank God the Father, during the past two years of the epidemic, worship has never stopped due to technical problems, and God's grace has been leading us along.

After many months of exploration, we finally found the crux of the problem, which is that the church computer and Internet speed were too slow. After finding the crux of the problem, we immediately prescribed the right solution to improve the speed of the church Internet access. We would also like to thank one particular church member who donated a brand new computer to us. After that, our online live broadcast became very stable. During this experience, I was deeply impressed because we can deeply feel that the provision of God the Father is sufficient.

The whole world has changed, including the church's mission work, which will also change to a certain extent. Online mission is absolutely an indispensable part. In the days to come, we pray that under the guidance of the Holy Spirit, the church will invest more resources to expand its AV equipment, and hope that in the future, whether in the live broadcast of church worship, the update of the church website, and the new church online spiritual and training system, there will continue to be more perfect cooperation.

In the foreseeable future, some church group activities, such as Prayer meetings, Bible study classes, etc. may be transformed into entities and parallel to online in Internet. As Jabez's prayer says, so that the boundaries of the gospel can be further expanded through the Internet world, as in Matthew 28:18-20, the great mission by Jesus that Christianity entrusts to every disciple is to preach the Gospel to all nations. May God continue to bless and protect our Church and all the churches on earth.

CMCUC AV Team: Dominic Wong, Kenneth Kong, Wilson Tze, David Kan

In His Name,

CMCUC AV Team

PROPERTY COMMITTEE

物業管理委員會

物業委員會的宗旨是盡最大努力維持教會物業在最佳的狀態，以便提供每位會眾在參加周日崇拜、教會團契聚會及小組會議時能有一個安全及舒適的環境。

雖然英文堂沒有實體敬拜，但我們仍然保持基要的設施維護，及一些必要性的維修，以便保持教會物業符合法規，保障每一個人的安全。

在2021年期，物業委員會繼續完成部分2020年的項目：

1. 教會聘請了Appraisal Consulting Group Inc. 的葉先生Jeffrey 為教會提供最新的教會物業評估（這是教會保險公司的要求）。這個評估報告為將來教會假若考慮重建時提供未來詳細的計劃。葉先生Jeffrey 提出減低收費作為捐贈來減輕教會的支出費用
2. 更新教堂建築物年度保險（按照以上最新的物業評估）
3. 教會暖爐及恆溫器的年度保養
4. 教會物業年度防火檢查
5. 按照保養合約，Western Elevator 公司提供教會升降座椅週期性測試及維修
6. 教會季度性草地及園藝維護
7. 廚房防火系統更新和改進，以符合政府 COV 法規
8. 與影印機公司簽訂教會全新的影印機租賃合約
9. 與我們的租客 Cambie Montessori School 完成租賃談判和更新
10. 重新實施 Covid-19 議定書和安全計劃，對於教會和所有租戶通過 BC安全開始計劃2021-2022
11. 為符合目前溫哥華市政府法例，邀請商業承包商 提供供水檢測，維護及安裝防止污水倒灌裝置。
12. 由於雨水造成小禮堂及鐘樓的破壞，按照保險公司的指示，聘請了Paul Davis Construction Company (David Porter) 承包的工程包括：鐘樓外牆的結構翻新、鐘樓屋頂更換，小禮堂的修補及翻新，大部分的費用由保險公司支付
13. 為保障教會員工、租客及所有教友的安全，聘請 Meiga Metal Products 公司在19街側門安裝金屬鐵閘
14. 維持教會物業冬季的保養包括購買雪鹽及在下雪的時候灑鹽（由教會聘請的清潔公司負責）
15. 由物業委員會撰寫信件 給教會堂會啟動討論慈恩紀念華人協和聯合教會物業重建的可能性

雖然每一個物業委員會的弟兄都很忙碌，但仍然維持固定的會議，並且當有需要的時候，會舉行特別的緊急會議。

最後，物業委員會要特別感謝教會行政秘書余雪明弟兄Tony在疫情教會關閉期間與物業委員會的緊密合作。

最後，要感謝天父上帝的帶領，願上帝的真光繼續在這艱難的日子中保護我們。

物業委員會成員包括：黃國峰、謝家俊、陳定權、余錫深、黃啟仁、簡潤威

物業管理委員會 敬上

PROPERTY COMMITTEE

物業管理委員會

The Property Committee has always adhered to the concept of doing everything in its power to maintain the Church property in the best condition so that every congregation can participate in weekly worship as well as Church fellowships and group meetings in a safe and comfortable environment.

Despite not having the Cambie Village Service in person attendance, there was significant maintenance of the facilities, some of which were dictated in order to keep the Regulations of the Current Property current and safe for everyone.

This year, in continuation of projects from last year 2020, the Property Committee in turn addressed or in continuation of the following issues and items:

1. Church Building Appraisal by Mr. Jeffrey Yip (This is the request from our Insurance Company) Appraisal of the Church Building for Cost Replacement which also details future Projections if the Property were to be redeveloped.
Mr. Yip graciously donated and reduced his fee for the Church
2. Annual Church Building Insurance Renewal (noting the above Cost Repl. Appraisal)
3. Annual Heating Maintenance of Boilers and Thermostats,
4. Annual Fire Inspection of the Premises
5. Annual Stairlift Maintenance Contract for Inspections and Periodic Testing by Western Elevator
6. Continuance of Seasonal Landscaping and Mow Lawing
7. Kitchen Fire Protection System updated and improved to comply with current standards and COV Bylaw
8. Sign up New Office Photocopier Renewal Lease Agreement with the printing company.
9. Cambie Montessori School Lease Negotiation and Renewal
10. Renewed Implementation of Covid-19 Protocol and Safety Plan for the Church and all Tenants through BC's Safe Start Plan 2021-2022
11. Water Supply inspection, maintenance, installation of Back Flow Preventers and improvements to Current standard and City of Vancouver Bylaw.
12. Due to the rain damage of the Chapel and Bell Tower, follow our insurance company's instruction, We have hired by Paul Davis Construction Company (David Porter) to renovate the following projects including: Construction and Renovation of Bell Tower External Facing , Roof Replacement of Bell Tower, and Chapel Repair and Renovations by Paul Davis Construction Company (David Porter), most of the cost be covered by the Insurance .
13. Installation of Entry Gate on 19th Avenue by Meiga Metal Products to make safe entry for staff, tenants, and all Church Members.
14. Winter maintenance of Property including Purchase and distribution (with help of our cleaning company) of Ice Melt Salt
15. Letter written by Property Committee Member to Board to initiate discussion of possible Chown Memorial & Chinese United Church Property Redevelopment.

The Committee meets regularly despite the busy schedules of all its members, and has special emergency meetings when pressing needs occurs.

Finally, the Committee would like to thank the Church's Administrative Secretary, Mr. Tony Sheir, for his close cooperation and help especially during this Covid-19 Pandemic when the Church was closed.

Notwithstanding, all thanks be to God for His guidance and support, as He continues to take care of our Church in light of the difficult year it has been.

Property Committee members include Dominic Wong, Wilson Tsz, Jack Chan, Sam Yu, Glenn Wong and David Kan.

In Christ,

The Property Committee

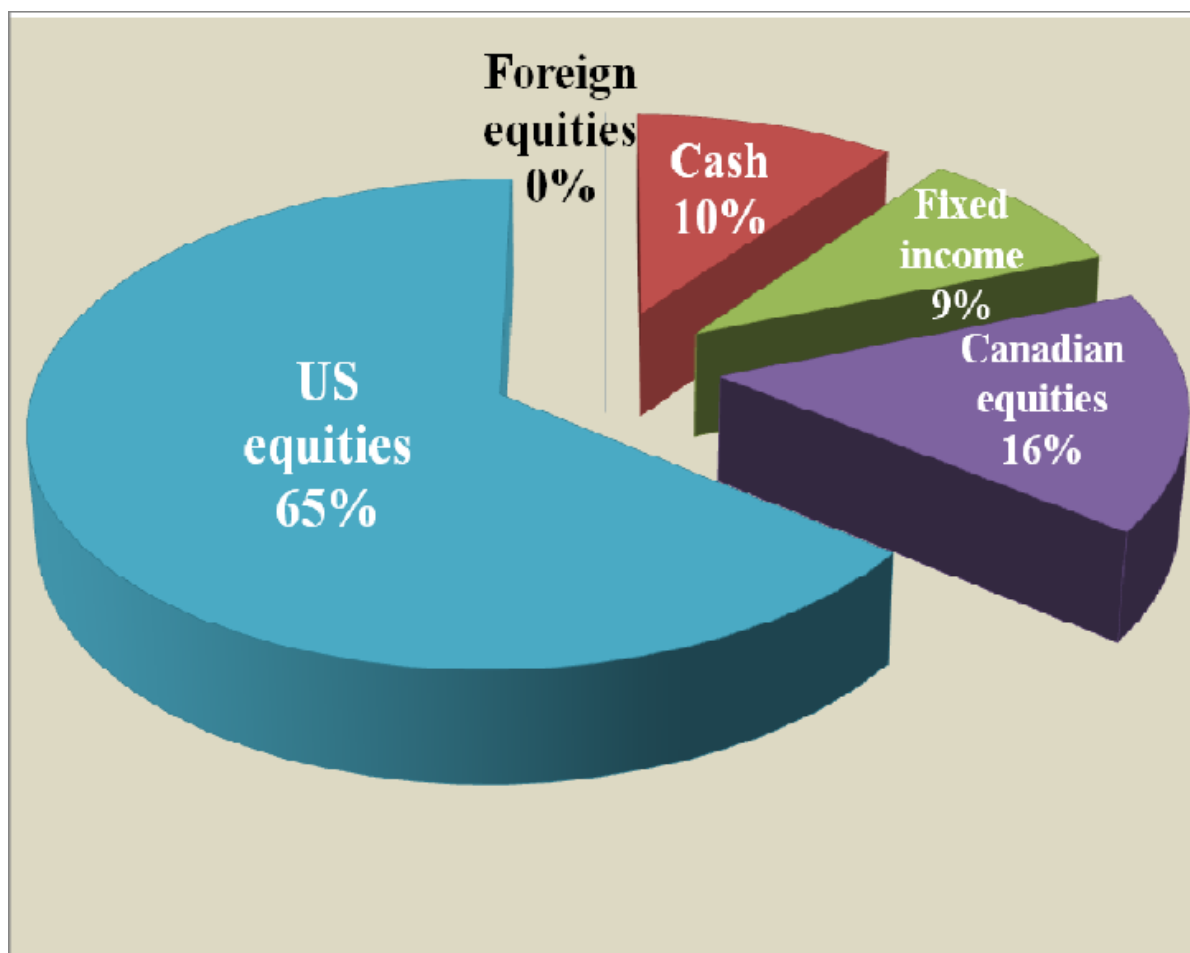
FINANCE COMMITTEE REPORT FOR 2021

2021 年財務委員會報告

The market value of the Portfolio as at December 31, 2021 totaled \$ 754,632 (2020 - 647,151). We have no withdrawn from our portfolio during 2021. Taking into account the dividends and interests earned, capital gains, management fees, taxes, the currency exchange gain/loss, and the withdrawal, the market value of the Portfolio resulted a gain of \$ 108,144 (2020 - \$ 26,858).

As of December 31, 2021, the composition of the Portfolio as follows:

Asset Allocation based on Market Values



Content in Canadian \$: 35.41%

Content in US \$: 64.59%

The book value of our investment portfolio on December 31, 2021 was \$ 557,153 (2020 - \$ 540,747). The market value of all the endowment funds was fully invested in our investment portfolio.

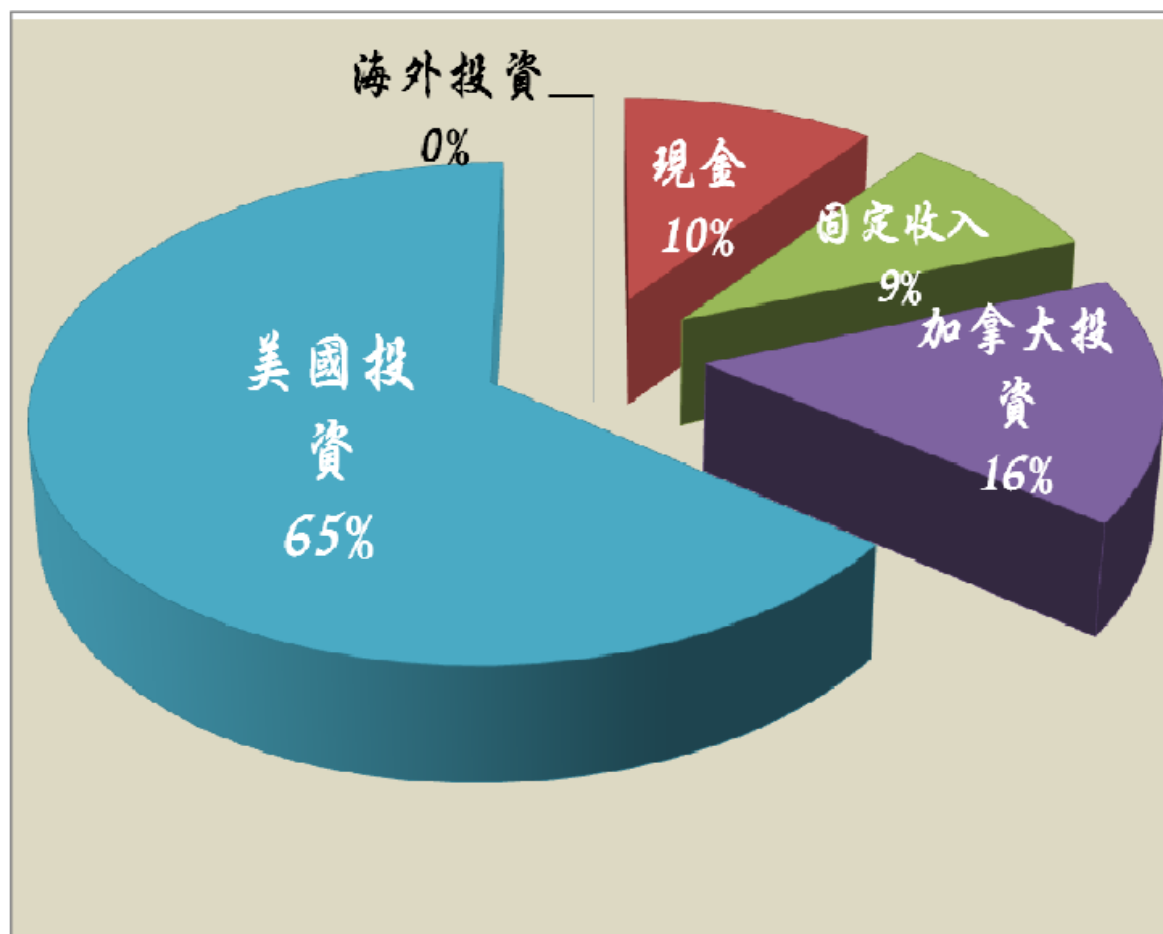
Members of the Finance Committee: Elisa Yu, Kitty Woo, Kelvin Kan,,
David Kan, Kenneth Chan.

2021 年財務委員會報告

截至二零二一年十二月三十一日投資組合之市面價值總數為 \$ 754,632 (2020 - \$647,151) 。二零二一年教會並沒有從投資額內提取任款項以填補常年經費之用。連同其他實際收益、撇除管理費、稅項及美金對換率計算在內，二零二一年投資組合之市面價值盈利為 \$ 108,144 (2020 - \$ 26,858) 。

二零二一年十二月三十一日投資組合如下：

跟據年結市值投資分佈



加拿大幣結算投資 35.41%

美元結算投資 64.59%

二零二一年十二月卅一日，教會所有信託基金款項本金總存款為 \$ 557,153 (2020 - \$ 540,747) 。信託基金之市值已經百分之百在投資組合戶口的帳面價值中顯示出來。

財務委員會委員： 于桂琴 胡林潔怡 簡晶明
簡潤威 陳頌明

2021 CMCUC FINANCIAL REPORT

2021 年度財政報告

To the Members of Chown Memorial and Chinese United Church

Herein are presented the financial statements of Chown Memorial and Chinese United Church for the year ended December 31, 2021. This report highlights the financial results for the 2021 fiscal year.

FINANCIAL STATEMENTS

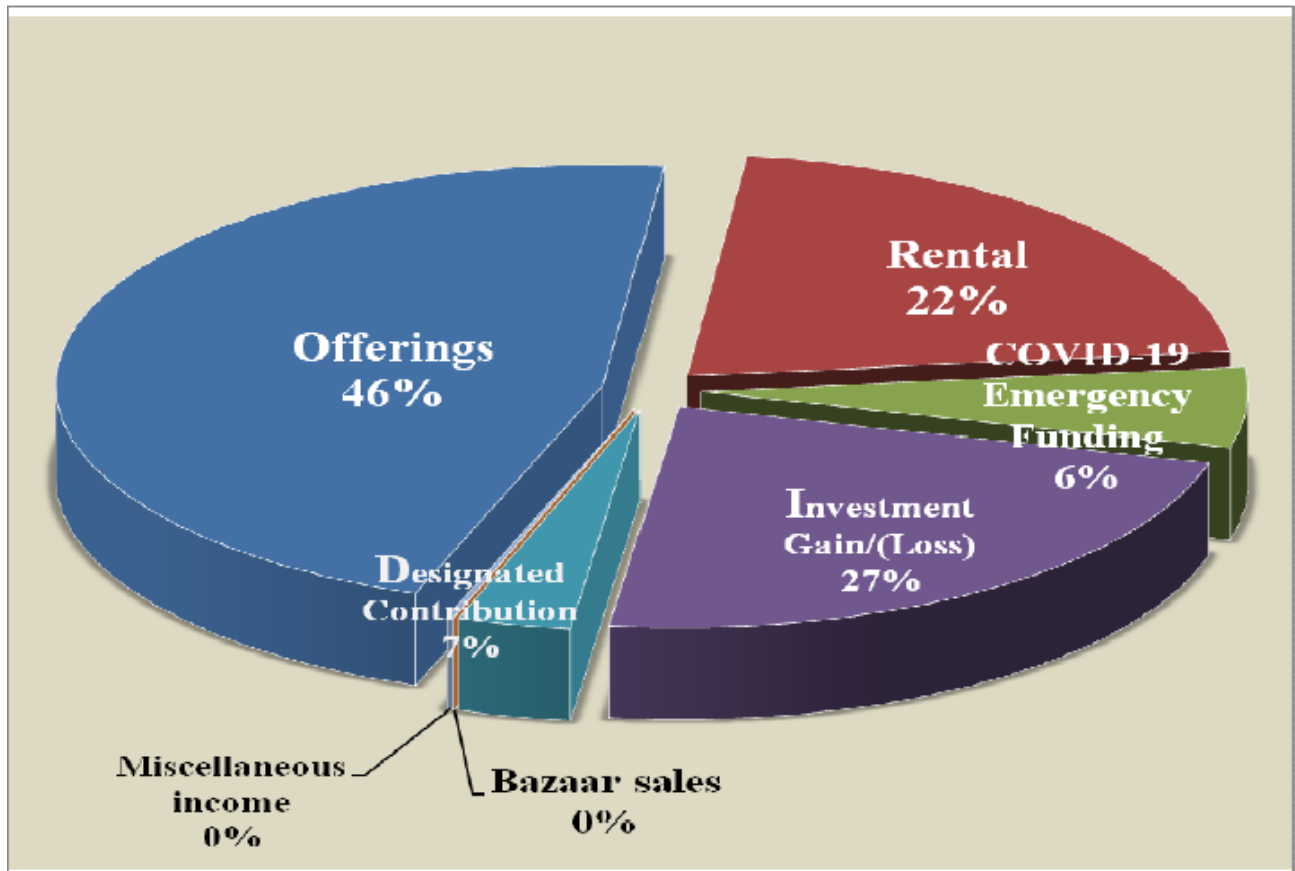
The financial statements and related information contained in this report are the responsibility of the management of the Church. They have been prepared in accordance with Canadian accounting standards for not-for-profit organizations.

Tompkins Wozny, Chartered Professional Accountants, was appointed to perform an independent review for the Church's financial statements for the fiscal year ended December 31, 2021. Their reports are included with the financial statements.

2021 FINANCIAL RESULTS

As at December 31, 2021, the balances of Deferred Revenue and Endowment Funds were \$ 93,248 and \$ 200,000 respectively (*Please refer to Page 9 note 7 & 8 of Notes to Financial Statements*). The highlights of the financial results are detailed below.

REVENUES - \$ 472,094

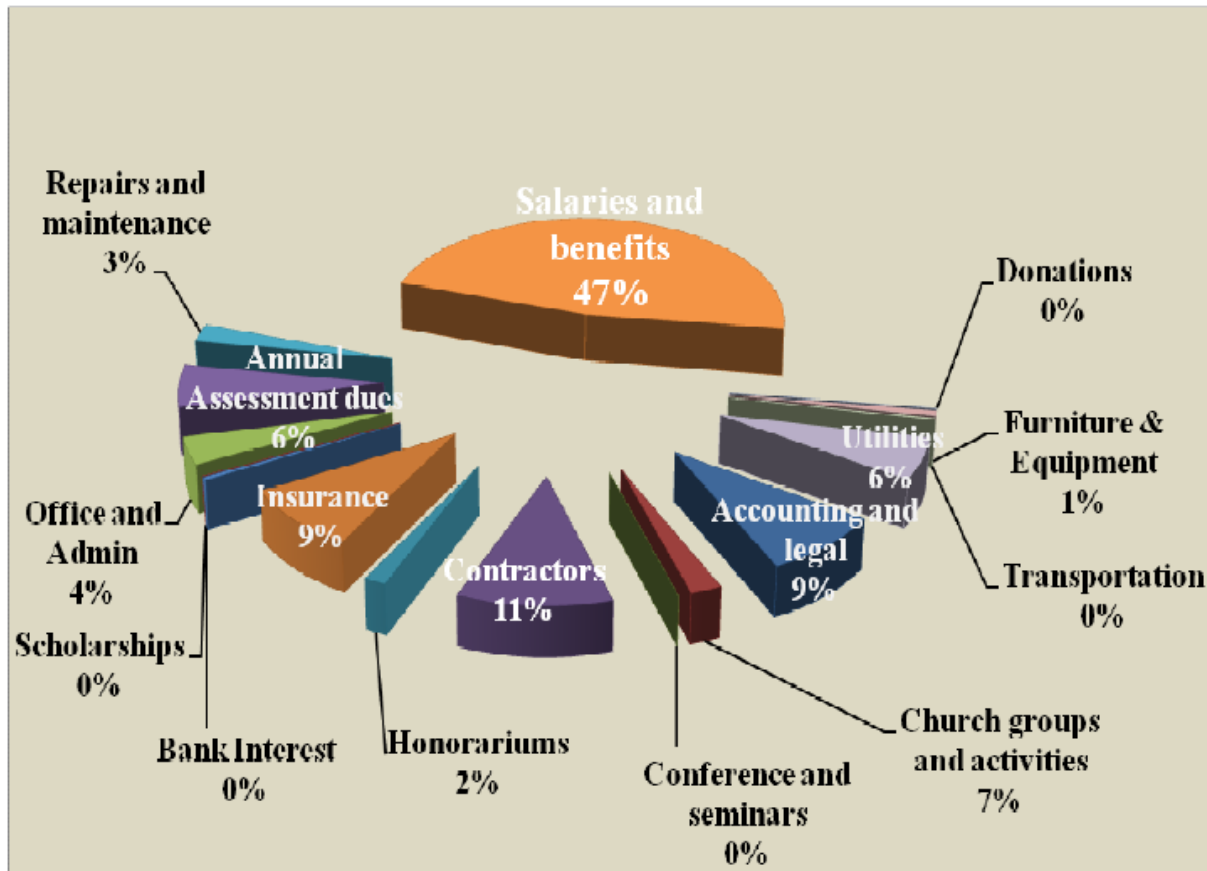


2021 CMCUC FINANCIAL REPORT

2021 年度財政報告

The total revenue for the year 2021 was \$ 472,094. At Year End, we had a gain on the Investment for a total of \$ 108,144. We did not withdraw any cash (2020 - \$ Nil) from Investment Accounts usually a regular \$ 216,000 from the past years to cover operating expenditures. Ever since early 2019, our church is free from any debts, Demand Loan paid off and the Line of Credit limit was back to \$ 200,000 maximum limit. Back in 2020, Church had successfully applied two Interest-free Emergency Loan from United Church and TD Bank for the amount of \$ 10,000 and \$ 40,000 respectively. at end of August, we repaid \$ 9,500 to United Church and kept \$ 500 as forgiveness. We have a high potential to repay \$30,000 on or before December 31, 2023 in order to keep \$ 10,000 as forgiveness loan amount.

EXPENSES - \$ 303,468



The total operating expenses for the year 2021 were \$ 303,468.

Total operating surplus for the year was \$ **168,626** (2020 - Excess of \$ 35,268).

(Please refer to Page 4 of The Statement of Operations for details.)

A credit line has been established with The Bank of Montreal to meet temporary cash requirements. Credit limit was \$ 200,000 at end of December 2020.

ENDOWMENT FUNDS

Rev. Chow Ling Endowment	\$ 100,000
Paul Pon Endowment	\$ 100,000

(Please refer to note 8 of the Notes to Financial Statements for details)

2021 CMCUC FINANCIAL REPORT

2021 年度財政報告

DEFERRED CONTRIBUTIONS

Designated contributions are funds donated for designated purposes. They are deferred and recognized as revenue in the year in which related expenses are incurred. The Church account had a balance of \$ 93,248 for designated groups/purposes, as per the following list, as at December 31, 2020.

Church Groups	\$ 93,248
Others	\$ 0

(Please refer to the Statement of Financial Position and note 7 of the notes to financial statements)

COMMENTS

YEAR 2021

Total operating revenue for 2021 amounted to \$ 472,094

Total operating expenses for 2021 was \$ 303,468.

The total operating surplus for the fiscal year 2021 was **\$ 168,626**.

BUDGET 2022

The budgeted operating revenue and expenses for Chown are \$ 348,700 and \$ 471,464 respectively, resulting in a budgeted operating deficiency of **\$ 122,764**. *(Please refer to the proposed operating budget 2022 for details).*

RESOLUTIONS REQUIRED

We would like the Congregation to confirm the following resolutions which had previously been passed by the Official Board in its last meeting:

- a. To approve the financial statements for the year ended December 31st, 2021.
- b. To approve the Budget for the year 2022.

Respectfully submitted,

Board of Directors, CMCUC

March 2022

2021 年度財政報告

致慈恩紀念華人協和聯合教會各教友：

附頁為截至二零二一年十二月三十一日止之財政結算表，以下為該年度財政狀況之撮要。

財政結算表

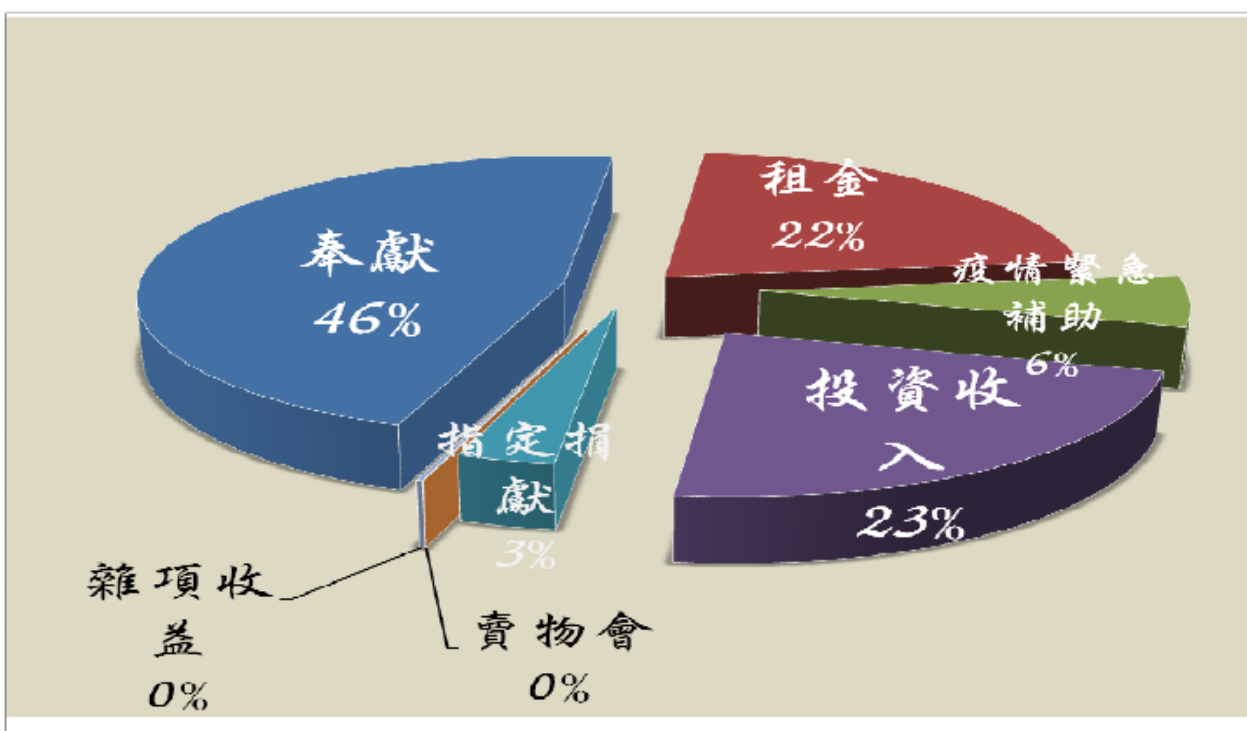
財政結算表乃由本堂負責整理，是根據加拿大非牟利機構之會計標準而準備的。

Tompkins Wozny, 註冊會計師被委任為截至二零二一年十二月三十一日止年度財務報表進行獨立審查，其報告請參閱附頁。

二零二一年度之財政狀況撮要

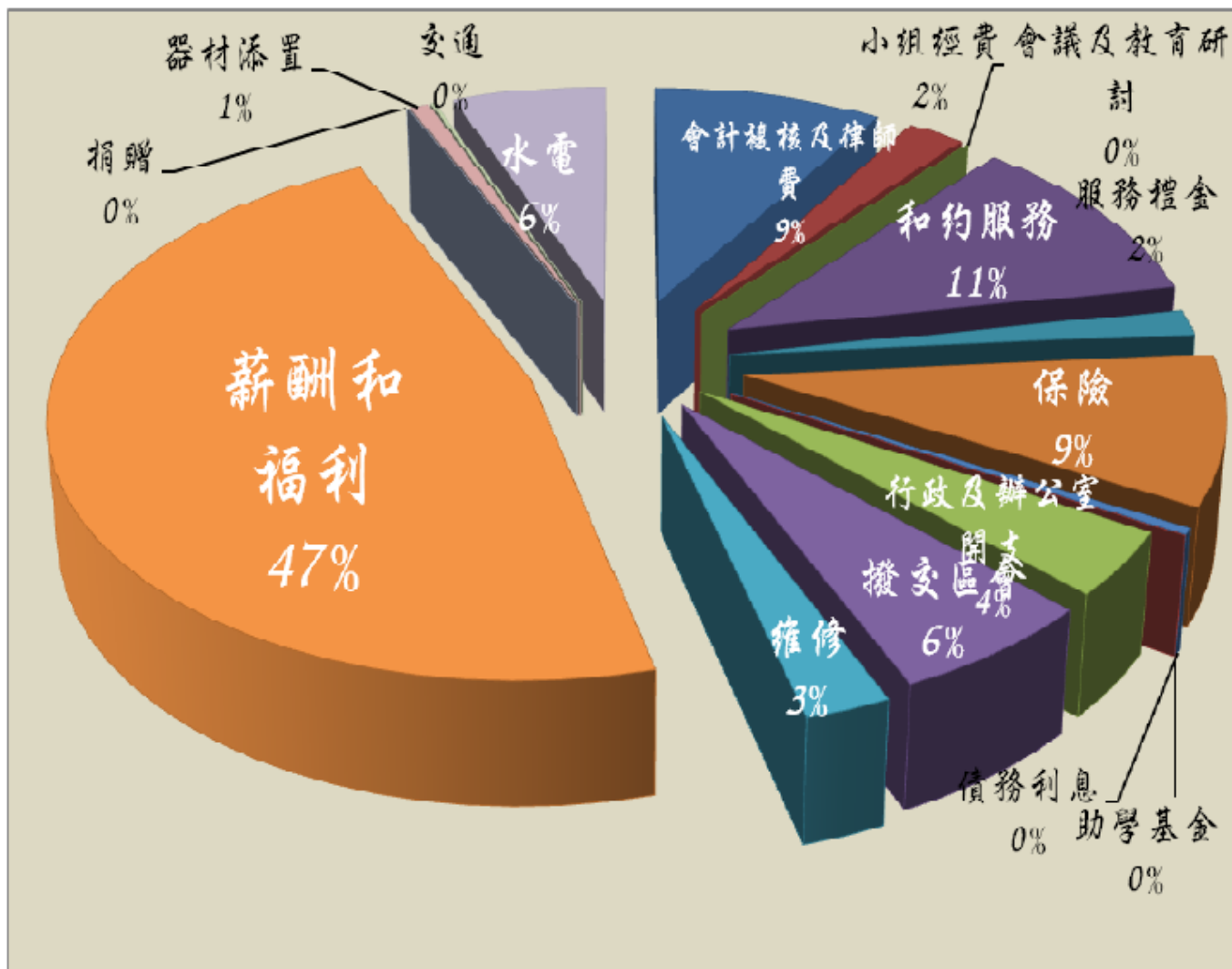
截至二零二一年十二月三十一日止，遞延儲備戶口及信託基金戶口之結存分別為\$ 93,248 及 \$ 200,000(請參閱財務審核報告第九頁之資金結存表)。以下為本年度之撮要。

常年經費收入 - \$ 472,094



二零二一年度常年經費收入總數為\$ 472,094。投資盈利總額 \$ 108,144。于二零二一年內並沒有如往年一般從投資戶口提取任何現金以支付經常費用(二零二零年度共提取 \$Nil)。截至二零一九年一月初、已經再沒有任何活期貸款及透支貸款欠債，透支貸款額已經回復 \$ 200,000 上限。于二零二零年、教會成功申請兩項免息應急貸款、分別由加拿大聯合教會及加拿大道明銀行 \$10,000及\$40,000。在八月份已經付還聯合教會\$ 9,500、餘額\$ 500 則為預期歸還豁免額、如果教會在二零二三年十二月底前歸還加拿大道明銀行 \$30,000、則教會可享有 \$10,000 預期歸還豁免額。

常年經費支出總數為 \$ 303,468



二零二一年常年經費支出總數為\$ 303,468.

二零二一年運作盈餘總數為\$ 168,626。(詳情請參閱財務報告第四頁之收支報告表。)

教會在滿地可銀行有一個透支戶口，以備現金存款不足時可以動用作為付款之用。截至二零二一年十二月三十一日止並沒有動用貸款。

信託基金

計有：	Rev. Chow Ling Endowment	\$ 100,000
	Paul Pon Endowment	\$ 100,000

(請參考財務報告表第九頁附註八)

特別(指定)奉獻

指定奉獻為指定捐贈教會各小組、慈善機構或其他特別用途之捐獻；當有實際支出及捐獻時，其總數便被認可作為該年度之收入。截至二零二一年年底，仍有\$ 93,248指定捐款存於教會戶口，包括：

小組活動	\$ 93,248
其他	\$ 0

(請參閱本年報財務報告之資產負債表及附註七)。

摘要

二零二一年

常年總收入合共 \$ 472,094。

本年度常年總支出合共 \$ 303,468。

本年度常年經費盈餘總數為 \$ 168,626。

二零二二年預算

二零二二年之預算收入及支出分別為 \$ 348,700 及 \$ 471,464，而預算營運不敷之數為 **\$122,764** (請參閱慈恩紀念華人協和聯合教會二零二二年常年經費預算草案)。

議案

從上各項歸納，茲請大會通過下列議案：

1. 接納本年度一切經濟收入與支出報告；
2. 接納二零二二年預算案；

主內

慈恩紀念華人協和聯合教會堂董會

二零二二年三月

PROPOSED OPERATING BUDGET FOR 2022

2022 年 常 年 經 費 預 算 草 案

Chown Memorial and Chinese United Church Proposed Operating Budget for 2022

慈恩紀念華人協和聯合教會二零二二年常年經費預算草案

OPERATING REVENUE 營運及經常收入：

Offerings - general 獻金 - 堂費	\$ 166,000
Offerings - mission and services 獻金 - 宣教與服務	5,000
Designated contributions 指定捐獻	28,000
Rent and building usage 租金和借堂奉獻	107,500
Rent and building usage subject to city approval 租金和借堂奉獻 (須市府批准)	6,000
Bazaar and rummage 賣物會, 小賣	1,000
Investment income 投資收入	35,000
Miscellaneous income 雜項收入	200
Total Operating Revenue 營運及經常總收入 :	\$ 348,700

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PROPOSED OPERATING BUDGET FOR 2022**2022 年常年經費預算草案****OPERATING EXPENSES 營運及經常支出：**

Accounting & Year End review fees 會計及複核經費		\$	28,700
Church groups and social activities 小組經費			17,600
Conference and seminars 會議及教育研討經費			5,000
Contracted service 合約服務	<i>Choir conductor, pianist, band conductor, Cleaning service, lawn care garbage collection</i>		45,000
Donations to other organizations 捐獻			—
Furniture and equipment 器材添置	<i>Computer and accessories \$1,000 & Software \$1,000</i>		2,000
Honorariums 服務禮金			3,000
Insurance 保險			30,000
Interest on debt 銀行債務利息			1,500
Contributions to mission and services 宣教與服務			—
Office and general 行政及辦公室開支			16,950
Outreach 外展事工			600
Annual Assessment Dues 撥交區會			18,680
Repairs and maintenance 維修	<i>Regular maintenance \$ 8K for Building \$5K for Equipment</i>		38,000
Salaries and benefits 薪酬和福利	<i>Minimum recommended basic salaries, housing and MSP for one F/T and one P/T minister and 30 hours work week administrative Secretary(1,560 hours/year)</i>		230,934
Scholarships 獎學金			2,000
Continued Education 研究休假			4,000
Transportation 交通接載費用			2,500
Utilities 水電			25,000
Total Operating Expenses 營運及經常總支出：		\$	471,464

Operating Surplus / (Deficiency) 預算營運盈餘 / (不敷)： \$ **(122,764)**

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FINANCIAL STATEMENTS

**CHOWN MEMORIAL AND
CHINESE UNITED CHURCH**

Unaudited - See Review Engagement Report

December 31, 2021

Limited Liability Partnership



Tompkins Wozny
Chartered Professional Accountants

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of
Chown Memorial and Chinese United Church

We have reviewed the accompanying financial statements of Chown Memorial and Chinese United Church that comprise the statement of financial position as at December 31, 2021 and the statements of operations, changes in net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Basis for Qualified Conclusion

In common with many not-for-profit organizations, Chown Memorial and Chinese United Church derives revenue from fundraising activities, the completeness of which is not susceptible to us obtaining evidence we considered necessary for the purpose of the review. Accordingly, the evidence obtained of these revenues was limited to the amounts recorded in the records of Chown Memorial and Chinese United Church. Therefore, we were not able to determine whether any adjustments might be necessary to offering and contribution revenues, excess of revenue, and cash flows from operations for the years ended December 31, 2021 and 2020, current assets at the December 31, 2021 and 2020, and net assets as at January 1 and December 31 for both the 2021 and 2020 years.

Qualified Conclusion

Based on our review, except for the possible effects of the matter described in the Basis for Qualified Conclusion paragraph, nothing has come to our attention that causes us to believe that the accompanying financial statements do not present fairly, in all material respects, the financial position of Chown Memorial and Chinese United Church as at December 31, 2021, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Tompkins Wozny LLP

Vancouver, Canada
February 24, 2022

Chartered Professional Accountants

Chown Memorial and Chinese United Church

STATEMENT OF FINANCIAL POSITION

As at December 31

Unaudited - See Review Engagement Report

	2021	2020
	\$	\$
ASSETS		
Current		
Cash <i>[note 5]</i>	166,794	94,318
Accounts receivable	—	12,812
GST recoverable	679	637
Prepaid expenses	4,190	24,499
	171,663	132,266
Capital assets <i>[note 3]</i>	2	2
Investments <i>[note 4]</i>	754,632	647,151
	926,297	779,419
LIABILITIES		
Current		
Accounts payable and accrued liabilities <i>[note 6]</i>	32,128	29,700
Deferred revenue <i>[note 7]</i>	93,248	97,424
	125,376	127,124
Canada Emergency Business Account loan <i>[note 13]</i>	30,000	40,000
United Church loan	—	10,000
	155,376	177,124
NET ASSETS		
Endowment funds <i>[note 8]</i>	200,000	200,000
Internally restricted <i>[note 9]</i>	570,921	402,295
Unrestricted	—	—
	770,921	602,295
	926,297	779,419

COVID-19 *[note 14]*

See accompanying notes to the financial statements

On behalf of the Board:


Director


Director

Chown Memorial and Chinese United Church**STATEMENT OF CHANGES IN NET ASSETS**

Year ended December 31

Unaudited - See Review Engagement Report

	Endowment Funds \$	Internally Restricted \$	Unrestricted Net Assets \$	Total \$
2021	<i>[note 8]</i>	<i>[note 9]</i>		
Balance, beginning of year	200,000	402,295	—	602,295
Excess of revenue (expenses) for the year	(35,910)	—	204,536	168,626
Transfers <i>[note 12]</i>	35,910	168,626	(204,536)	—
Balance, end of year	200,000	570,921	—	770,921
2020				
Balance, beginning of year	200,000	367,027	—	567,027
Excess of revenue (expenses) for the year	(9,474)	—	44,742	35,268
Transfers <i>[note 12]</i>	9,474	35,268	(44,742)	—
Balance, end of year	200,000	402,295	—	602,295

See accompanying notes to the financial statements

Chown Memorial and Chinese United Church**STATEMENT OF OPERATIONS**

Year ended December 31

Unaudited - See Review Engagement Report

	2021	2020
	\$	\$
REVENUE		
Offerings	218,121	138,363
Investment income	108,144	26,858
Rental	101,319	94,901
Government COVID-19 emergency funding <i>[note 13]</i>	27,793	62,311
Designated contributions earned <i>[note 7]</i>	15,761	24,187
Other	956	—
	472,094	346,620
EXPENSES		
Salaries and benefits	142,858	178,208
Contractors	33,284	35,517
Insurance	27,860	21,269
Accounting	27,230	26,799
Presbytery dues	18,680	13,768
Utilities	18,334	10,065
Office and general	14,326	15,428
Repairs and maintenance	7,690	6,002
Church groups and activities	6,802	1,835
Honorariums	4,750	1,325
Interest and bank charges	1,201	1,311
Transportation	453	(375)
Scholarships	—	200
	303,468	311,352
Excess of revenue for the year	168,626	35,268

See accompanying notes to the financial statements

Chown Memorial and Chinese United Church**STATEMENT OF CASH FLOWS**

Year ended December 31

Unaudited - See Review Engagement Report

	2021	2020
	\$	\$
OPERATING ACTIVITIES		
Excess of revenue for the year	168,626	35,268
Changes in non-cash working capital items:		
Accounts receivable	12,770	(12,460)
Prepaid expenses	20,309	(5,625)
Accounts payable and accrued liabilities	2,428	10,202
Deferred revenue	(4,176)	(5,774)
Cash provided by operating activities	199,957	21,611
FINANCING ACTIVITIES		
Net investment income reinvested	(107,481)	(26,252)
Proceeds received from Canada Emergency Business Account loan	—	40,000
Canada Emergency Business Account loan - forgiveness of debt	(10,000)	—
Proceeds from (repayment to) United Church loan	(10,000)	10,000
Cash provided by (used in) financing activities	(127,481)	23,748
Increase in cash during the year	72,476	45,359
Cash, beginning of year	94,318	48,959
Cash, end of year	166,794	94,318

See accompanying notes to the financial statements

NOTES TO FINANCIAL STATEMENTS

December 31, 2021

Unaudited - See Review Engagement Report

1. PURPOSE OF THE ORGANIZATION AND OPERATIONS

The Chown Memorial and Chinese United Church (the "Church") was formed by the amalgamation in 1992 of Chown Memorial United Church (est. 1890) and Chinese United Church (est. 1888). The Church serves its congregation in Vancouver, British Columbia and operates under the auspices of the United Church of Canada. The Church is a registered charity under the Income Tax Act and is therefore exempt from income taxes.

2. SIGNIFICANT ACCOUNTING POLICIES

These financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations and include the following significant accounting policies:

Use of Estimates

The preparation of financial statements in conformity with Canadian generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the amounts of revenues and expenditures reported during the year. Significant areas requiring the use of management estimates relate to the accrued liabilities and the deferred portion of grants. Actual results could differ from these estimates.

Revenue Recognition

The Church follows the deferral method of accounting for contributions.

Restricted contributions are recorded as deferred revenue when received and then recognized as revenue in the period in which the related expenses are incurred.

Unrestricted contributions are recognized as revenue when received or receivable, if the amount to be received can be reasonably estimated and collection is reasonably assured.

Donations are recorded on a cash basis and recorded as revenue when received.

Memberships, registrations and other revenue are recognized as revenue when the related service is provided.

Unrestricted investment income is recognized as revenue in accordance with the terms of the underlying investment, which in the case of interest, is generally with the passage of time.

Contributed Services

Volunteers, such as the Board of Directors and other individuals, contribute their time to assist the Church in carrying out its activities. Due to the difficulty in determining the fair value of such services, the value of the contributed services is not recognized in these financial statements.

NOTES TO FINANCIAL STATEMENTS

December 31, 2021

Unaudited - See Review Engagement Report

2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Measurement of Financial Instruments

The Church initially measures its financial assets and financial liabilities at fair value.

The Church subsequently measures all its financial assets and financial liabilities at amortized cost, except for any investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in net income.

Financial assets measured at amortized cost include cash and accounts receivables. Financial liabilities measured at amortized cost includes bank loans, accounts payable and accrued liabilities.

Financial assets measured at amortized cost are tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in net income. The previously recognized impairment loss may be reversed to the extent of the improvement, directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in net income.

Cash

For the purposes of determining cash flows, cash consists of cash on deposit with banks and an operating line of credit

The statement of cash flows is prepared on a net cash basis and cash flows from operating activities are reported using the indirect method.

3. CAPITAL ASSETS

Capital assets are expensed when acquired. Land and building are carried at nominal cost. Capital assets consist of:

- land and building at 3519 Cambie Street, Vancouver, with an assessed value of \$16,054,000.
- land at 430 Dunlevy Street, Vancouver, with an assessed value of \$2,255,000.

The Church has leased the land at 430 Dunlevy to CUC Housing Society for nominal consideration until December 15, 2054.

Title to the real properties is held in trust for the congregation and the United Church of Canada.

The current policy of the Church is to expense capital assets incurred in the year [2021 - \$1,457; 2020 - \$Nil].

Chown Memorial and Chinese United Church**NOTES TO FINANCIAL STATEMENTS**

December 31, 2021

Unaudited - See Review Engagement Report

4. INVESTMENTS

a) Investments, recorded at fair market value, consisted of the following portfolios of marketable securities:

	2021	2020
	\$	\$
Cash & short term funds	78,385	70,587
Bonds & Canadian, U.S. and foreign equities	676,247	576,564
	<u>754,632</u>	<u>647,151</u>

b) Investment activity during the year was as follows:

	2021	2020
	\$	\$
Investment Income		
Interest and dividends	8,458	8,588
Capital gains	24,264	923
Unrealized capital gains	91,499	37,540
Foreign exchange loss	(3,475)	(8,676)
Investment management fees	(13,265)	(12,123)
Net investment income	<u>107,481</u>	<u>26,252</u>
Investments, beginning of year	<u>647,151</u>	<u>620,899</u>
	<u>754,632</u>	<u>647,151</u>
Cash withdrawn	—	—
Investments, end of year	<u>754,632</u>	<u>647,151</u>

5. LINE OF CREDIT

The Church has available an operating line of credit of \$200,000 bearing interest at prime plus 0.75% per annum. As at December 31, 2021 there was \$Nil [2020 - \$Nil] drawn on this facility.

6. ACCOUNTS PAYABLE AND ACCRUED LIABILITIES

	2021	2020
	\$	\$
Operations	16,692	14,226
Rental deposits	15,275	15,275
Government remittances - WorkSafeBC	161	199
	<u>32,128</u>	<u>29,700</u>

Chown Memorial and Chinese United Church**NOTES TO FINANCIAL STATEMENTS**

December 31, 2021

Unaudited - See Review Engagement Report

7. DEFERRED REVENUE

	Deferred, Beginning of Year	Received or Receivable	Earned During the Year	Deferred, End of Year
	\$	\$	\$	\$
11:30 am Choir	825	—	—	825
Alpha	6,983	—	—	6,983
Caleb Fellowship	3,765	200	—	3,965
Church Maintenance Project	38,226	8,765	(561)	46,430
Golden Years Club	288	—	—	288
Library	210	—	—	210
Members Fellowship	18,914	—	—	18,914
Other Designated Offerings	9,215	—	(9,215)	—
Rev & Mrs. Daniel Wong	14,000	—	—	14,000
Summer Camps	909	—	—	909
Sunday School	25	—	—	25
Youth Band	315	—	—	315
Youth Fellowship	3,749	2,620	(5,985)	384
	97,424	11,585	(15,761)	93,248

8. ENDOWMENT FUNDS

Endowment funds consist of contributions (withdrawals) and accumulated investment income, less amounts transferred to the general fund for capital expenditures, scholarships and operating expenses. Transfers of investment income to the general fund are made at the discretion of the Church board.

	Balance Beginning of Year	Investment Income	Transfers from the General Fund	Balance End of Year
Rev. Chow Ling Endowment	100,000	(17,955)	17,955	100,000
Paul Pon Endowment	100,000	(17,955)	17,955	100,000
	200,000	(35,910)	35,910	200,000



NOTES TO FINANCIAL STATEMENTS

December 31, 2021

Unaudited - See Review Engagement Report

9. INTERNALLY RESTRICTED FUNDS

The internally restricted funds are amounts put aside by the board of directors for various different Church projects.

10. FINANCIAL INSTRUMENTS

The Church is exposed to various risk through its financial instruments:

Credit Risk

The Church is exposed to credit risk with respect to its cash and accounts receivable. The Church assesses, on a continuous basis, receivables on the basis of amounts it is virtually certain to receive based on their net realizable value. Cash is held at Canadian chartered banks and its protection is virtually certain.

Liquidity Risk

Liquidity risk is the risk of being unable to meet cash requirements or fund obligations as they become due. It stems from the possibility of a delay in realizing the fair value of financial instruments. The Church manages its liquidity risk by constantly monitoring forecasted and actual cash flows and financial liability maturities, and by holding assets that can be readily converted into cash.

Interest Rate Risk

The Church can earn variable interest income on its cash balance and pays interest on its bank debt [note 5] which are subject to periodic review. Changes in the bank's prime lending rate or other rates can cause fluctuations in interest payments and cash flows.

Market Risk

Market risk is the risk the fair value and future cash flows of the Church's investments [note 4] will fluctuate because of a changes in market prices including changes in interest rates and currency exchange rates. Market price changes can be caused by specific factors relating to the investments or factors affecting all similar instruments traded in the market.

11. SALARIES AND BENEFITS

Pursuant to the new British Columbia Societies Act, the Church is required to disclose wages and benefits paid to employees in the amount of \$75,000 or more during the fiscal year. There was one employee [2020 - one] with a total remuneration (salary and benefits) greater than \$75,000 per year, with a total combined remuneration in the year of \$95,540 [2020 - \$92,578]. This is included in salaries and benefits expense.

NOTES TO FINANCIAL STATEMENTS

December 31, 2021

Unaudited - See Review Engagement Report

12. NET ASSET TRANSFERS

It is a policy of the board of directors to internally restrict [note 9] the unrestricted net assets at the year end.

13. COVID-19 EMERGENCY FUNDING

The Church has applied for and received a number of COVID-19 government subsidies as follows: 10% Temporary Wage Subsidy (TWS), Canada Emergency Wage Subsidy (CEWS) grant to cover up to 75% of the salaries of its employees; and a \$40,000 loan under the Canada Emergency Business Account (CEBA). This loan is non-interest bearing until December 31, 2022, and then interest accrues at 5% until December 31, 2025, when the loan is due. If the loan is repaid on or before December 31, 2023, \$10,000 of the loan will be forgiven.

	2021	2020
	\$	\$
Canada Emergency Wage Subsidy	17,793	58,492
Canada Emergency Business Account Loan - forgiveness of debt	10,000	—
Temporary Wage Subsidy	—	3,819
	27,793	62,311

14. COVID-19

Since the middle of March 2020, the Church has been closed to the public. There were no in person activity since mid-March. The Church received less donations due to no worship services; reduced and deferred rental income from Cambie Montessori Children's Center. The Church cut spending on utilities. The Church received CEWS monthly to cover payroll expense and applied for two forgiveness loans, one from TD and another from United Church of Canada. The Church followed WorkSafeBC advice, a COVID-19 safety plan is in place to protect the Church's workers and Church member. The Church managed to run the weekly services and fellowships online.

15. COMPARATIVE FIGURES

Certain comparative figures for the prior fiscal year have been reclassified to conform with the current year's presentation.