

ANNUAL CONGREGATION MEEING

March 17th, 2024

2023

# Annual Report



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*



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## TABLE OF CONTENTS

## 目錄

*In case of discrepancy, please refer to the original source. The original source goes first and the translation follows with.*

如有任何出入，一概以原稿為準。原稿排先，有翻譯稿排後。

Church Board (and Committees) 2023 教會堂董會...	p.1 - 2
Membership Statistics 會友統計...	p.3
Minutes of Last Congregational Meeting 教友大會紀錄...	p.4 - 6
Agenda of Annual Congregational Meeting 教友大會議程...	p.7
In Memoriam 悼念...	p.8
Minister's Report — Rev. Everest Kao 教牧信息—高一峰牧師...	p.9 - 12
Message from the chairperson of Board Directors 堂會主席分享...	p.13 - 14
Cambie Village Church 甘比邨教會...	p.15 - 16
Youth Ministry ACM Report 青少年事工ACM 報告...	p.17 - 18
Church Sports Ministry Report 教會體育事工報告...	p.19 - 20
Choir 11:30 am 午堂詩班...	p.21 - 22
Caleb Fellowship 迦勒團契...	p.23 - 24
Grace Fellowship 恩典國語團契...	p.25
Lily MacCargar Unit 麥奇嘉婦女組...	p.26
The Property Committee 物業管理委員會...	p.27 - 28
Finance Committee Report 財務委員會報告...	p.29 - 30
Financial Report 財政報告...	p.31 - 36
Proposed Budget of 2024 年財政預算...	p.37 - 38
Reviewer's Report 審查公司報告...	Appendix p.1 - 11



**CMCUC BOARD - 2023**

**2023 年教會堂董會**

**Board Chairperson :** Elisa Yu

**Board Members :** Kitty Chow, Cordelia Ho, David Kan, Kenneth Kong

**Secretary :** Kitty Woo

**Treasurer :** Wilson Tze

**Accountant :** Kenneth Chan

**Other Committees :**

- **Audio/Visual** David Kan, **Kenneth Kong**, Wilson Tze, Dominic Wong, Tracy Wong  
Steve Ko, Sung Chi Tsou, Glenn Wong

- **Envelope** Kitty Chow, Alexandra Lai, Winnie Chow, **Wilson Tze**

- **Finance** Kenneth Chan, **David Kan, Kitty Woo, Elisa Yu, Wilson Tze**

- **Ministry & Personnel** Patricia Seto, **Kitty Woo**

- **Outreach** Cordelia Ho

- **Property** David Kan, Glenn Wong, Jack Chan, Sam Yu, Wilson Tze,  
Dominic 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 )*

CMCUC BOARD - 2023

2023年教會堂董會

堂會主席：**于桂琴**  
堂會委員會：**鄒潔玉 何麗桃, 簡潤威, 江俊樺**  
書記：**胡林潔怡**  
司庫：**謝家俊**  
會計：**陳頌明**

其他委員會：

- 視訊 **簡潤威, 江俊樺, 謝家俊, 黃國峰, 黃杜萍, 高重寧, 鄒頌琪, 黃啟仁**  
- 捐封 **鄒潔玉, 黎倩儀, 周婉文, 謝家俊**  
- 財政 **陳頌明, 簡潤威, 胡林潔怡, 于桂琴, 謝家俊**  
- 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 .....	2
2. Removed by death 息勞歸主 .....	5
3. Membership – Active and transient 會友 – 常到及非固定參與者 .....	143
5. Number of donors for regular expenses 常費捐獻人數 .....	121
6. Number of identifiable donors to M & S 差傳捐獻人數 .....	32
7. Attendance Range 主日崇拜人數	
10:00am 早堂: .....	20 - 35
11:30am 午堂: .....	69 - 110

## MINUTES OF LAST CONGREGATIONAL MEETING

### 教友大會紀錄

#### CHOWN MEMORIAL AND CHINESE UNITED CHURCH

ANNUAL CONGREGATIONAL MEETING held in the church at 12:30 pm in March 12th, 2023.

慈恩紀念華人協和聯合教會教友大會訂於二零二三年三月十二日，下午十二時三十分於教會舉行。

Present: Chairperson: Patsy Seto called the meeting to order at 12:35pm

Doris Lam agreed to translate for the meeting.

Rev. Everest Kao was present.

- 1). Opening prayer with Memorial Prayers 教友大會開始禱告 + 悼念禱告  
Offered by Rev. Everest Kao
- 2). To appoint secretary for the meeting: 委任教友大會書記  
Motion Kitty Woo to be the meeting secretary.  
M: David Kan            S: Eliza Kan            No objection.
- 3). Memorial prayers 悼念禱告 Offered by Rev. Everest Kao at the item # 1) Opening prayer
- 4). To accept minutes of the last Annual Congregational Meeting (Page 4 - 6);  
接納並通過上年度教友大會會議紀錄 (4 - 6頁);  
M: Kitty Woo    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 15 – 26); 接納各部門、小組之報告(有關財務及預算報告除外) (15 - 26頁)  
M: Rosaline Lai            S: Caroline Ng            No objection, CARRIED  
Question from Susan King:  
One year ago, a vision came and was shared.  
David gave a brief report of the new ministry.  
Now, the sport ministry on Sunday is consider running well.  
We hosted a sport camp for the youth.  
Youth ministry committee formed after, members involved both services and the youth and have regular meeting since.  
Since last summer, Sunday activities runs after church from 2:30pm to 5:00pm  
Basketball, ping pong, and pickle ball.  
In the past 6 months, about 20-30 people joined  
What we need you to pray for...  
“May God grant us wisdom to show us how to keep the new comers to church.”  
David inviting all to join in with the activities on Sunday afternoon.  
There are new members joint on Fellowship, Sunday service and sports activities.  
Please continue to support this ministry in person.

(Continue next page 繼續下一頁)

## MINUTES OF LAST CONGREGATIONAL MEETING

### 教友大會紀錄

- 6). To consider and accept the Financial report of the church for the period ended December 31, 2022 (Page 27– 34 & Appendix page 1-11) ;

審核並通過二零二二年度之財政報告及財政結算 (27 - 34頁及附頁1 - 11頁) ;

A video recording of Kenneth Chan presenting the financial report was shared.

M: Kitty Woo                      S: Elisa Yu                      No objection, CARRIED

- 7). To consider and approve the budgets for 2023 (Page 35 - 36) ;

審核並通過二零二三年財政預算 (35 - 36頁) ;

M: Rosaline Lai                      S: Ellis Chan                      No objection, CARRIED

- 8). To approve the slate of 2023 Board members nominated by the Nomination Committee:

通過提名委員會所提出之二零二三 年堂董名單如下:

Kitty Chow 鄒潔玉 , Cordelia Ho 何麗桃 , David Kan 簡潤威 , Kenneth Kong 江俊樺 ,

Wilson Tze 謝家俊 , Kitty Woo 胡林潔怡 , Elisa Yu 于桂琴

- 9). To elect 2023 Congregational Chairperson: 推選二零二三年教友大會主席;

Kitty Woo nominated Patsy Seto

Elisa Yu seconded

CARRIED

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

委任 Tompkins Wozny & Co. 作審查公司。

M: Elisa Yu                      S: Lisa Yu                      No objections, CARRIED

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

David is reporting

All BC churches are facing this issue. In the last few years, all insurance are increasing.

Same as our church insurance

2020 \$20181

2021 \$26235 30% increased

2022 \$30597 10% increased

(Continue next page 繼續下一頁)



## MINUTES OF LAST CONGREGATIONAL MEETING

### 教友大會紀錄

An emailed was sent to all United Church churches, with a HUB (broker) pricing attached.

HUB used to be a broker and now is officially used by United Church of Canada.

Because of this, insurance should be decreased to \$20098, decreased by 35%

Later we learned that, BC is an active earthquake rink, this quote will not include the earthquake insurance.

We might not be able to buy separate insurance for that;

Church board has purchases HUB insurance but with no earthquake insurance.

We continue looking for a separate earthquake insurance.

We found one, and the cost is \$18050, with condition.

Total building 8.8 million, excluding stainglass \$10000

Only can insurance \$50,000,000, with \$750,000 deductible

Patsy asked if it is mandatory

Susan commented after research some churches go without the earthquake insurance

Elisa asked if we have a choice to use the old broker

David replied: Yes we can, with month to month payment, but no prorated, and also will be even more expensive

Glenn added: HUB: the exception is for Vancouver area, earthquake prone area, not greater Vancouver

Our original broker did recommend this policy

We can always ask for a new quote from our original broker

#### **MOTION the board to:**

**1 Get new quote for the whole insurance package**

**2 Check with UCC if any new exception**

**3 Call for congregation meeting if needed**

M: David Kan      S: Ellis Chan

All agreed      CARRIED

Ellis would like to give a big thank you to Rev Everest Kao for his great work.

12). Adjournment 休會

M: Eliza Kan      S: Benjamin Kan      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 17th, 2024

ANNUAL CONGREGATIONAL MEETING held in the church at 12:30 pm in March 17th, 2024.

慈恩紀念華人協和聯合教會教友大會訂於二零二四年三月十七日，下午十二時三十分於教會舉行。

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 - 6);  
接納並通過上年度教友大會會議紀錄 (4 - 6頁)
5. to accept the reports of the various departments of the church, except the Financial report and budget; (Page 15 - 28);  
接納各部門、小組之報告(有關財務及預算報告除外) (15 - 28頁)
6. to consider and accept the Financial report of the church for the period ended December 31, 2023 (Page 29 - 36 & Appendix page 1 - 11);  
審核並通過二零二三年度之財政報告及財政結算 (29 - 36頁及附頁1 - 11頁)
7. to consider and approve the budgets for 2024 (Page 37 - 38);  
審核並通過二零二四年財政預算 (37 - 38頁)
8. to approve the slate of 2024 Board members nominated by the Nomination Committee;  
通過提名委員會所提出之二零二四年堂董名單如下:  
Kitty Chow 鄒潔玉    Cordelia Ho 何麗桃    David Kan 簡潤威    Kenneth Kong 江俊樺  
Wilson Tze 謝家俊    Dominic Wong 黃國峰    Kitty Woo 胡林潔怡    Elisa Yu 于桂琴  
Lisa Yu 于桂珠
9. to elect the 2024 Congregational Chairperson;    推選二零二四年教友大會主席
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.

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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！

### **Members and Active Adherents Deceased in 2023 二零二三年離世同道名單**

- Eileen CHUM 鄧吳葉玲
- Ellen MCINNES
- Ng Mo Kit CHAN 陳吳慕潔
- Siu Nam CHOW 周少南
- Grace, Lai Tang JANG 鄭吳麗婷

教 牧 信 息： 高 一 峯 牧 師

各位親愛的弟兄姊妹：

2023年是我們弟兄姊妹整裝待發的一年。究竟我們做了什麼的預備工作？明年又會有怎樣的委身事奉的新事工呢？

我們中英堂2023年是在彼此事工相互配合、在愛中合一見證的一年。「主內一體」是提醒指示我們來自不同文化背景、語言、年齡的同道，在聖靈的感召下、一同用主的愛去建立教會。在Sanders Mah傳道一家、各主日學老師委身於中英堂青少年、主日學的事工，再加上在中英文堂聯合崇拜聚會中青少年樂隊、音樂敬拜小組帶領的敬拜音樂，都引領我們中英文堂經歷上主的同在。而在Donna Dinsmore牧師發揮音樂恩賜，在中英文堂聯合崇拜、聖誕樹亮燈儀式、平安夜燭光崇拜聚會中的領導，使到我們中英文堂一同在歡欣感恩的氣氛下，一起頌讚三一真神。

每個月第一個主日，聖餐主日崇拜，及其後的關愛勉勵愛筵，都是我們一同經歷主愛、見證主恩的聚會活動。很多八、九十歲的長者，都一同參與聚會，共沐主恩，我們又怎能不一起發出感恩的讚美！

每個主日崇拜後的各項體育活動，是我們改變文化，建立家庭參加教會活動、鼓勵不同年紀的朋友、同道在新冠肺炎之後，走向實體生活、除了悶在家中打電子遊戲機、定睛銀幕視像Zoom之外，在運動中活動筋骨，使身心舒暢的事工，更是一個邀請新朋友、認識新朋友、見證主恩、傳揚福音的好機會，在2024年，我們一定要繼續努力踴躍參與、興旺教會，榮耀主名。

牧師每個星期一的查經班，以及每個星期四的教會祈禱會，都是各教友同道學習聖經真理，體驗聖靈的同在及領受上帝異象心意，大家互相勉勵代禱的時間，是我們每一位委身主耶穌基督的使徒、聖徒，屬靈生命成長中，不可欠缺的一環。

而各個團契小組的聚會、各項活動，是我們互相扶持、在主的愛中分享主恩、經歷主愛的地方。每星期五的迦勒團聚會、星期六的國語恩典團契聚會活動，無論是以Zoom視像形式或實體的聚會，都是教會肢體相交、屬靈生命一越掙扎成長、在主愛中分享喜樂憂愁的地方。而教會賣物會、插花裝飾特別班、每主日崇拜後各教友相約一起的午餐、特別的護理中心聚餐、婦女小組的聚餐、探訪後的聚餐、牧師家庭及其他教友家庭的感恩聚會，合成了一幅美麗彩色的拼圖：我們教會弟兄姊妹的團體生活，真是多姿多彩。

對外聯合事工方面，牧師像以往一樣，繼續與南地教會保持緊密聯繫，將每個星期和眾牧者視像會議中的學習、討論及提醒，即時運用、推廣到本教會的事工當中；在恩雨之聲繼續擔任常務委員，更加在2023年12月的大溫哥華教牧同工會年終感恩暨聖誕節聚餐中，被提名及獲通過成為2024年職員會委員；Solon師母則繼續參與溫哥華師母團契的事奉工作，也被選成為加拿大華人神學院校友職員會成員。凡此種種，希望各位弟兄姊妹繼續為我們代禱，使我們事奉得力、榮耀上主。

(Continue next page 繼續下一頁)

教 牧 信 息： 高 一 峯 牧 師

最後，我們要思考第二個問題：明年又會有怎樣的委身事奉的新事工呢？

首先，讓我們讀一段聖經：「12. 黑夜已深，白晝將近，我們就當脫去暗昧的行為，帶上光明的兵器。13. 行事為人要端正，好像行在白晝，不可荒宴醉酒，不可好色邪蕩，不可爭競嫉妒。14. 總要披戴主耶穌基督，不要為肉體安排，去放縱私慾。」羅馬書13: 12-14。我們2024年事工中心「披戴基督、見證主道！」牧師會在2024年講道中、各團契活動中、查經班、祈禱會中勉勵推動；在2024年開始主日宣道主題：「南地末世解碼」系列中，會開始講解當中的使命及提醒；另外一項就是配合2024年大溫哥華教牧同工培靈研經大會（5月2-5日），「迷霧濃、從哀禱到讚美」，會在培靈研經大會開始之前的四個禮拜，先將相同主題、相同經文的題目，作當主日講道的題目，也鼓勵各同道一起踴躍參與培靈研經大會的各項聚會；最後一項主是在2024年，教會會舉行啓發課程，日期是5月3日起，每個星期五晚上在教會實體聚會，是需要各弟兄姊妹一同委身事奉的聖工，而啓發課程7月19-21日的退修營，更是我們在聖靈的引導下，鼓勵新人接受主耶穌基督、建立新朋友教會團契生活、崇拜生活十分重要的一次退修聚會，希望各教友同道，都能夠熱心參與、恆切為這些事工代禱交託。

讓我們在天父上帝的慈愛中、主耶穌基督的恩惠、大能聖靈的引領下，一起「披戴基督，見證主道」。

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 in Christ ,

2003 was the year when members of our congregation prepared themselves to serve God. What preparation work have we done ? What missions await us in 2024 ?.

Both the English and Chinese congregations had different missions, but they worked together to serve God as “one body in Christ”. Our mission statement “one body in Christ” constantly reminds us that although our members come from different backgrounds in terms of culture, language, and age, with the guidance of the Holy Spirit, they all contribute to the church in different ways with the love of our Lord.

The family of Sanders Mar, and the Sunday school teachers/leaders in the English and Chinese groups who look after youths, the youth band which plays in the joint service a few times a year, the Music Worship Team which selects tunes for the weekly service, they all lead members to experience the existence and the miracles of God.

Under the aegis of Reverend Donna Dinsmore’s musical talent, all members of the church at the joint-worship, the Christmas tree lighting ceremony, the Candlelight service on Christmas Eve, everybody gathered to praise our Lord in a most amicable manner.

On the first Sunday of every month, after the communion and our “love feast”, it is time for us to experience the love of God with all the different activities. With many octogenarians and nonagenarians also taking part in these activities, how can we not praise Him for the grace that he is showing us ?

All the activities after Sunday service is how we change the culture, encouraging families to join church activities, encouraging members and their peers to return to reality after COVID, rather than staying home to play video games or staring at the blue screen on Zoom. In sports activities, we can ensure our bones and various body parts go through rigorous workouts. It is also an excellent way to meet new friends and spread the gospels.

During Bible study every Monday and prayer meeting every Thursday, members learn about the Bible, how they experience the existence of the Holy Spirit, and receive the kindness of God. This is a time when members pray with each other, pray for each other, and encouragement each other. We are all disciples of Jesus Christ. This is an element which must not be omitted from our religious growth.

During group meetings and activities, we support each other and share the grace and the love of God with each other, wherever we are. The Caleb Cantonese Fellowship meets every Friday. Saturday is the Grace Mandarin Fellowship. Whether it is via Zoom at everybody’s home, or in person at church, we all function as appendages of the same church. Our spiritual life grows out of struggles; we share our joy and our sadness in the love of God, because of the love of God. There are also bazaars, special flower-arrangement classes, etc., to enrich everybody’s life.

Members get together after Sunday service to have lunch together. Special care-home visits and meals the Thanksgiving gatherings at the house of the pastors and other members of the congregation, these are all parts and parcels of the picture which comprises our church. Our members have such exciting and meaningful group activities.

**(Continue next page 繼續下一頁)**

## MINISTER'S REPORT - Rev. Everest Kao

教 牧 信 息： 高 一 峯 牧 師

Among our many outreach missions, we continue to keep close contact with Southland Church, with all that are discussed at their weekly video conference. The discussions are used in the missions and sermons of our own church. I continue to be on the Board of SOBEM. At the Thanksgiving Christmas Dinner of the Vancouver Chinese Evangelical Ministerial Fellowship, I was elected a staff of 2024. My wife Solon continues to be a part of the Vancouver Pastor Wives Fellowship. She has also been elected to be a member of the Alumni Association of the Canadian Chinese School of Theology (Vancouver). Of all these activities, we will need everybody to pray for us so that we can all serve God together and glorify Him.

Another question to consider is: What contribution can we make for the missions this year ?”

First of all, let us quote from the Bible, Roman 13:12-14

“The night is nearly over; the day is almost here. So let us put aside the deeds of darkness and put on the armour of light. Let us behave decently, as in the daytime, not in carousing and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy.”

In 2024, our mission centers around garbing ourselves with the grace of God to testify his Way. Through my sermons in 2024, in all fellowship activities, Bible study classes, prayer meetings, we promote the theme from the Southland Church Apocalyptic Decoding series, and start to explain the mission and reminder. Another item is to match the Vancouver Chinese Evangelical Ministerial Fellowships Bible Conference (2nd-5th May), “In the Dense Fog, from Lament to Praise” four weeks prior to the event with the same topics, the same scripture and themes.

Last but certainly not least, CMCUC will be hosting the Alpha Programme starting 3rd May, every Friday in person at the church. This requires all members to serve ad glorify God. The Alpha retreat will be 19th-21st July. With the guidance of the Holy Spirit, we can encourage newcomers to join the troop of Christian soldiers, help them to be a part of our fellowship.

In Christ

*Rev. Everest Kao*

Reverend Everest Kao

## MESSAGE FROM THE CHAIRPERSON OF BOARD DIRECTORS

### 堂會主席分享

#### *Peace and understanding*

If possible, so far as it depends on you, live peacefully with all. **Romans 12:18**

Dear Congregation,

How amazing our God has been, we must count our blessings! Everyday in 2023, not only have we heard about the long continuous war in Ukraine which started in February 2022, but on October 7, 2023 Hamas led an attack on Israel.

Conflict in any part of God's created world affects all Christians in all parts of the world. It weighs heavily in all of our hearts which for many has already been burdened and not yet fully recovered from COVID.

As Christians, we are blessed because we believe Christ came down from heaven not to condemn us but to save us. Christ became man and was challenged, suffered pain and even died the most painful death so that we can live life abundantly. He truly can relate to all our worries and suffering.

How then, in light of Christ's ultimate sacrifice, can we not view the situation of COVID and war in Ukraine and Israel as worthy reasons why we should have a stronger bond to God? We must be thankful for our health, safety and freedom to meet at Church or online.

Praise the Lord for His continued blessing of the CMCUC Board. We faithfully meet every second Wednesday of every month under the steadfast guidance of Rev. Everest Kao. These members include Kitty Chow, Cordelia Ho, David Kan, Kenneth Kong, Wilson Tze, Kitty Woo and myself.

We continue to receive reports from various committees each month: Sports Ministry, M&P, Property Committee, CVC Ministry, Chinese Ministry, Youth Ministry, Finance, CUC Housing Society, and Outreach. Encouragement, communication and guidance from each committee help us to make decisions for the continued Ministry of the Church. This wonderful place we call Church is safe and warm because of many who answer the call to serve and to help with the ongoing maintenance of the building, and to them we are very thankful.

Please continue pray for world peace, the future of the Church, wisdom of the Board and guidance for all committees. As well, continue to give thanks for all of God's blessings.

**Respectfully submitted,**



**Elisa Yu**

**Chairperson of CMCUC Board**



## MESSAGE FROM THE CHAIRPERSON OF BOARD DIRECTORS

### 堂會主席分享

#### 和平與理解

「若是能行，總要盡力與眾人和睦。」(羅馬書 12 : 18)

各位親愛的會眾安好!

我們的神是多麼奇妙，我們必須數算我們的祝福！2023年的每一天，我們不僅聽到2022年2月開始的烏克蘭長期持續戰爭，而且還聽到2023年10月7日哈馬斯領導對以色列的攻擊。

上帝創造的世界任何地方的衝突都會影響到世界各地的所有基督徒。它沉重地壓在我們所有人的心上，對許多人來說，我們的心已經背負著沉重的負擔，但尚未從新冠疫情中完全康復。

身為基督徒，我們是有福的，因為我們相信基督從天上降下來不是為了譴責我們，而是為了拯救我們。基督降世為人，受到挑戰，受苦，甚至經歷了最痛苦的死亡，以便我們能夠过上豐盛的生活。祂確實能理解我們所有的憂慮和痛苦。

那麼，鑑於基督的最終犧牲，我們怎能不將新冠疫情以及烏克蘭和以色列的戰爭視為我們應該與上帝建立更牢固聯繫的合理理由呢？我們必須感謝我們的健康、安全以及在教會或網路上聚會的自由。

讚美主繼續祝福協和聯合教會的堂董會。在高一峯牧師堅定的指導下，我們每個月的第二個星期三忠實地聚會。這些成員包括鄒潔玉，何麗桃，簡潤威，江俊樺，謝家俊，胡林潔怡和我自己。

我們每個月都會繼續收到來自各委員會的報告：體育部、職事部、物業管理委員會、甘比邨教會部，中文部、青年部、財政部、協和邨住房協會和外展部。各委員會的鼓勵、溝通和指導幫助我們為教會的持續事工做出決定。這個我們稱之為教堂的美妙地方是安全和溫暖的，因為有許多人響應號召來服務並幫助建築物的持續維護，我們非常感謝他們。

請繼續為世界和平、教會的未來、董事會的智慧以及所有委員會的指導祈禱。同時，繼續感謝上帝的所有祝福。

**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 Friends,

Our small congregation (18 to 25 weekly) is amazed at God's continued provision. Our worshipping community continues to meet with the weekly preaching done by pulpit supply. As a result, all the worship planning falls to the members including finding pulpit supply. As a result, this limits the energy to provide support to other areas of the church and wider church community. With limited resources and assistance our advisory group has made the decision currently to offer only services in-person. The hiring of the youth worker, Sanders Mah, has been encouraging to us and we are still working out how to integrate the youth that attend, with that of Cambie Village worship community. Since November 2023 we have had the assistance of Rev. Donna Dinsmore in ministry. Having Rev. Dinsmore with us has helped refresh our community and given us broader insights into what and how worship of our Lord can be. Rev. Dinsmore has been helping us to work together as a community of believers by demonstrating how to effectively listen to each other, taking time to follow process while listening to God. Weekly, we our advisor team (Susan King, Kitty Woo, Glenn Wong, and Patsy Seto) is meeting with Rev. Dinsmore. In addition, after our worship service, we have invited all members of our worship community to be in a circle conversation where we learn more about each other. Her work with us, we hope will equip us as we move forward as a worship community in the Cambie Village neighbourhood. We ask for your prayers and support in this journey.

**In Christ,**

***Patsy Seto (for Cambie Village Church Congregation)***

## 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)

親愛的朋友們:

我們的小會眾(每週18至25位會友)對神持續的供應感到驚訝。我們的敬拜團體繼續每週都有不同的傳道人負責講道。結果,所有的敬拜計劃都落在了成員身上,包括尋找講道的傳道人。結果,這限制了向教會其他領域和更廣泛的教會社區提供支持的精力。由於資源和援助有限,我們的諮詢小組目前決定僅提供面對面服務。僱用青年工作者 Sanders Mah 對我們來說是令人鼓舞的,我們仍在研究如何將參與的青年與甘比邨禮拜社區的青年結合起來。自2023年11月以來,我們的事工得到了 Donna Dinsmore 牧師的協助。Dinsmore 牧師與我們一起幫助我們的社區煥然一新,並使我們對什麼是敬拜我們的主以及如何敬拜我們的主有了更廣泛的見解。Dinsmore 牧師一直在幫助我們作為一個信徒群體共同努力,展示如何有效地互相傾聽,在傾聽上帝的同時花時間遵循流程。每週,我們的顧問團隊(Susan King、胡林潔怡、黃啟仁 和 司徒翠霞)都會與牧師會面。此外,在敬拜儀式結束後,我們邀請敬拜團體的所有成員進行一輪對話,以便我們可以更多地彼此了解。我們希望她與我們的合作能幫助我們成為甘比邨社區的崇拜社區。我們請求您在這段旅程中祈禱和支持。

**主內**

**甘比邨教會會眾**

(司徒翠霞 代筆)

## Youth Ministry ACM Report

## 青少年事工 ACM 報告

I am grateful to God and to CMCUC/CVC for me (and my family) coming on board in May 2023. It's been a valuable time getting to know the church and getting to know the youth and their families, discerning where they are at in their spiritual journeys.

For Youth Ministry, our schedule was to meet weekly in the chapel, from 11:15am to 12:45pm, but varied a bit according to the end time of CVC worship. We have named the gathering time, "Youth Fellowship", and not "Sunday School" or "Joshua Fellowship". This may change in the future. Discussions have also been made about the possibility of meeting Friday nights.

It has ranged from 2 to 9 in attendance. Our topic series have been: "Name Dropping the Name of Jesus", "Who is Jesus", and "The Case for Christ" (by Lee Strobel). On some Sundays, we have headed out to nearby coffee shops, as planned or impromptu, to have opportunities to get to know one another more casually and personally. We have had a lot of fun (and learning) with ice-breaker games, including quizzes using AhaSlides.

We had one Friday night outing to attend OMF's (Overseas Missionary Fellowship) Youth Conference, with a simple dinner beforehand. It was a valuable evening as we listened to missionaries share their experiences.

My overall hope is to make Christian discipleship a more integrated and natural part of the youth's daily lives, and to show a larger scope of the Kingdom of God. This surely is a challenge as the youth have plenty of difficulties, distractions, and demands that divert their attention away from knowing Jesus and living for Him; but I trust that He will carry out His transformational work in His disciples, for His glory.

Respectfully submitted,

**Sanders Mah**

## Youth Ministry ACM Report

## 青少年事工 ACM 報告

我感謝上帝和CMCUC/CVC讓我(和我的家人)在2023年5月加入。這是了解教會、了解年輕人及其家人的寶貴時間，具有洞察力，他們在靈性旅程中所處的位置。

對於青少年事工，我們的日程安排是每週在教會聚會，時間為上午11:15 至中午12:45，但是根據CVC崇拜的結束時間略有不同。我們把這次聚會命名為「青春團契」，而不是“主日學”或“約書亞團契”。這在未來可能會改變。也討論了週五晚上舉行聚會的可能性。

出席人數從2人到9人不等。我們的主題系列是：「名字刪除耶穌的名字」、「耶穌是誰」和「基督的案例」（李·史特博）。有幾個星期天，我們去了按計劃或即興去附近的咖啡店，有機會互相了解更加隨意和個性化。我們在破冰遊戲中獲得了很多樂趣（和學習），包括使用AhaSlides進行測驗。

在一個星期五晚上我們出去參加 OMF（海外宣教團契）青年會議，提前吃一頓簡單的晚餐。這是一個寶貴的夜晚，我們聆聽傳教士分享他們的經驗。

我的整體希望是讓基督徒門徒訓練成為年輕人日常生活中更完整、更自然生命的一部分，並展現更大範圍的神國。這對年輕人來說無疑是個挑戰許多困難、幹擾和要求使他們的注意力從認識耶穌和為他而活；但我相信，為了祂的榮耀，祂會在祂的門徒身上實施祂的轉化工作。

恭敬提交，

**Sanders Mah**

## Church Sports Ministry Report

### 教會體育事工報告

親愛的教友們：

我們教會的體育事工已經進入第三個年頭，每週日下午二時半至五時舉行，包括乒乓球、籃球和 Pickleball 等運動項目。感謝上帝給予我們一個良好的場地，讓不同的家庭可以在星期天下午聚集一堂，共同享受運動的樂趣。

這個體育事工已經吸引了大約十多個家庭的參與，成為了教會的一個重要活動。我們看到了家庭之間的聯繫更加緊密，並且有許多人在這個平台上建立了友誼和互助的關係。這不僅是一個體育活動，更是一個家庭共同享受的社區聚會。

我們期待著上帝繼續使用我們的教會和體育事工，讓更多的家庭有機會參與運動活動，並且通過這個途徑吸引更多的人參加教會的各項活動。願主的恩典和祝福繼續豐富我們的體育事工，使之成為一個社區中的溫暖聚集地，讓更多人得到神的愛和關懷。

主內，

**教會體育事工** 敬上

## Church Sports Ministry Report

## 教會體育事工報告

Dear Church members,

Our church's sports ministry has entered its third year, held every Sunday from 2:30 PM to 5:00 PM, featuring activities such as table tennis, basketball, and pickleball. We are grateful to God for providing us with a good venue where families can come together on Sunday afternoons to enjoy sports.

This sports ministry has attracted the participation of about a dozen families, becoming an important activity of the church. We have seen stronger connections among families, and many friendships and mutual support relationships have been established through this platform. It is not only a sports activity but also a community gathering where families can enjoy together.

We look forward to God continuing to use our church and sports ministry to provide more families with opportunities to participate in sports activities and to attract more people to join various church activities through this avenue. May the grace and blessings of the Lord continue to enrich our sports ministry, making it a warm gathering place in the community where more people can experience God's love and care.

In Christ ,

**Church Sports Ministry**

**CHOIR 11:30 am**

**午堂詩班**

親愛的教友們：

感謝主，我們再次有機會來共享中文堂詩班在過去一年的感恩。2023，疫情終於接近完結，我們深刻地體會到上帝的引領和上帝的恩典。在這段特殊的時期裡，我們的詩班們繼續在每個星期天中文堂崇拜中獻唱，帶領教友們一同敬拜，感謝天父上帝的豐盛祝福。

雖然我們的詩班員年齡漸長，但感恩的是，他們仍然堅守著每週到教會參與詩班練習和主日崇拜。這份堅持和熱忱是我們詩班的一大榮耀，也體現了大家對事奉的真摯熱愛。感謝每一位詩班員，你們的奉獻不僅帶來美好的音樂，更為整個教會注入了一份靈性的溫暖。

我們要特別感謝高石素言及黃曼璐兩位老師每星期提供鋼琴伴奏，成為我們詩班崇拜的音樂支柱。在她們的彈奏下，詩班的歌聲更添豐富和感染力。

然而，我們也面臨到詩班成員年齡的挑戰，需要注入新的力量。感謝上帝，我們在過去的一年中，雖然遇到了這樣的挑戰，卻也迎來了一些新的詩班員。他們的加入為詩班帶來了新的活力和創意。讓我們齊心合力，鼓勵更多的弟兄姊妹參與詩班事奉，共同為主獻唱。

為了讓詩班員更好地熟悉新的聖詩，我們採取了一些新的方式。每週我們通過WhatsApp 分享唱詩的YouTube 連結，讓大家能夠在事前聽聽，提前熟悉，讓詩班員更好地準備和領略詩歌的豐富涵義。

在新的一年裡，我們將繼續堅守事奉，披戴基督，見證主道。願上帝的靈感動更多的弟兄姊妹加入我們的行列，一同用音樂彰顯上帝的榮耀，讓詩班成為一個充滿愛與奉獻的群體。感謝主，讓我們一同迎接更多美好的音樂時光，共同見證主的榮耀。

主內，

**午堂詩班** 敬上



## CHOIR 11:30 am

## 午堂詩班

Dear Church members,

Thanks to the Lord, we can once again share the gratitude of the 11:30am choir over the past year. In 2023, as the pandemic inched towards its end, we deeply felt the guidance and grace of God.

Throughout this unprecedented time, our choir members diligently continued to sing in person every Sunday during the 11:30am worship services, leading the congregation in praising and glorifying our Heavenly Father for His abundant blessings.

Despite the age of our choir members, we are grateful that they remain committed to attending weekly choir practice and faithfully serving during Sunday worship. Their dedication and passion are a testament to their genuine love for the ministry, and we honor each and every member for their contributions. Not only do they offer beautiful voices, but they also infuse our church with a sense of spiritual warmth. We also extend our deepest gratitude to Mrs. Serena Kao and Mrs. Mary Wong for providing piano accompaniment each week, serving as the musical pillars of our choir. Their accompaniment enriches the choir's music, adding depth and emotional resonance.

One of the challenges we faced in 2023 was the aging of our choir member and the need for an infusion of new energy. Thankfully, amidst these challenges, we also welcomed new members to the choir. Their presence brought fresh vitality and creativity, further enhancing our choir. As we move forward, we encourage all our brothers and sisters to consider joining the choir and becoming part of this special ministry, lifting our voices together in praising to the Lord.

In an effort to help our choir members become more familiar with new hymns, we implemented several new initiatives. Each week, we share YouTube links to the hymns via WhatsApp, allowing everyone to familiarize themselves with the music in advance. This enables the choir members to better prepare and appreciate the richness of the lyrics.

As we embark on a new year, we commit ourselves to continue serving, glorifying Christ, and proclaiming His Word through our music ministry. May God inspire more brothers and sisters to join our ranks, using our voices to magnify His name and making the choir a community of love and devotion. Thank you, Lord, for the many beautiful moments of music, and may we continue to witness Your glory together.

In Christ ,

**11:30am Choir**

## CALEB FELLOWSHIP

## 迦勒團契

At this time every year, it is a joyful and grateful task to write the annual report for the Caleb Fellowship. Calculating the years, Caleb Fellowship has been in existence for over 26 years since its establishment in 1996, and we are truly thankful for God's guidance throughout this journey.

In 2023, we finally saw the ending of the pandemic, and many things seemed to return to normal. Under God's guidance, Caleb Fellowship continued to witness the abundant grace of God through weekly gatherings throughout the past year.

During the past year, Caleb Fellowship actively held Zoom online meetings every Friday from 7:30 pm to 9:30 pm. This became a crucial platform for members to connect, share life experiences, and foster spiritual growth. Through spiritual discussions, the fellowship continuously built a sense of community cohesion.

In the post-pandemic era, Caleb Fellowship successfully organized monthly in-person gatherings, bringing members closer and providing direct opportunities for communication and sharing. These physical meetings, held in the church, offered a safe and warm environment, deepening the exchange of faith.

Last year, Caleb Fellowship embraced the theme "Passing on the Torch, Witnessing God's Grace," passing on the torch of faith. Through various fellowship meetings, whether online or in-person, activities included Bible study (Amos, Habakkuk), sharing of scriptures and songs, sharing of biblical figures (Joseph, John, Jacob), and different movie nights etc.. Members experienced God's grace together and supported each other through life testimonies, each playing a unique role on the journey of faith, mutually encouraging one another to grow in faith.

For 2024, Caleb Fellowship has set the theme as "Clothed in Christ, Witnessing the Way of the Lord." This theme encourages members to integrate the love and truth of Christ into their lives, proclaiming the grace of the Lord through a witnessing lifestyle. It is a continuation of the previous year's theme, emphasizing the practicality of faith and living out the pattern of Christ in daily life.

Caleb Fellowship sincerely thanks God for His guidance and preservation, allowing the fellowship to continue growing amid various challenges. Looking ahead, Caleb Fellowship will continue to lead members to a deeper understanding of God, living out the love of Christ in their lives. Thanks to the participation and dedication of each member, Caleb Fellowship has become a fellowship filled with love, vitality, and faith within the church. May God continue to bless and use this fellowship as a testimony to His glory.

Caleb Fellowship has a "Spiritual Gas Station" WhatsApp group, to share a lot of personal devotion in the chat group, and every bit of life to enrich our spiritual life. We also have a Caleb fellowship blog, the address is: <http://cmccucalebffellowship.blogspot.com>, welcome everyone to join the big family of the Caleb Fellowship in the future.

Finally, we hope to encourage more church members to participate in Caleb Fellowship. Using online platforms has resolved many previous barriers to joining fellowship. If you would like to know more about how to join Caleb Fellowship's online meetings, please feel free to contact the pastor or David.

*In Christ,*

**Caleb Fellowship**

每一年到了這個時候，為迦勒團契執筆撰寫年報，是一件很愉快及感恩的事情。屈指一算，迦勒團契於1996年成立至今已經超過26年，真的感恩上帝一路的帶領。

2023年，終於等到疫情的完結，似乎很多事情都回歸正軌，迦勒團契在上帝的帶領下，在過去一年中繼續以每一個星期的聚會去見證著神的豐盛恩典。

過去的一年中，迦勒團契每週五晚上7時半至9時半都積極召開Zoom網上聚會。這成為團契成員間互相聯繫、分享生活和屬靈成長的重要平台，並且透過屬靈的交流不斷建立群體的凝聚力。

在後疫情時代，迦勒團契也成功舉辦了每月一次的實體聚會。這不僅拉近了成員間的距離，更提供了更直接的交流和分享機會。這些實體聚會在教會中舉行，為大家提供一個安全而溫馨的環境，讓信仰的交流更加深入。

去年，迦勒團契以「薪火相傳，共證主恩」為主題，將信仰的火炬傳承下去。透過不同形式的團契聚會，不論是在網上或是在實體，活動內容包括團契查經（阿摩司書、哈巴谷書）、經文及詩歌分享、聖經人物分享（約瑟、約翰、雅各）、不同的影音之夜等，團友們一同經歷神的恩典，並在生活見證中彼此扶持，每一位團友在信仰的道路上扮演著不同的角色，彼此互相鼓勵，在信仰中一起成長。

而2024年，迦勒團契的主題定為「披戴基督，見證主道」。這個主題鼓勵團契成員們將基督的愛和真理融入生活中，並透過見證的生活方式來宣揚主的恩典。這也是對上一年主題的延續，強調信仰的實踐和在日常生活中活出基督的樣式。

迦勒團契衷心感謝上帝的帶領和保守，讓團契在各樣的挑戰中持續成長。期待未來，迦勒團契將繼續以披戴基督、見證主道為主題，帶領成員們更深入地認識上帝，並在生活中活出對基督的愛。感謝每一位成員的參與和奉獻，讓迦勒團契成為教會中一個充滿愛、活力和信仰的團契。願神繼續賜福及使用這個團契，使其成為神榮耀的見證。

迦勒團契有一個「屬靈加油站」的Whatsapp群組，團友間都能夠在群組中分享很多靈修的訊息，以及在生活中點點滴滴，在忙碌的每天當中，充實我們的屬靈生活，假若大家想了解更多一點迦勒團契的訊息，可以進入我們團契的網誌，網址的地址 [cmcuccalebfellowship.blogspot.com](http://cmcuccalebfellowship.blogspot.com)，歡迎大家加入我們迦勒團契的大家庭。

最後，希望能夠鼓勵更加多教友能夠參加迦勒團契，利用網絡的平台，解決很多以前不能參加團契的因素，若你們想了解更多如何參加迦勒團契的網上聚會，歡迎大家與牧師及David聯絡。

主內

迦勒團契 敬上

## GRACE FELLOWSHIP

### 恩典国语团契

#### Grace Fellowship Thanksgiving

We thank the Lord Jesus for following the will of God in the flesh; for revealing the glory of God in the flesh; for destroying all the power of the enemy; for becoming the High Priest and sitting at the right hand of the Father, always interceding for us; for being the Captain of our salvation; for shedding His precious blood, washing away all our sins, and becoming the atoning sacrifice for us! Thank you for leading us to establish Grace Fellowship and leading our gatherings every Saturday.

Under your leadership, brothers and sisters come together to meet with you through singing, reading the Bible, sharing, and praying. We long to meet you, the true and living God, to have our lives changed and our lives affected, to have a more abundant life; to have the fragrance of Christ in every brother and sister!

Thank you for your leadership and companionship over the past three years! Lord Jesus: we can do nothing on our own; we need to rely on you to accomplish everything! Help us to serve you according to the "Sermon on the Mount" and to please you.

In the new year, please open the door for us to spread the gospel, remove all obstacles, and let your word dwell richly in everyone's heart. We hope that through this fellowship, we can lead people to believe in the Lord; we hope that brothers and sisters who do not love the Lord enough to attend the gatherings will be able to attend and receive blessings; we hope that those who love the Lord will love the Lord more and more. Let us walk firmly on the Lord's path, with our eyes fixed on the Lord Jesus! We offer up our thanks as a sacrifice, to the glory of the Lord! Amen!

*In Christ,*

**Grace Chinese Fellowship**

恩典国语团契感恩!

感谢主耶稣在肉身中遵行神的旨意；在肉身中张显神的荣耀；败坏仇敌的一切权势；成为大祭司坐在父的右边常常替我们祷告；感谢他成为我们救恩的元帅；谢谢主耶稣流出宝血，洗净我们的一切罪过，为我们做了挽回祭！谢谢你带领我们成立恩典团契，并在每周六带领大家的聚会。

在你的带领下，弟兄姐妹聚在一起，通过唱诗、读经、分享、祷告，这样的形式与你相遇。我们渴望遇见你这位又真又活的真神，渴望我们的生命被改变，生活被影响，渴望得到更加丰盛的人生；渴望每一个弟兄姐妹身上有基督的香气！

谢谢你过去三年的带领和陪伴！主耶稣：我们靠自己不能做什么；我们需要依靠你才能成就一切！求你帮助我们按照“山上的样式”去侍奉你，讨你喜欢。

求你在新的一年里，为我们开传福音的道，去除各种拦阻，将你的道丰丰富富地存在每个人心中。盼望通过这个团契带领人信主；盼望不够爱主不参加聚会的弟兄姐妹能参加，并得到福气；盼望爱主的更加爱主，爱主更深。让我们坚定地走在主的道上，眼目单单注视主耶稣！以感谢为祭献上，荣耀主！阿门！

主内

**恩典国语团契** 敬上

**LILY MACCARGAR UNIT**

**麥奇嘉婦女組**

The church members of the Lily MacCargar Unit are old and have done their best. The unit hope that the church members can pass on the fire and bear witness to the Lord's grace and add new forces.

Thank you LORD for all blessings. Total bazaar raised in 2023 is \$ 2,263.50

Thanks to God!

In Christ

**Lily MacCargar Unit Chinese Church Women**

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賣物會教友年幾老邁, 已盡棉力, 其望教友能薪火相傳, 同證主恩· 加添新力軍。

感謝天父恩典, 2023年賣物會全年總共籌得 \$ 2,263.50

感謝天父!

**麥奇嘉婦女組** 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.

In 2022-2023, Cambie Village Service began in person attendance, as well as an expansion of Cambie Montessori Children's Centre. Subsequently, 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.

The Property Committee addressed in continuation of the following issues and items:

1. Annual Church Building Insurance Renewal through UCC Protect Insurance Program.
  - a. For the Current Year, UCC Protect offered Earthquake Insurance which was an exclusion from the previous Year, to the great relief of all Members and the Church Board. The appropriate increase in the Premium of approximately \$7,000.00 reflects this along with a premium increase on all insurance policies.
2. Annual Heating Maintenance of Boilers and Thermostats.
3. Annual Inspection and testing of all Back Flow Valves and Preventers in the Church Facility.
4. Annual Fire Inspection of the Premises including Fire Exit Signs, Extinguishers, Emergency Lighting and Exit Doors.
5. Annual Stairlift Maintenance Contract for Inspections and Periodic Testing by Western Elevator.
6. Continuance of Seasonal Landscaping
7. Annual Outdoor Lawn and Garden Sprinkler Maintenance including annual water shut off and draining water lines.
8. Garbage Disposal and Contract Negotiation with Maple Leaf Disposal.
9. Roof Leakage issues and Repairs including Lower Hallway and Bell Tower.
10. Audio Video Upgrade Planning and Implementation for the Sanctuary including 4K Laser Projection System, Web Cameras Digital Video and Controls, Digital Audio Mixer and Output, Computer Upgrade System including Online Streaming and transmission. The Total cost of the Project approached \$13,000.00. Through generous donations from many church members, the Project was financially and completely supported. Church Member Dominic supervised and arranged the Scaffolding in the Church Sanctuary to install the 4K Laser Projector, whilst an Independent Contractor installed all the Network, Video and Audio cables and calibrated the Projector. The system has been in place now since July 2023.
11. Correspondence, supervision, lease arrangements, and notification to existing Tenants within CMCUC Building including Cambie Montessori Children's Centre, True Light Chinese School, Youth Basketball Program, 46th Chown Scouts, and Evening Basketball Group.
12. Supervision and contract discussion with Good Luck I&E Trading (Custodial Services) including Snow Removal and Clearing and Salting of Church sidewalks and entryways. The latter has now been assigned to Ms. Caroline Ng.
13. Arranging and overseeing the Cambie Village Business Association Christmas Public Market on November 26th, 2023 in conjunction with the Tree Lighting Event. The event was well received by all participants and CMCUC. Plans to renew this event for calendar year 2024 was fully supported.

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 throughout the year. Without his diligent attention and hard work, the Church may not be in as operable and good condition.

Notwithstanding, all thanks be to God for His guidance and support, as He continues to take care of our Church and through His Divine Providence, supply all of our needs.

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

In Christ,

**The Property Committee**

## PROPERTY COMMITTEE

### 物業管理委員會

物業委員會一直秉持竭力維護教堂物業的精神，讓每位會眾都可以在安全舒適的環境中參加每週的敬拜、團契及小組聚會。

在2022-2023年，Cambie Village Church 開始恢復實體崇拜，同時Cambie Montessori 學童中心的擴展，必須確保我們的物業是按照一切法規，並確保所有人員的安全。

物業委員會繼續處理以下問題和事項：

1. 教堂建築物保險繼續續保UCC Protect 保險計劃
  - a. 去年在保險中排除在外的地震保險，在今年UCC 的保險中包含了，令所有會眾和教會董事會都感到非常欣慰。保費的適度增加約\$7000，反映了這個部分以及所有保險政策保費的上升
2. 教會暖爐和恆溫器的年度維修保養
3. 教堂設施中所有逆流閥和預防閥的年度檢查和測試
4. 教堂物業的年度防火檢查，包括火警出口標誌、滅火器、緊急照明和出入口
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. 繼續季節性美化環境
7. 年度戶外草坪和花園灑水器維護，包括年度關閉和排除水管內的水
8. 垃圾處理和與Maple Leaf Disposal 公司的合同談判
9. 屋頂漏水問題和修理，包括副堂走廊和鐘樓
10. 聖堂音視設備升級計劃及施工：包括新購買激光4K投影系統、網路攝影機、數位影音和控制裝置、數位音頻混音器和輸出、電腦升級系統，包括線上串流和傳輸。整個項目的總成本接近13,000.00。通過一位慷慨的教會成員的捐贈，以及其他各種成員的捐贈，項目在財政上得到了完全的支持。教會成員多明尼克監督並安排了教堂聖所的鷹架，以安裝激光4K投影機，而一位獨立的承包商安裝了所有的網路、視頻和音頻電纜並校準了投影機。這套系統自2023年7月開始運行直至現在。
11. 與CMCUC 建築物內現有租戶通信、監督、租賃安排以及通知，包括甘比蒙特梭利兒童中心、真光中文學校、青年籃球計劃、46th Chown Scouts 和晚間籃球團體租戶
12. 對Good Luck I&E Trading (清潔服務) 進行監督和合同討論，包括教堂行人道和入口處的剷雪、清理和灑鹽，後者現已由 Caroline Ng 負責
13. 安排和監督 Cambie Village 商業協會於2023年11月26日舉辦的聖誕公眾市場，並與聖誕樹亮燈儀式相結合。該活動受到所有參與者和CMCUC教會的好評，計劃在2024年繼續再主辦此項活動

雖然每一位物業委員會成員都很忙碌，但委員會仍定期開會，當有需要的時候會舉行特別的緊急會議。

最後，委員會要感謝教會行政秘書余雪明先生，在整個年度中提供的密切合作和幫助。若非他的勤奮關注和辛勤工作，教會可能無法保持如此運作良好的狀態。

不論如何，一切感謝歸於上帝，感謝祂的引導和支持，繼續照顧我們的教會，並藉著祂的恩典供應我們一切所需。

物業委員會成員包括：**黃國峰、謝家俊、陳定權、岑衛富、余錫深、黃啟仁、簡潤威**

主內

**物業管理委員會** 敬上

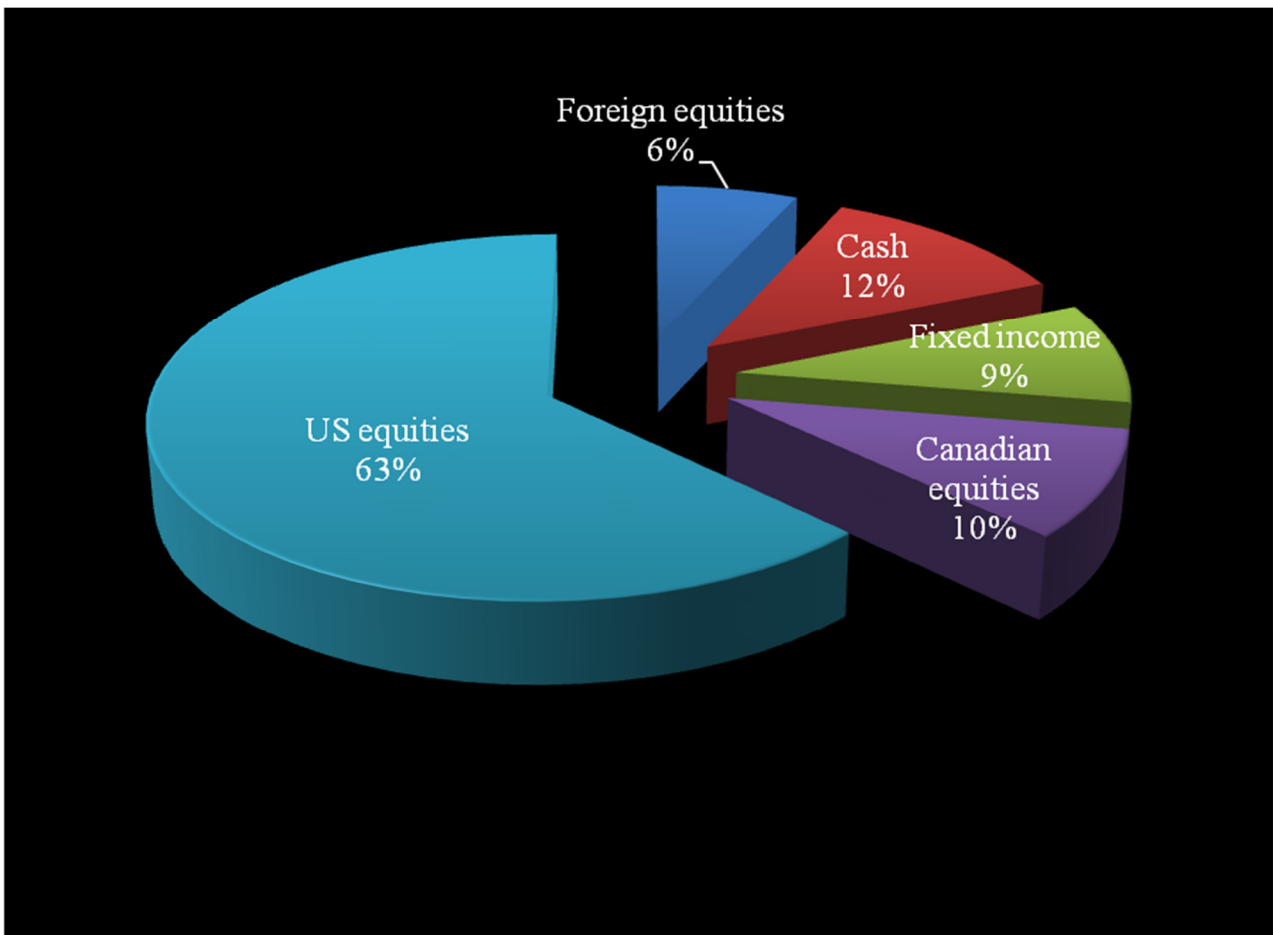
## FINANCE COMMITTEE REPORT FOR 2023

### 2023 年財務委員會報告

The market value of the Portfolio as at December 31, 2023 totaled \$ **735,758** (2022 - 651,652). During 2023, the Investment markets went up quite a lots especially during the last quarter, approximately *increased by 12.91%* compared to 2022 Year End. We have no withdrawn from our portfolio during 2023. 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 **surplus of \$ 84,774** (2022- loss \$ 102,291).

As of December 31, 2023 the composition of the Portfolio as follows:

#### ***Asset Allocation based on Market Values***



**Content in Canadian \$: 37.29 %**

**Content in US \$: 62.71 %**

The **book value** of our investment portfolio on **December 31, 2023** was \$ **563,001** (2022 - \$ 565,220). The market value of all the endowment funds was fully invested in our investment portfolio.

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



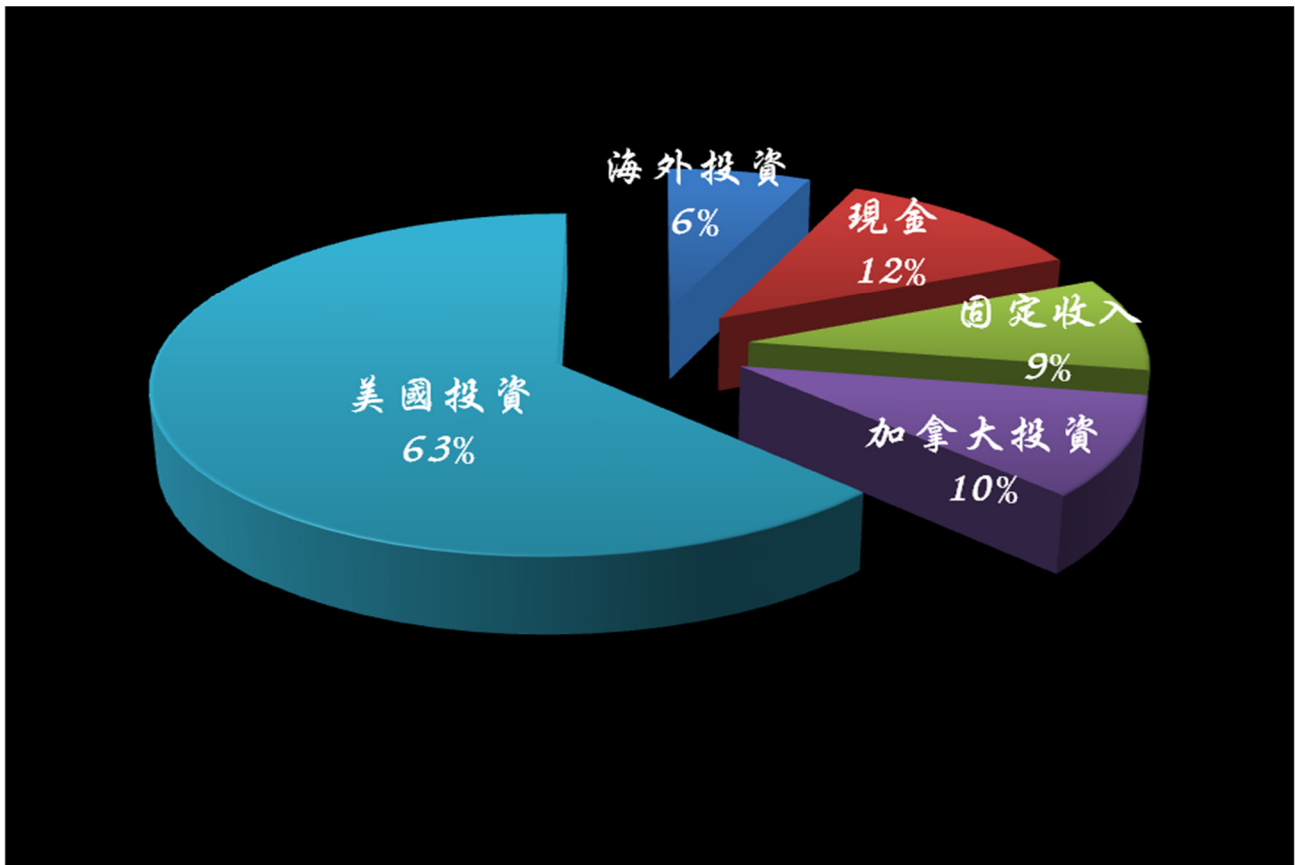
## FINANCE COMMITTEE REPORT FOR 2023

### 2023 年財務委員會報告

截至二零二三年十二月三十一日投資組合之市面價值總數為 \$ 735,758 (2022年 - \$ 651,652) 投資市場在二零二三年內波動比較大, 市場面值比二零二二年上升差不多 12.91%。二零二三年教會並沒有從投資額內提取任何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, 二零二三年投資組合之市面價值**盈利**為 **\$ 84,774** (2022年 - 虧損 \$ 102,291)。

二零二三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 37.29 %

美元結算投資 62.71 %

二零二三年十二月卅一日, 教會所有投資項本金總存款為 \$ 563,001

(2021年 - \$ 565,220)。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, 謝家俊, 簡潤威, 陳頌明

## 2023 CMCUC FINANCIAL REPORT

### 2023 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, 2023. This report highlights the financial results for the 2023 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.

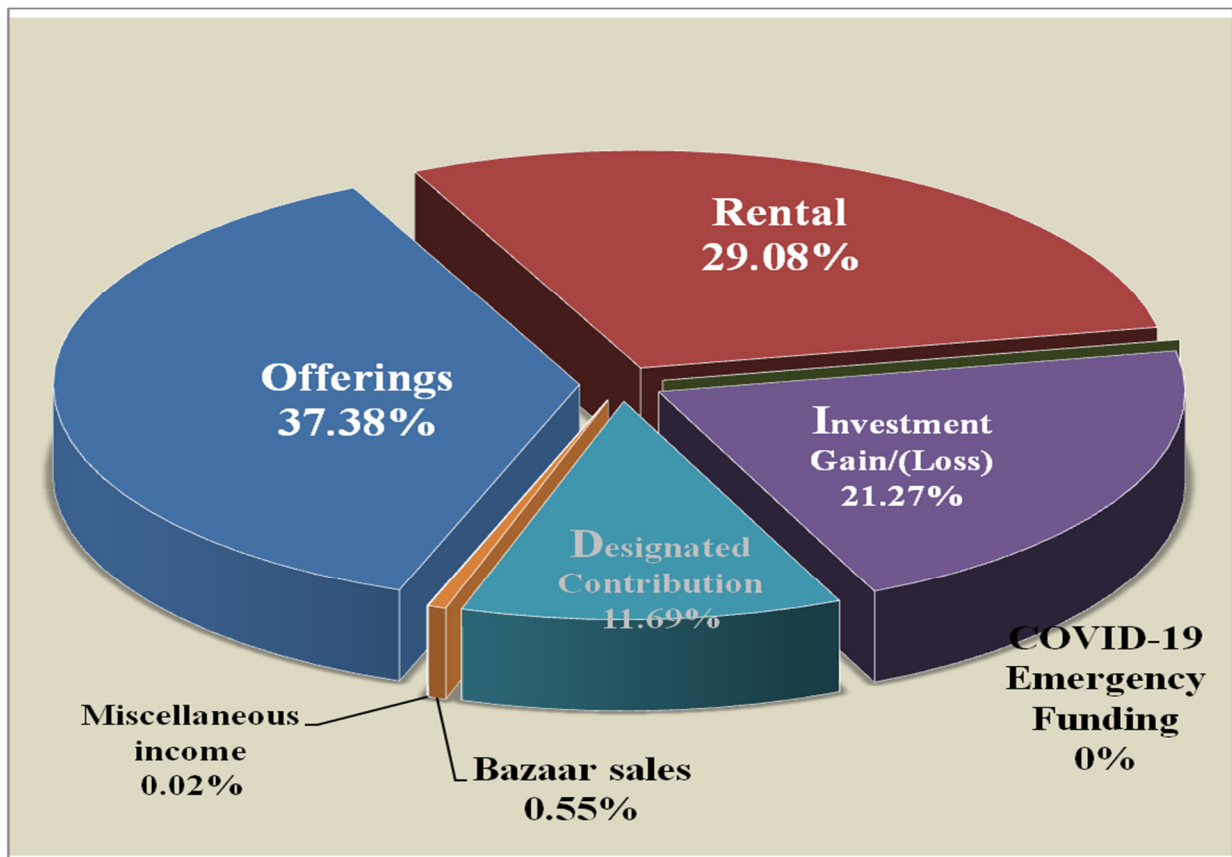
Tompkins Wozny, Chartered Professional Accountants, was appointed to perform an independent review for the Church's financial statements for the fiscal year ended December 31, 2023. Their reports are included with the financial statements.

#### 2023 FINANCIAL RESULTS

As at December 31, 2023, the balances of Deferred Revenue and Endowment Funds were \$ 70,911 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 - \$ 408,308

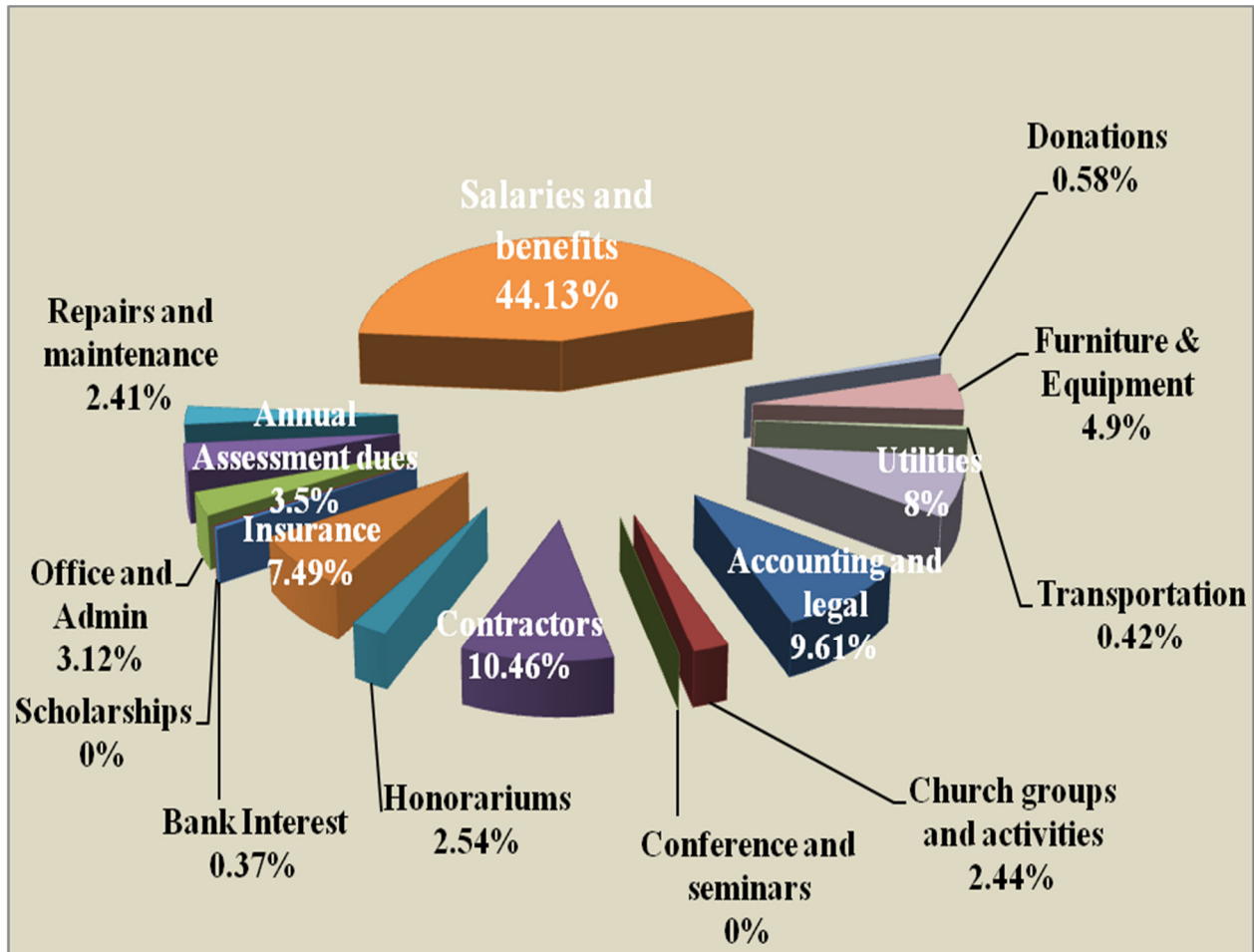


## 2023 CMCUC FINANCIAL REPORT

### 2023 年度財政報告

The total revenue for the year 2023 was \$ 408,307.48. At Year End, we had a **Gain on the Investment** for a total of **\$ 84,773.93**. We did not withdraw any cash (**2022** - also **\$ 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, except an **Interest-free Emergency Loan from TD Bank** for the amount of **\$ 40,000**. We repaid \$ 30,000 on time before December 31, 2023 and was successfully keeping the \$ 10,000 as forgiveness loan amount.

#### EXPENSES - \$ 347,266



The total operating expenses for the year 2023 were \$ 347,265.85.

Total **operating surplus** for the year was **\$ 61,041.63** (2021 - Deficit of \$ 80,327).  
*(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 2023.

#### 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)*

## 2023 CMCUC FINANCIAL REPORT

### 2023 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 \$ 70,911 for designated groups/purposes, as per the following list, as at December 31, 2023

Church Groups	\$ 70,911
Others	\$ 0

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

#### COMMENTS

##### YEAR 2023

Total operating revenue for 2023 amounted to \$ 408,307.48

Total operating expenses for 2023 was \$ 347,265.85

The total **operating surplus** for the fiscal year 2023 was **\$ 61,041.63**.

##### BUDGET 2024

The budgeted operating revenue and expenses for Chown are \$ 367,200 and \$ 478,556 respectively, resulting in a **budgeted operating deficiency** of **\$ 111,356**. *(Please refer to the proposed operating budget 2024 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:

- To approve the financial statements for the year ended December 31st, 2023.
- To approve the Budget for the year 2024.

Respectfully submitted,

**Board of Directors, CMCUC**

March 2024

致慈恩紀念華人協和聯合教會各教友：

附頁為截至二零二三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

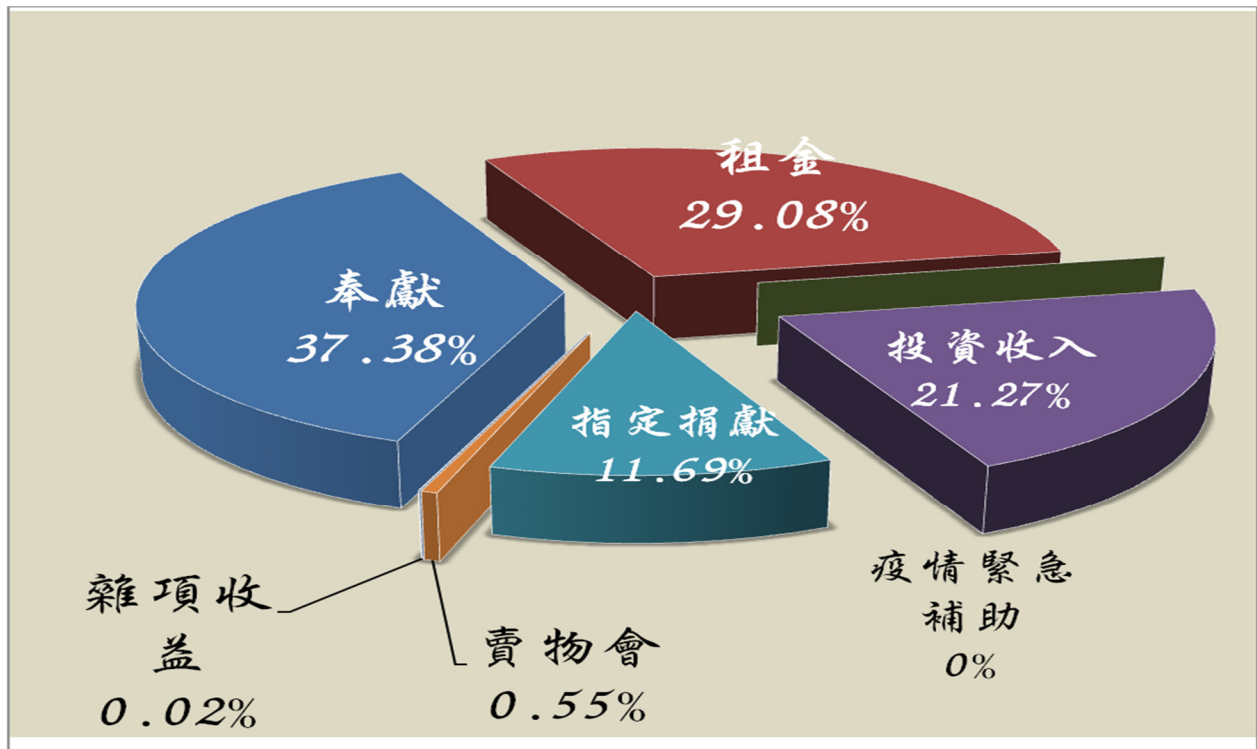
財政結算表乃由本堂負責整理，是根據加拿大非牟利機構之會計標準而準備。

**Tompkins Wozny**，的註冊會計師被委任為截至二零二三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。

### 二零二三年度之財政狀況撮要

截至二零二三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 \$ 70,911 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 - \$ 408,308



二零二三年度常年經費收入總數為\$ 408,307.48。投資**盈利**總額 **\$ 84,773.93**。

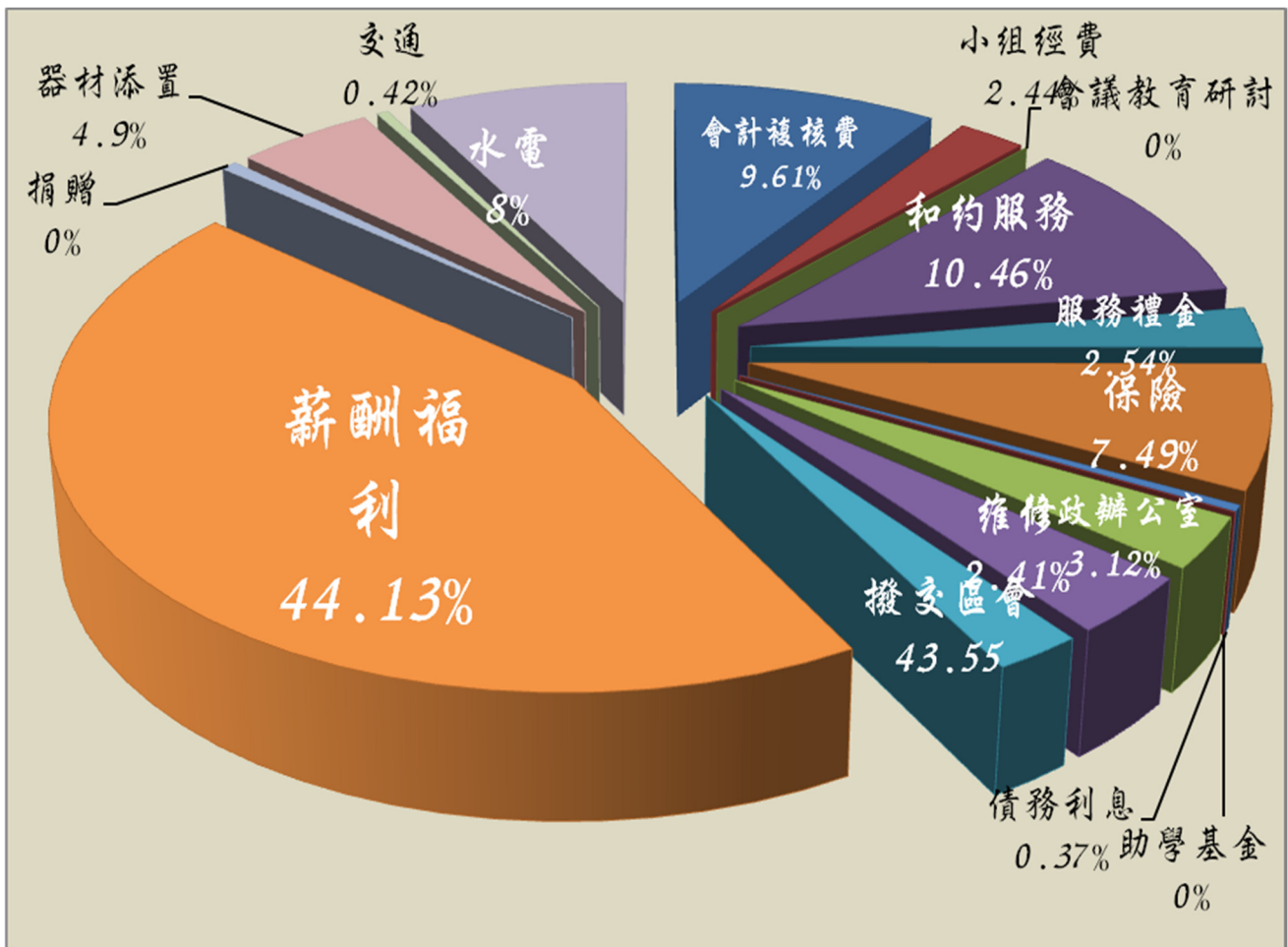
于二零二三年內並沒有如往年一般從投資戶口提取任何現金以支付經常費用(二零二二年度亦沒有提取\$ Nil)。截至二零一九年一月初、已經再沒有任何活期貸款及透支貸款欠債，除了一項教會于二零二零年成功申請，由加拿大道明銀行提供的 \$ 40,000 免息應急貸款。

教會在二零二三年十二月底已經償還加拿大道明銀行 \$ 30,000、而可享有 \$ 10,000 預期歸還豁免額。

## 2023 CMCUC FINANCIAL REPORT

### 2023 年度財政報告

常年經費支出總數為 \$ 347,266



二零二三年常年經費支出總數為\$ 347,265.85 .

二零二三年運作**盈利**總數為**\$ 61,041.63**。(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。

截至二零二三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。截至二零二三年年底，仍有\$ 70,911 指定捐款存於教會戶口，包括：

小組活動	\$ 70,911
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**

二零二三年

常年總收入合共 \$ 408,307.48。

本年度常年總支出合共 \$ 347,265.85。

本年度常年經費**盈利**總數為 **\$ 61,041.63**。

**二零二四年預算**

二零二四年之預算收入及支出分別為 \$ 367,200 及 \$ 478,556，而預算**營運不敷**之數為 **\$ 111,356** (請參閱慈恩紀念華人協和聯合教會二零二四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. 接納二零二四年預算案；

主內

**慈恩紀念華人協和聯合教會堂董會**

二零二四年三月

**PROPOSED OPERATING BUDGET FOR 2024**

**2024 年常年經費預算草案**

**Chown Memorial and Chinese United Church Proposed Operating Budget for 2024**

**慈恩紀念華人協和聯合教會二零二四年常年經費預算草案**

**OPERATING REVENUE 營運及經常收入：**

Offerings - general 獻金 - 堂費	\$ 151,500
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	108,500
Rent and building usage subject to city approval 租金和借堂奉獻 (須市府批准)	10,000
Bazaar and rummage 賣物會, 小賣	2,000
Investment income 投資收入	60,000
Interest & Miscellaneous income 利息及雜項收入	2,200
<b>Total Operating Revenue 營運及經常總收入</b>	<b>\$ 367,200</b>

**PLEASE TURN OVER PAGE**

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## PROPOSED OPERATING BUDGET FOR 2024

### 2024 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		\$ 35,000
Church groups and social activities 小組經費		12,500
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>	46,000
Donations to other organizations 捐獻		—
Furniture and equipment 器材添置	<i>Computer and accessories \$1,000 &amp; Software \$1,000</i>	2,000
Honorariums 服務禮金		6,000
Insurance 保險		30,000
Interest on debt 銀行債務利息		1,300
Contributions to mission and services 宣教與服務		—
Office and general 行政及辦公室開支		12,250
Outreach 外展事工		2,000
Annual Assessment Dues 撥交區會		16,000
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>	238,006
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		26,000
<b>Total Operating Expenses 營運及經常總支出：</b>		<b>\$ 478,556</b>

**Operating Surplus / (Deficiency) 預算營運盈餘 / (不敷)：\$ (111,356)**

[www.twmca.com](http://www.twmca.com)

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**FINANCIAL STATEMENTS**

**CHOWN MEMORIAL AND  
CHINESE UNITED CHURCH**

**December 31, 2023**

Limited Liability Partnership



**Tompkins Wozny**  
Chartered Professional Accountants

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## INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

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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, 2023 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, 2023 and 2022, current assets at the December 31, 2023 and 2022, and net assets as at January 1 and December 31 for both the 2023 and 2022 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, 2023, 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  
March 2, 2024

Chartered Professional Accountants

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Chown Memorial and Chinese United Church

STATEMENT OF FINANCIAL POSITION

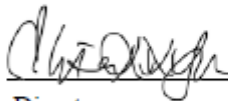
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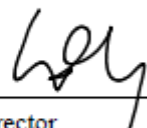
As at December 31

	2023	2022
	\$	\$
<b>ASSETS</b>		
<b>Current</b>		
Cash [note 5]	107,034	162,924
GST recoverable	2,048	1,294
Prepaid expenses	6,013	4,804
	<b>115,095</b>	<b>169,022</b>
Capital assets [note 3]	2	2
Investments [note 4]	735,759	651,652
	<b>850,856</b>	<b>820,676</b>
<b>LIABILITIES</b>		
<b>Current</b>		
Accounts payable and accrued liabilities [note 6]	28,309	23,031
Deferred revenue [note 7]	70,911	77,051
	<b>99,220</b>	<b>100,082</b>
Canada Emergency Business Account loan	—	30,000
	<b>99,220</b>	<b>130,082</b>
<b>NET ASSETS</b>		
Endowment funds [note 8]	200,000	200,000
Internally restricted [note 9]	551,636	490,594
Unrestricted	—	—
	<b>751,636</b>	<b>690,594</b>
	<b>850,856</b>	<b>820,676</b>

See accompanying notes to the financial statements

On behalf of the Board:

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Director

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To  
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Tompkins Wozny  
Chartered Professional Accountants

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Chown Memorial and Chinese United Church

STATEMENT OF CHANGES IN NET ASSETS

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Year ended December 31

	Endowment Funds \$	Internally Restricted \$	Unrestricted Net Assets \$	Total \$
<b>2023</b>	<i>[note 8]</i>	<i>[note 9]</i>		
Balance, beginning of year	200,000	490,594	—	690,594
Excess of revenue (expenses) for the year	24,550	—	36,492	61,042
Transfers <i>[note 12]</i>	(24,550)	61,042	(36,492)	—
<b>Balance, end of year</b>	<b>200,000</b>	<b>551,636</b>	<b>—</b>	<b>751,636</b>
<b>2022</b>				
Balance, beginning of year	200,000	570,921	—	770,921
Excess of revenue (expenses) for the year	(26,538)	—	(53,789)	(80,327)
Transfers <i>[note 12]</i>	26,538	(80,327)	53,789	—
<b>Balance, end of year</b>	<b>200,000</b>	<b>490,594</b>	<b>—</b>	<b>690,594</b>

*See accompanying notes to the financial statements*

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Chown Memorial and Chinese United Church

STATEMENT OF OPERATIONS

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Year ended December 31

	2023	2022
	\$	\$
<b>REVENUE</b>		
Offerings	154,887	190,903
Rental	118,735	114,555
Investment income (net)	(2,913)	31,332
Unrealized gain (loss) on investments	89,772	(133,623)
Designated contributions earned [note 7]	47,748	28,917
Other	79	112
	<b>408,308</b>	<b>232,196</b>
<b>EXPENSES</b>		
Salaries and benefits	153,233	138,789
Contractors	36,310	26,750
Accounting	33,371	26,808
Office and general	27,828	14,114
Utilities	27,787	20,853
Insurance	26,001	30,491
Presbytery dues	12,322	12,470
Church groups and activities	10,499	3,556
Honorariums	8,810	8,237
Repairs and maintenance	8,353	29,437
Transportation	1,459	320
Interest and bank charges	1,293	698
	<b>347,266</b>	<b>312,523</b>
<b>Excess of revenue (expenses) for the year</b>	<b>61,042</b>	<b>(80,327)</b>

*See accompanying notes to the financial statements*

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Chown Memorial and Chinese United Church

**STATEMENT OF CASH FLOWS**

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Year ended December 31

	2023	2022
	\$	\$
<b>OPERATING ACTIVITIES</b>		
Excess of revenue (expenses) for the year	61,042	(80,327)
Changes in non-cash working capital items:		
Accounts receivable	(754)	(615)
Prepaid expenses	(1,209)	(614)
Accounts payable and accrued liabilities	5,278	(9,097)
Deferred revenue	(6,140)	(16,197)
<b>Cash provided by (used in) operating activities</b>	<b>58,217</b>	<b>(106,850)</b>
<b>FINANCING ACTIVITIES</b>		
Acquisition and sale of investments (net)	(84,107)	102,980
Repayment of Canada Emergency Business Account loan	(30,000)	—
<b>Cash provided by (used in) financing activities</b>	<b>(114,107)</b>	<b>102,980</b>
Decrease in cash during the year	(55,890)	(3,870)
Cash, beginning of year	162,924	166,794
<b>Cash, end of year</b>	<b>107,034</b>	<b>162,924</b>

*See accompanying notes to the financial statements*

## NOTES TO FINANCIAL STATEMENTS

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December 31, 2023

### 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, 2023

**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 [2023 - \$16,854; 2022 - \$9,812].

**NOTES TO FINANCIAL STATEMENTS**

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December 31, 2023

**4. INVESTMENTS**

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

	2023	2022
	\$	\$
Cash & short term funds	89,396	75,925
Bonds & Canadian, U.S. and foreign equities	646,363	575,727
	<b>735,759</b>	<b>651,652</b>

b) Investment activity during the year was as follows:

	2023	2022
	\$	\$
Investment Income		
Interest and dividends	14,001	11,676
Capital gains	4,889	(9,460)
Unrealized capital gains (losses)	89,772	(133,623)
Foreign exchange gain (loss)	(11,009)	42,218
Investment management fees	(13,546)	(13,791)
Net investment income	84,107	(102,980)
Investments, beginning of year	651,652	754,632
	<b>735,759</b>	<b>651,652</b>
Cash withdrawn	—	—
Investments, end of year	<b>735,759</b>	<b>651,652</b>

**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, 2023 there was \$Nil [2022 - \$Nil] drawn on this facility.

**6. ACCOUNTS PAYABLE AND ACCRUED LIABILITIES**

	2023	2022
	\$	\$
Operations	12,546	7,457
Rental deposits	15,525	15,400
Government remittances - WorkSafeBC	238	174
	<b>28,309</b>	<b>23,031</b>

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

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December 31, 2023

**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
AV System Upgrade	—	28,640	(28,640)	—
Caleb Fellowship	4,285	310	—	4,595
Church Maintenance Project	26,272	6,655	—	32,927
Golden Years Club	288	—	(288)	—
Library	210	—	(210)	—
Members Fellowship	18,914	1,333	(15,900)	4,347
Rev & Mrs. Daniel Wong	14,000	—	—	14,000
Summer Camps	4,030	2,740	(2,100)	4,670
Sunday School	25	—	(25)	—
Youth Band	315	—	(315)	—
Youth Fellowship	904	1,930	(270)	2,564
	77,051	41,608	(47,748)	70,911

**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	12,275	(12,275)	100,000
Paul Pon Endowment	100,000	12,275	(12,275)	100,000
	200,000	24,550	(24,550)	200,000

## NOTES TO FINANCIAL STATEMENTS

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December 31, 2023

### 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 [2022 - one] with a total remuneration (salary and benefits) greater than \$75,000 per year, with a total combined remuneration in the year of \$101,638 [2022 - \$98,141]. This is included in salaries and benefits expense.

**NOTES TO FINANCIAL STATEMENTS**

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December 31, 2023

**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.