

Westview Christian Fellowship 2022 Annual Report  
&  
2023 Draft Budgets

To be presented to members on Nov. 27th, 2022, at 1:00 pm  
at 124 Queenston St., St. Catharines, ON.

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**WESTVIEW CHRISTIAN FELLOWSHIP**  
**Financial Statements**

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Year Ended December 31, 2021

# **WESTVIEW CHRISTIAN FELLOWSHIP**

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Year Ended December 31, 2021

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## INDEPENDENT AUDITOR'S REPORT

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To the Members of WESTVIEW CHRISTIAN FELLOWSHIP

### Qualified Opinion

I have audited the accompanying financial statements of WESTVIEW CHRISTIAN FELLOWSHIP, which comprise the statement of financial position as at December 31, 2021 and the statement of operations, statement of changes in net assets, statement of cash flows, schedule of expenditures for the year ended December 31, 2021, and a summary of significant accounting policies and other explanatory information.

In my opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of my report, the financial statements present fairly, in all material respects, the financial position of WESTVIEW CHRISTIAN FELLOWSHIP 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.

### Basis for Qualified Opinion

In common with many non-for-profit organizations, WESTVIEW CHRISTIAN FELLOWSHIP derives part of its revenue from individual donations, fundraising revenue, community building usage and other income the completeness of which is not susceptible to satisfactory audit verification. Accordingly, my verification of these revenues was limited to the amounts recorded in the records of the organization and I was not able to determine whether, as at and for the years ended December 31, 2021 and December 31, 2020, any adjustments might be necessary to revenue, excess of revenue over expenditures, assets and net assets. This also caused me to qualify my audit opinion on the financial statements as at and for the year ended December 31, 2020.

I conducted my audit in accordance with Canadian generally accepted auditing standards. My responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of Financial Statements* section of my report. I am independent of WESTVIEW CHRISTIAN FELLOWSHIP in accordance with ethical requirements that are relevant to my audit of the financial statements in Canada, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my qualified audit opinion.

## **Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of the 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.

In preparing the financial statements, management is responsible for assessing WESTVIEW CHRISTIAN FELLOWSHIP's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate WESTVIEW CHRISTIAN FELLOWSHIP or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing WESTVIEW CHRISTIAN FELLOWSHIP's financial reporting process.

## **Auditor's Responsibilities for the Audit of the Financial Statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of WESTVIEW CHRISTIAN FELLOWSHIP's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

## **Auditor's Responsibilities for the Audit of the Financial Statements (con'd)**

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on WESTVIEW CHRISTIAN FELLOWSHIP's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause WESTVIEW CHRISTIAN FELLOWSHIP to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and the significant audit findings, including any significant deficiencies in internal control that I identify during the audit.

June 30, 2022  
St. Catharines, Ontario



**NICOLE HENDERSON**  
**PROFESSIONAL CORPORATION**  
Authorized to practice public  
accounting by the Chartered  
Professional Accountants of Ontario



**NICOLE HENDERSON**  
*Professional Corporation*  
CHARTERED PROFESSIONAL ACCOUNTANT

**WESTVIEW CHRISTIAN FELLOWSHIP**

Statement of Financial Position as at December 31, 2021

	General Fund	WC4W Fund	Investment in Capital Assets	2021	2020
<b>ASSETS</b>					
Current assets					
Cash	\$42,829	\$271,561	-	\$314,390	\$301,967
Accounts receivable	-	2,500	-	2,500	-
HST recoverable	2,888	14,758	-	17,646	4,512
	45,717	288,819	-	334,536	306,479
Capital assets (note 3)	-	-	587,422	587,422	449,145
	<u>\$45,717</u>	<u>\$288,819</u>	<u>\$587,422</u>	<u>\$921,958</u>	<u>\$755,624</u>
<b>LIABILITIES AND NET ASSETS</b>					
Current liabilities					
Accounts payable and accrued liabilities	\$1,965	\$7,421	-	\$9,386	\$14,072
Employee deductions payable	721	2,296	-	3,017	2,813
	2,686	9,717	-	12,403	16,885
CEBA loan payable	-	-	-	-	40,000
Total Liabilities	2,686	9,717	-	12,403	56,885
Net Assets					
Unrestricted	43,031	-	-	43,031	46,015
Externally restricted	-	279,102	-	279,102	203,579
Investment in capital assets	-	-	587,422	587,422	449,145
	43,031	279,102	587,422	909,555	698,739
	<u>\$45,717</u>	<u>\$288,819</u>	<u>\$587,422</u>	<u>\$921,958</u>	<u>\$755,624</u>

See accompanying notes to the financial statements

Approved by:

Director: \_\_\_\_\_

Director: \_\_\_\_\_



**WESTVIEW CHRISTIAN FELLOWSHIP**

## Statement of Operations and Changes in Net Assets for the year ended December 31, 2021

	General Fund	WC4W Fund	Investment in Capital Assets	2021	2020
<b>Revenue</b>					
Individual donations	\$65,246	\$135,558	-	\$200,804	\$180,882
Organization donations	24,488	51,113	86,983	162,584	349,997
Grants:					
Niagara Prosperity Initiative	-	81,502	-	81,502	123,058
United Way Niagara	-	40,000	-	40,000	52,000
Niagara Community Foundation	-	-	-	-	12,000
Forgivable portion of CEBA loan	-	20,000	-	20,000	-
Fundraising revenue	-	2,304	-	2,304	3,435
Community building usage	3,270	-	-	3,270	6,135
Other income	4,631	-	-	4,631	287
	97,635	330,477	86,983	515,095	727,794
<b>Expenditures:</b>					
General and administration expenses (Schedule 1)	24,425	-	-	24,425	20,075
Building and grounds expenses (Schedule 1)	28,988	-	-	28,988	35,313
Program delivery expenses (Schedule 1)	41,801	74,597	-	116,398	67,657
Niagara Prosperity Initiative program (Schedule 1)	-	82,177	-	82,177	137,799
United Way program (Schedule 1)	-	32,450	-	32,450	28,073
Depreciation	-	-	19,841	19,841	14,738
	95,214	189,224	19,841	304,279	303,655
<b>Excess of revenue over expenditures</b>	2,421	141,253	67,142	210,816	424,139
 Net Assets, beginning of the year	 46,015	 203,579	 449,145	 698,739	 274,600
Interfund transfer (note 4)	(5,405)	(65,730)	71,135	-	-
<b>Net Assets, end of the year</b>	<b>\$43,031</b>	<b>\$279,102</b>	<b>\$587,422</b>	<b>\$909,555</b>	<b>\$698,739</b>

See accompanying notes to the financial statements

**WESTVIEW CHRISTIAN FELLOWSHIP**

Statement of Cash Flows for the year ended December 31, 2021

	2021	2020
<b>Cash flows from operating activities</b>		
Excess of revenue over expenditures	\$210,816	\$424,139
Items not affecting cash:		
Depreciation	19,841	14,738
Changes in non-cash working capital:		
Accounts receivable	(2,500)	-
HST refundable	(13,134)	5,226
Prepaid expenses	-	91
Accounts payable and accrued liabilities	(4,686)	(5,798)
Employee deductions payable	204	(3,705)
Net cash provided by operating activities	210,541	434,691
<b>Cash flows from investing activities</b>		
Purchase of capital assets	(158,118)	(67,024)
Net cash used in investing activities	(158,118)	(67,024)
<b>Cash flows from financing activities</b>		
Proceeds (repayment) of CEBA loan	(40,000)	40,000
Repayment of promissory note payable	-	(230,164)
Net cash used in financing activities	(40,000)	(190,164)
Net increase in cash	12,423	177,503
Cash at the beginning of the year	301,967	124,464
<b>Cash at the end of the year</b>	<b>\$314,390</b>	<b>\$301,967</b>

See accompanying notes to the financial statements

## **WESTVIEW CHRISTIAN FELLOWSHIP**

Notes to Financial Statements

Year Ended December 31, 2021

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### **1. Purpose of the Organization**

Westview Christian Fellowship is established as a trust and is a registered charity under the Income Tax Act. The purpose of the organization is to hold weekly worship services, Bible studies, and provide programs in the community.

### **2. Summary of Significant Accounting Policies**

The financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO) and include the following significant accounting policies:

#### **(a) Fund accounting**

Westview Christian Fellowship follows the restricted fund method of accounting for contributions.

The revenues and expenditures relating to the ongoing general operations and administration are reported in the General fund.

The revenues and expenditures relating to the organization's "Poverty to Possibility" Project, which is funded by the Niagara Prosperity Initiative and United Way Niagara for the reduction of poverty for residents living in the Niagara Region are classified under the Westview Centre for Women (WC4W) Fund. The purpose of the fund is to record revenue and expenditures therein.

The Investment in capital assets fund reports the activities related to the land, building and equipment held by the Church.

#### **(b) Revenue recognition**

The financial statements of the organization follow the restricted fund method of accounting for contributions whereby externally restricted contributions (grants and donations) are recognized in the appropriate restricted fund when received. Unrestricted contributions are recorded as revenue of the general fund in the year received.

The organization is named as a beneficiary in certain wills. Revenue on these arrangements, whether interest or capital, is recognized on receipt.

#### **(c) Cash**

The organization's policy is to present bank balances under cash.

## WESTVIEW CHRISTIAN FELLOWSHIP

### Notes to Financial Statements

Year Ended December 31, 2021

## 2. Summary of Significant Accounting Policies (con'd)

### (d) Capital assets

Capital assets are stated at cost. Depreciation is provided on the declining-balance method over the estimated useful lives of the assets.

	Basis	Rate
Buildings	Declining balance	4%
Furniture and fixtures	Declining balance	20%

When a capital asset no longer has any long-term service potential to the organization, the excess of its carrying amount over any residual value is recognized as an expense in the statement of operations. Any write-down recognized is not reversed.

### (e) Contributed services

Because of the difficulty in determining the fair market value of all contributed services, contributed services are not recognized in the financial statements.

### (f) Financial instruments

#### *Measurement*

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

The organization subsequently measures all its financial assets and financial liabilities at cost or amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in the statement of operations.

Financial assets measured at amortized cost include cash, accounts receivable, and HST recoverable.

Financial liabilities measured at amortized cost include accounts payable and accrued liabilities and employee deductions payable.

## WESTVIEW CHRISTIAN FELLOWSHIP

Notes to Financial Statements

Year Ended December 31, 2021

### 2. Summary of Significant Accounting Policies (con'd)

(f) Financial instruments (con'd)

For financial assets subsequently measured at cost or amortized cost, the organization regularly assesses whether there are any indications of impairment. If there is an indication of impairment, and the organization determines that there is a significant adverse change in the expected timing or amount of future cash flows from the financial asset, it recognizes an impairment loss in the statement of operations. Any reversals of previously recognized impairment losses are recognized in operations in the year the reversal occurs.

(g) Use of estimates

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from management's best estimates as additional information becomes available in the future.

### 3. Capital Assets

	Cost	Accumulated Amortization	2021 Net Book Value	2020 Net Book Value
Land	\$174,478	-	\$174,478	\$174,478
Building	505,856	105,562	400,294	258,854
Furniture and fixtures	83,316	70,666	12,650	15,813
	<u>\$763,650</u>	<u>\$176,228</u>	<u>\$587,422</u>	<u>\$449,145</u>

### 4. Interfund Transfer

During the year, an amount of \$65,730 was transferred from the WC4W Fund to Investment in Capital Assets in relation to the cost of an elevator and the nursery.

During the year, an amount of \$5,405 was transferred from the General Fund to Investment in Capital Assets in relation to the cost of a furnace.

## WESTVIEW CHRISTIAN FELLOWSHIP

Notes to Financial Statements

Year Ended December 31, 2021

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### 5. Impact of Coronavirus COVID-19 Pandemic

In March 2020, the World Health Organization declared the Coronavirus COVID-19 outbreak a pandemic. This has resulted in significant financial, market and societal impacts in Canada and around the World.

Although the pandemic has led to a change in much of the programming provided by the organization, Westview has been able to minimize the impact on the organization financially.

The duration and magnitude of the pandemic's impact on the organization's operations and financial position is not known at this time. These factors present uncertainty over future cash flows, may cause significant changes to the assets or liabilities and may have a significant impact on future operations. An estimate of the financial effect is not practicable at this time.

### 6. Financial Instruments

#### *Credit risk*

For accounts receivable, the organization assesses, on a continuous basis, amounts receivable on the basis of amounts it is virtually certain to receive based on their estimated realizable value.

#### *Liquidity risk*

Liquidity risk is the risk of being unable to meet cash requirement obligations as they come due. The organization 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.

**WESTVIEW CHRISTIAN FELLOWSHIP****SCHEDULE 1**

Schedule of Expenditures for the year ended December 31, 2021

	General Fund	WC4W Fund	2021	2020
<b>General and administration expenses</b>				
Bank charges and interest	\$2,564	-	\$2,564	\$2,554
Office	3,223	-	3,223	2,670
Professional fees	700	-	700	3,235
Telephone and internet	2,288	-	2,288	1,788
Wages and benefits	19,561	-	19,561	19,251
Program use of administration	(3,911)	-	(3,911)	(9,423)
	<u>\$24,425</u>	<u>-</u>	<u>\$24,425</u>	<u>\$20,075</u>
<b>Building and grounds expenses</b>				
Insurance	\$7,843	-	\$7,843	\$6,510
Janitorial and cleaning	10,251	-	10,251	8,664
Mortgage interest/pre-payment penalty	-	-	-	11,797
Repairs and maintenance	7,342	-	7,342	2,794
Utilities	9,112	-	9,112	9,548
Program use of premises	(5,560)	-	(5,560)	(4,000)
	<u>\$28,988</u>	<u>-</u>	<u>\$28,988</u>	<u>\$35,313</u>
<b>Program delivery expenses</b>				
Program supplies and services	\$10,619	\$38,243	\$48,862	\$26,428
Transportation	-	-	-	64
Wages and benefits	31,182	36,354	67,536	41,165
	<u>\$41,801</u>	<u>\$74,597</u>	<u>\$116,398</u>	<u>\$67,657</u>
<b>Niagara Prosperity Initiative program</b>				
Administration costs	-	\$3,911	\$3,911	\$9,423
Client support	-	1,133	1,133	1,636
Program supplies and services	-	2,000	2,000	10,265
Wages and benefits	-	75,133	75,133	116,475
	<u>-</u>	<u>\$82,177</u>	<u>\$82,177</u>	<u>\$137,799</u>
<b>United Way program</b>				
Program use of premises	-	\$4,000	\$4,000	\$4,000
Program supplies and services	-	15,490	15,490	24,073
Wages and benefits	-	12,960	12,960	-
	<u>-</u>	<u>\$32,450</u>	<u>\$32,450</u>	<u>\$28,073</u>

See accompanying notes to the financial statements

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## **2022 Annual Report For Westview Christian Fellowship**

### **Year in Review:**

In 2022, we returned to in-person meetings. Due to building renovations, we were forced to relocate and met over the Lenten season at a neighbouring United Church, Westminster United. We ended our time there with a special joint Easter service. We hope to return the favour in the New Year with a joint service in our newly renovated space.

Our congregation is a bit transient; Skye and Joel joined us this year, offering their many skills, including song, dance, and carpentry.

Reconnecting with those who we lost contact with over COVID has been slow. Since being back in our building this summer, we've hosted a brunch liturgy once a month (a service built around a potluck meal). These meals have helped, but connecting with folks who don't have email or phones or rely on buses has been slow work.

This Fall, we're completing an entire year of meeting once a month outdoors in the forest. The change of seasons — rain, snow, sun, and clouds — have brought the book of nature to bear on our teachings and community.

Finally, over the Fall and Winter, we have an intern student from MacDiv joining us. Her primary work involves volunteering with our street worker drop-in. The program is expanding from once a week to two evenings a week, so her presence with us is well-timed.

### **Leadership at Westview**

As is the case every year, we do a great job living into our long-standing maxim — participation before perfection.

As a board, we've experienced problematic turnover. The most recent round of board members recognizes this pattern needs to end. In response, they've taken some needed steps to sort out finances and governance structure. Some of what was discussed in 2021 has come to fruition in 2022, even if the work was completed by a different set of leaders.

Making changes to finances and governance is difficult; community leadership is messy. We've thrown new leaders into the cauldron of church politics without guides or mentors, which has cost us time, people, and the health of our community.

That said, our current board is participating. 2023 promises to be a turning point for our little congregation, and there's a strong desire not to repeat the past.

### **Queenston Neighbours (Community Garden), Westview@Night, and WC4W:**

The church relates the community in three primary ways: Westview Centre4women, Westview at Night, and Richard Peirpoint Community gardens (this is our contribution to our neighbourhood



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association, the Queenston Roundtable). All these initiatives make an assertive effort to view community members as equal partners.

As mentioned above, the current board has worked hard to separate our entangled finances so that the Centre can account for its true costs and the church can better see how much we contribute to the program. We've also recognized that our current board structure does not provide adequate support for the Centre. For this reason, we've established a committee composed of volunteers and board members that is solely focused on the Centre's work. The ultimate aim of the committee is to see the Centre become a confident independent agency better positioned to partner with Westview and other community organizations. To this end, 2022 will see two annual reports coming from our organization, this report focusing on the church, and a second produced by the Centre focusing on the health of the women that participate and the future vision they hold for their community.

The Queenston Roundtable, like many community groups, is working to rebuild after COVID. That said, the community gardens are thriving. Last year we added 10 beds bringing our total beds to 60. This year we installed a second water spigot and hired Joel to build us benches for the enjoyment of gardeners and park patrons.

Westview@Night, a street worker drop-in, has also been humming along. The community of volunteers and participants has added Monday evening to their long-standing Thursday night operating hours.

### **Capital Daycare Project**

We're relieved to say that what has turned out to be phase one of our capital project is now almost complete. Permits will be wrapped up by the end of this year. Over the last two years, we constructed two new accessible washrooms in the Centre, moved our offices to a newly constructed balcony, opened up the main floor to more childcare space, constructed an outdoor play area and added much-needed storage. This work more than doubles the Centre's ability to provide childcare.

Unfortunately, leadership jumped on an opportunity from a generous donor before due diligence was complete. Assumptions were made about building use, but when the target of licensing was set, the plans needed to change. Consequently, the project has gone over budget, and advocates of the project are continuing to raise funds to complete it.

### **Dreams and prayers for your ministry this coming year:**

For the coming year, we hope that we'll be able to fully move back into the sanctuary. We also dream of a day when our governance issue will stabilize, and we'll have a structure and personnel in place that can adequately support the work of the Centre.

There was a time when we needed new board members, without which we were in real danger of closing. Our prayers were answered by a few new members that have been able to make concrete progress on some long outstanding issues.

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## **Discipleship at Westview:**

A story from the “St. Catharines Standard” capturing what discipleship looks like at Westview:

### **St. Catharines furniture maker crafts new benches for Richard Pierpoint Park**

Within his first few weeks of school, Joel Galenkamp knew furniture making was for him. The 23-year-old St. Catharines man attends Sheridan College for furniture crafting, and has fallen in love with the art.

When Caleb Ratzlaff, operator of the community gardens at Richard Pierpoint Park, asked for help making new benches, Galenkamp knew he was the guy for the job.

The wood had been donated by the estate of the late Jane Hanlon.

Hanlon, a horticulturalist and environmental activist, founded the community gardens at the newly named Richard Pierpoint Park (formerly Centennial Park).

She had been planning on using the wood to build a garden outside of her home, and when she died, her estate wanted to make sure it would be used by the community.

This was Galenkamp’s first time crafting something to be used by the public, and he took it seriously.

“I’ve never really had an opportunity to build something that was for the public or for the community,” he said. “Usually its residential or something like that, it’s kind of out of the reach of a lot of people, I would say. So yeah, I really wanted to seize the opportunity of making something for the public.”

The wood came to Galenkamp as pressure treated six by sixes.

Then, he had to figure out the logistics of crafting the benches to be weatherproof.

“They have to go through our winter,” he said. “That was a big consideration just in terms of designing the structure of them as well as what finishes I was using.”

For the design of the benches, Galenkamp said he wanted to design something fun.

“I wanted to include colour because I thought that it would reflect the character of the community garden really well,” he said. “These vibrant colours kind of represent things that are blooming and growing.”

Ratzlaff said they ended up with more wood than they needed, so two of Galenkamp’s benches can be found in the gardens at Catherine Street Park.

In the future, Ratzlaff hopes to add a plaque to the benches, commemorating Hanlon’s life, and service to the community.





















*Westview x Silver Spire*

# Workshop with Pam Rocker

SAFER AND  
BRAVER  
SPACES:  
EXPLORING  
TANGIBLE  
ALLYSHIP

*Free Event*

May 26th

7:30 pm

*On Zoom*



Register here:  
[tinyurl.com/allyship-workshop](https://tinyurl.com/allyship-workshop)





## AGM report

Committee Members for WC4W – Deb Waggoner – Chair, Kristie Lockyer – secretary, Jackie Winger. Grazia Sheppard and Jane LaVacca – employees who provide reports to committee

### Key activities

As our first year after Covid we worked hard to bring some normalcy to the Centre, going back to our regular services and events.

This past year we were is the Merritton Labor Day parade, pride in the park, Hep C in the park,

We had some games days like bingo to help the issues of social isolation

Our annual retreat was a lot of fun for everyone

Our laundry, shower and pantry services are very busy and have the added people who are living in tents – Laundry 48 loads a month, Showers 30 a month

We have opened a second evening, Mondays to support the sex trade issues. This was much needed.

We have from 120 – 150 women daily – serving 2900 meals a month

We created an Upcycled program so women who can't do traditional employment could earn some income, we use social media and craft shows /markets to promote and sell these items. We are at St.Catharines Farmers market every Thursday evening until Christmas.

Monday afternoons we have a spirituality class for those requesting spiritual support

Our Plentiful Pantry helps 150 -200 people per month

E.D. is part of various committees and offers services some public, others not, (due to confidentiality). Court support services, human trafficking / Sexual abuse committee, advocating for women with NASO (Niagara Assertive Street Outreach) and for tent people.

### Finances

We lost \$100,000. when NPI decided to stop supporting many programs such as ours in the method they were doing. They are now supporting housing which is good but creates a loss for us.

After Covid, funds seem harder to obtain as all agencies are struggling – working hard to secure funds through grants, private concerns, fund raisers, and guest speaking

The Centre is feeling the price increases we have all experienced and while we are committed to managing that impact we will continue to manage our expenses.

United Way is our only regular supporter of \$40,000. Per year

The Centre needs approx. 17,500. Per month to operate in a bare bones capacity 210,000. Per year

#### New expenses

The Centre has been asked to cover the bulk of the cost of the book keeper and office admin approx. 17,000. – We agreed to this prior to this acting board.

The Centre has recently (Sept) been paying rent of 1667. per month. (\$20,004 a yr,) We feel this is hard to do since we are already covering the book keeper and office admin and numerous other cost. Due to these financial changes this year by WCF we will have to reduce services to the women of the community.

Due to the loss of NPI we now have to cover the funds for these positions. Program Director, Centre cleaner, Aesthetician, Child minding, and hair dresser. NPI has always covered the Executive Director position except for the year 2021 & 2022. Total 87,400.

Extra costs we are not used to have come up, new dishwasher, phone system etc.

As the E.D. I am uncomfortable taking funds that are given in trust to be used for the Centre to cover building issues or pay rent etc. when in the history of Westview this has not ever happened. We have always been able to say to funders that what Westview Christian fellowship brings to the table is the location and funders we ask to cover the expenses of the Centre, (employees, food, and supplies). I can no longer say this and I'm concerned that this will diminish our support base considerably.

#### Future plans

As the E.D., I will continue to work hard to bring in funds, through guest speaking,

Pre Covid we dealt with the homeless, low income and those involved in the sex trade and or struggling with addiction. Now we have a whole new group of people "the Tent people". We work hard to help them with services, and it also comes with a cost.

We are committed to providing routine at the Centre so that women and children feel secure in the services and support.

We are increasing in numbers needing help so we are increasing our volunteers through connecting with Brock University and Niagara College and offering a place for young women to do a placement at the Centre.

The Centre is hoping that now that all the inspections are completed we are on our way to seeing the Westview Centre4women daycare in 2023

#### Notes

E.D. has been writing about the Centre and related topics for Merritton Matters Magazine for about 6 months as a way of educating the community.

Westview Centre4women - E.D. was nominated as one of the 3 finalists for Women in Business award through the Greater Niagara Chamber of Commerce.

Now that rules with Niagara Health Systems have lessened I am back in the Hospitals doing Pastoral support.

# CAPITAL PROJECT REPORT

Prepared by Will Klassen - Project Lead

*For the Nov. 27, 2022 Westview AGM.*

The Capital Project has been a long hard project. The Permit application took almost a year, and that meant the build started after covid was finished. It was very bad timing. However, today I have lots of good news:

1. **Milestone:** We have achieved all the City permit requirements. Our file has been closed. A big congratulations to Peter.
2. **Outside Support:** The entire building is dedicated to being neighbours in Queenston, and for those who were here on the 15th for the 15th year Center Celebration, you know the kind of credibility and support we have from grass roots to the MP in Ottawa. It was amazing.
3. **Financial Status:** I am happy to report that as of today we have no outstanding debt. There have been many very generous gifts to us, and we are grateful.
4. **Subsidized Daycare:** The obvious outstanding question is that of a subsidized daycare. This is a complex issue. We completed a full compliance review at the beginning of the build and made changes to accommodate the requirements we understood. But because of the various options there is more work to be done in order to understand how it fits into our mission. We also need more money to complete this step, and we need professional direction in navigating the application process.

So, thanks to everyone for their great patience. Thanks to Jane, Gazia and the women from the Center. Thank you to the Caleb and the Gathering as you camped out in a neighbourhood church. As of now everyone can move back and fill the new spaces. And we can offer Queenston families a safe and amazing space for their children.

## TRUSTEE REPORT

Prepared by Will Klassen - Trustee for Westview Christian Fellowship

*For the Nov. 27, 2022 Westview AGM.*

I can say that we have faced a year unlike any before, and everyone has given their all. Westview has two Trustees - Vern Martens and myself. (I have cleared this report with Vern.) It was a surprise to me and everyone to find out that Trustees are the last in line when it comes to financial liability. Basically, its not a good day when the Trustee shows up. I want to put the following on the record today. These are long standing and extremely persistent challenges. They need to be resolved in order for WV to survive and thrive.

1. **Senior Staff** have found a way to co-exist, but we have experienced terrific losses because they don't share a vision and trust, perhaps most obviously, the great separation between the Gathering and the Center. The same can be said of the **Board** and the Center - loss of trust and shared vision. Developing a shared sense of purpose will provide a foundation for Westview.
2. The **Financial Health** of WVCF has been under duress like no year in my recollection. There is a commitment to implement Internal Financial Controls but so far this has produced mistrust on all sides. Banking, tracking, reporting and receipting have all been put to the test by the disproportionate demands of the \$350K capital project. Every part of WV has been under stress and will feel set free with a return to Financial Health
3. **Bookkeeping** deserves special mention because of how critical it is. The functioning of the entire organization suffers when we don't know what has happened to our money. Not only that but there needs to be sufficient trust so that senior staff, the Board and critical leaders have full access to financial information when they need it in order to fulfill their responsibilities. We will stop burning out Board members once they no longer feel a need to micro-manage operations.

## ANNOUNCING RESIGNATION:

Will Klassen - Trustee for Westview Christian Fellowship

*For the Nov. 27, 2022 Westview AGM.*

Let me conclude by announcing that I am resigning from both positions - as Team Lead for the Capital Project and as Trustee for WVCF.

1. This decision has been influenced by how tough it has been to fill these roles during the past year. I'm worn out. We have been a very small group of leaders and the mountains have been high. We have all been pushed to our limits. In my case, my health, my emotional well being and my family are all suffering. Our church has a long history of burning people out. Often they leave in anger and in protest. I do not want that to be my story. Instead, let me put it this way. Everyone that knows me knows that I see the world in a way that makes me different. But at Westview I've been given a place of respect and trust. These are among the most precious parts of my life. In many ways I have grown up and become the leader I am here at Westview.
2. Also, a core value for us at Westview is diversity and inclusion. Those aren't just words - that is hard work - building and rebuilding relationships of trust and love. I don't want to leave anyone having to live with my judgement or my emotional baggage. So, I'm committed to doing my part to work that out. That is why my resignation will officially take effect for both positions either when a replacement is found or Feb. 1, 2023 - whichever comes first.
3. There is another reason for this decision. I've been a leader at WV since the beginning. I have skills, determination and I have passion - so I end up taking up a lot of space. Being around for so long, and showing up in so many places there is a risk of starting to believe that WV is mine, and I am WV. Worse yet, you - the rest of WV start to think that way about me and about WV. So, I'm stepping away from all my official leadership positions. That is going to leave a gap or two. That is going to leave a kind of space at WV that it has not had before.
4. Let me end with this. I am leaving in the confidence that you will feel free to fill the spaces in your own way. You will continue to be living proof that not only is **it safe to be different**, but **you can expect to do new things**. You will bring to life what comes out of who you actually are.
5. I want you to have what I've had - the happiness and joy that comes from knowing that **it is safe to be you** - you are loved, appreciated and you belong. It is totally amazing.

## **Board of Directors Report, 2022**

Zac Reimer - Chair

Nel Derksen - Treasurer

Katie Wood- Secretary

Our year started with a worrying trend of three board members stepping down and taking a break from regularly attending Westview. This coupled with an overwhelming and growing amount of work due to the capital project and business practice issues at the Center has made for a very difficult and taxing year.

Historically, the Center has raised funds to contribute to building maintenance issues that arise at 124 Queenston. This year, their funding stopped. When an issue arose (the dishwasher broke), the Board decided that a "Building Maintenance Fund" would solve the cost disputes. This has been a source of conflict. Please see the "Shared Expense Report" for details about the need to share costs.

We as a board are very grateful to have found some relief in a sub committee that is better able to support the needs of the Center. Our organization has been strongly advised by the auditor to move towards greater financial compliance and we are slowly moving in this direction, with the help of this committee. These three women, Deb, Jackie and Kristi have taken on much of the work to support Jane, especially concerning compliance with the auditor's report and creating budgets for the coming year. Progress has been slow as this committee has spent a lot of time getting up to speed.

With respect to our capital project it has been hard to establish whether Westview is ready and able to house and run a registered Daycare. Sometimes it has felt like we rushed into the new build before really establishing what or why we were doing it. We are still navigating why, how, when and what we are trying to create and welcome the congregation's input as to what they feel like we need in our building and how we use this space.

Westview has worn out many treasurers in the past few years, particularly when they try to implement compliance related practices and ask accountability questions.

Maria, our treasurer, also felt she needed to step down because of the state of the organization. Nel took up the role on the Board for the organization, but we are in need of a subcommittee

Treasurer for the Center in order to move forward. Nel is not sure how long she will be able to remain the Treasurer if the significant deficiencies that our Auditor has continued to identify for the past five years are not resolved.

This year feels like a crossroads year for Westview. We need to find a way to learn from the mistakes of our past or I fear that our church will be forced to make changes out of necessity in order to continue.

Going forward, there is much more work and cooperation needed in order to gain organizational sustainability.

### **Items for discussion and voting:**

#### **1. Separation of the Church and Center**

Last year, the previous Board held a conversation about the feelings the congregation had about the church and center. This year, we took steps to reduce conflict by separating meetings and alternating church and Center meetings. Then, we created the subcommittee and banking setup to further divide operations and finances from one another.

Now, we would like to hold a discussion and vote to separate the organizations.

#### **2. Benefits for Employees under MCEC**

A group benefits plan is offered through MCEC. This plan costs just over \$4800 annually, per employee. All employees who work 20 or more hours must enroll in the plan, unless they have other coverage through their spouse. This means Jane, Grazia, and Caleb would all be part of the plan. Some churches divide the costs with their employees based on the percentage they work. In our case, that would be Grazia and Caleb at 50% and Jane at 90%. Some churches give full benefits to all employees, and some don't give any.

This year, the Board trialed a Benefit Allowance, with the intention to revisit it in November. We would like to put the issue of benefits to a congregational vote. Once voted on, we can discuss various options with employees of WCF.

#### **3. Pursuing Daycare Licensing**

We are very glad to have gained Occupancy of the building. The next step in becoming a Daycare is to continue with fundraising and pursue licensing. Licensing is required for the Daycare to a.) be subsidized b.) serve more than 5 children (up to 10 in our space). This requires more input from the congregation.



Shared expenses by Church & Centre	Year	Month	NOTES
Internet & Website	1,175	98	
Telephone	660	55	\$109.90/mnth split 50/50 with wcf
Computer Software	770	64	\$128.27/mnth split 50/50 with  WCF
Board Liability Insurance	852	71	\$1,702.08 Split 50/50 with WCF
<b>Totals</b>	<b>3,457</b>	<b>288</b>	
<b>Church only expenses</b>			
Janitorial - Contractors	11,000	916.67	Cleaning of building. Centre uses building 4 days/wk, Church 1 day/wk
Utilities	12,066	1,005.48	Centre uses building 4 days/wk, Church 1 day/wk
Repairs & Maintenance - Property	2,000	166.67	Garbage/Lawn/Snow Removal
Repairs & Maintenance - Building	6,000	500.00	Church will be covering most maintenance expenses
Property Insurance	10,456	871.32	
<b>Totals</b>	<b>41,522</b>	<b>3,460</b>	
<b>Centre only expenses</b>			
Overhead Expense	19,200	1,600	To pay for usage of building
Office Admin	6,448	537	Church does not need an admin staff. Centre will be getting the income from other organizations using the building.
Maintance & Repair	1,000	83	Church will be covering most maintenance expenses
Janitorial Supplies	1,500	125	Based off of Jane's 2021 \$2,500.00 and current numbers
Accounting & Legal	11,075	923	Audit - \$3,995.00 & Bookkeeping - 6hrs/week @27hrs/week
<b>Totals</b>	<b>39,223</b>	<b>3,269</b>	The Church is not required to have an Audit. The Church pays for its own bookkeeping

**Westview Christian Fellowship**  
**2023 Budget Draft**  
**January - December 2023**

	<b>Church General 2022 Actuals @ Nov 16</b>		<b>Difference</b>
<b>Opening Surplus</b>	<b>60,821</b>	<b>43,031.00</b>	
<b>Income</b>			
Individual Contributions	50,000	49,475	525
Overhead Income	19,200	14,459	4,741
Groups/Organizations	25,000	30,942	(5,942)
MCEC 2023	1,500	2,083	(583)
Garden Fund	500	920	(420)
Garden Grant		2,940	(2,940)
<b>Total Income</b>	<b>96,200</b>	<b>100,819</b>	<b>(4,619)</b>
<b>Expenses</b>			
<b>General &amp; Administrative Expenses</b>			
Accounting & Legal	2,900	4,076	(1,176)
Internet & Website	900	540	359
Office Equipment			
Office Supplies	701	76	625
Courier & Postage	-		
Computer Software	771	1,026	(255)
Telephone	587	471	116
Bank Fees	100	111	(11)
Canada Helps Fees	50	48	2
Janitorial - Contractors	11,000	9,384	1,616
Utilities	12,066	10,403	1,663
Repairs & Maintenance - Property	2,000	1,317	683
Repairs & Maintenance - Building	6,000	3,695	2,305

Board Liability Insurance

Debbie and the other members of the subcommittee are covered under your policy as long as the subcommittee is not operating as a separate entity from the church

	851	851	5,149
Property Insurance	10,456	7,606	2,850
<b>Total Gen. &amp; Admn. Expenses</b>	<b>48,382</b>	<b>39,605</b>	<b>13,926</b>
<b>Payroll Expense</b>			
Wages	27,083	34,694	(7,610)
Medical Allowance	4,819	3,901	
Employer Remittance	2,051	1,758	293
<b>Total Payroll Expense</b>	<b>33,954</b>	<b>40,353</b>	<b>(6,399)</b>
<b>Operating Expenses</b>			
Decorations	500	-	500
Nursery	1,000		1,000
Convener		172	(172)
Garden Expense		2,000	(2,000)
Special Projects		640	(640)
Travel		59	581
Worship	800	200	600
<b>Total Operating Expenses</b>	<b>2,300</b>	<b>3,072</b>	<b>(131)</b>
<b>Total Expenses</b>	<b>84,636</b>	<b>83,029</b>	<b>7,396</b>
<b>Net Income</b>	<b>11,564</b>	<b>17,790</b>	<b>(12,015)</b>
<b>Net Income (Incl 2022 Surplus)</b>	<b>72,386</b>	<b>60,821</b>	

**Westview Centre 4 Women**  
**Budget Template**  
**2023**

**WC4W 2023 Budget draft**

	General	C4W - Lottery	C4W - UW	TOTAL	Gen Actuals to Nov 16	Notes
<b>Opening Surplus</b>				<b>260,965</b>	<b>239,784</b>	
<b>Income</b>						
<b>Individual Contributions</b>						
CndHlps Centre	10,000			10,000	6,570	
Non rec't Centre	3,000			3,000	3,395	
Receipted Centre	80,000			80,000	51,345	
<b>Total Individual Contributions</b>	<b>93,000</b>	<b>0</b>	<b>0</b>	<b>93,000</b>	<b>61,310</b>	
<b>Org/Groups Contributions</b>						
Groups/Organizations	20,000			20,000	28,890	
<b>Total Org/Groups Contributions</b>	<b>20,000</b>	<b>0</b>	<b>0</b>	<b>20,000</b>	<b>28,890</b>	
<b>Government Grants</b>						
United Way			40,000	40,000	40,636	
NPI				0	60,496	
<b>Total Government Grants or Foundations</b>	<b>0</b>	<b>0</b>	<b>40,000</b>	<b>40,000</b>	<b>101,132</b>	
<b>Other Grants</b>				0		
Foundation	18,000			18,000	35,200	
<b>Total Other Grants</b>	<b>18,000</b>	<b>0</b>	<b>0</b>	<b>18,000</b>	<b>35,200</b>	
<b>Building Use</b>				0		
Outreach Programs	1,000			1,000	3,120	
<b>Total Building Usage Income</b>	<b>1,000</b>	<b>0</b>	<b>0</b>	<b>1,000</b>	<b>3,120</b>	
<b>Other Income</b>						
Fundraisers	2,000			2,000	1031.66	
Upcycled Eccentricities - Sales					494	
Lottery	3,000			3,000	-	
Interest Earned	120			120	148	
Pantry sales	10,000			10,000	4,733	
<b>Total Other Income</b>	<b>15,120</b>	<b>0</b>	<b>0</b>	<b>15,120</b>	<b>6,406</b>	
<b>Total Income</b>	<b>147,120</b>	<b>0</b>	<b>40,000</b>	<b>187,120</b>	<b>236,058</b>	
<b>Expenses</b>						
<b>General &amp; Administrative</b>						
Accounting	13,300			13,300	5,943	
Bank Charges & Interest	330			330	331	
Credit Card Charges	140			140	138	
Internet & Website	1,175			1,175	1,040	
Telephone	660			660	530	
Computer Software	770			770	922	
Gas Purchases	3,000			3,000	3,210	
Board Liability Insurance	852			852	851	
Fundraising	200			200	758	
Overhead Expense	20,400			20,400	14,459	\$1667/mo
Lottery	100			100	5	
Maintenance & Repair	1,000			1,000	6,877	
Courier & Postage	200			200	145	
Office Supplies	4,000			4,000	3,598	
Janitorial Supplies	2,500			2,500	889	
<b>Total General &amp; Admin</b>	<b>48,627</b>	<b>0</b>	<b>0</b>	<b>48,627</b>	<b>39,696</b>	
<b>Operating Expense</b>						
Pantry	18,000			18,000	5,402	
Client Transportation	4,500			4,500	3,637	
Outings	4,200			4,200	3,113	

**Westview Centre 4 Women****Budget Template**

Upcycled Eccentricities	500			500	445
Small Appliances & Equipment					4,938
WAN Supplies			219	219	186
Given to Clients	100			100	100
Janitorial Staff	300			300	275
Grocery	10,000		26,000	36,000	23,683
Kitchen Supplies	1,500			1,500	137
Craft Supplies	2,500			2,500	2,042
Clothing	1,500				205
Special Projects	1,500			1,500	5,432
Honorariums	10,000		550	10,550	4,950
Meals & Take Out	500			500	1,894
Shipping & Delivery				0	398
<b>Total Operating Expense</b>	<b>55,100</b>	<b>0</b>	<b>26,769</b>	<b>80,369</b>	<b>56,838</b>
<b>Wages &amp; Salaries</b>					
ED Wages				0	49,078
2% Grant Writing	6,000			6,000	1,666
Honorariums (Extra pay for working more)	500			500	
ED Employer Remittance				0	3,612
Admin Wages				0	1,491
Admin Employer Remittance				0	86
NPI Wages				0	28,783
NPI Remittance				0	2,059
General Wages	103,000		14,500	117,500	31,000
General Employer Remittance	15,500		2,200	17,700	568
<b>Total Payroll Expense</b>	<b>125,000</b>	<b>0</b>	<b>16,700</b>	<b>141,700</b>	<b>118,342</b>
<b>Total Expense</b>	<b>228,727</b>	<b>0</b>	<b>43,469</b>	<b>270,696</b>	<b>214,876</b>
<b>Total Income</b>	<b>147,120</b>	<b>0</b>	<b>40,000</b>	<b>187,120</b>	<b>236,058</b>
<b>Net Income</b>	<b>-81,607</b>	<b>0</b>	<b>-3,469</b>	<b>-83,576</b>	<b>21,181</b>
<b>Opening Surplus</b>				<b>260,965</b>	<b>239,784</b>
<b>Left in Surplus</b>				<b>177,389</b>	<b>260,965</b>