



TOORAK
UNITING
CHURCH

Annual Report 2020



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Minister's Report

*Bear with each other and forgive one another if any of you has a grievance against someone.
Forgive as the Lord forgave you. Colossians 3:13*

The year 2020 was like no other we have experienced. As I write this report, I have tried not to overly mention COVID-19 and lockdown. However, they can't be ignored. Perhaps I should begin by saying the year began with nothing like we expected. COVID-19 came as a storm in our midst and caused us to readjust everything that we would do for the rest of the year. Initially there was a degree of novelty, but that soon wore off as the lockdown continued.

I was grateful to our pastoral team under the guidance of Christine Brown for their commitment to keep in touch with the members and adherents of TUC. On a personal note, I had many valuable conversations with TUC members on a range of issues. Sometimes a general conversation, other times talks about loneliness and not having contact with family members. The general theme was to make sure we kept in touch with as many from our church as we could.

Of course, we saw several initiatives during the year; as mentioned, pastoral care, but also the development of worship livestreaming. Many thanks to Jonathan Lancaster, Barbara McKinnon and other helpers who developed this new way of communication. This has led to a permanent livestreaming of our services which will enlarge our outreach base at TUC.

By the second lockdown of the year the novelty had worn off, but still the possibility that we could explore our own spirituality was there. It was good to have Rev Wal Baker and Rev John Edwards to take several of our weekly services on livestream. I received a number of comments on how helpful these spiritual insights were during a time of isolation.

During COVID-19 our weekly Zoom Bible study continued and for many these were ways of both contacting each other and gaining spiritual insight. We studied the book of Revelation in 2019 and 2020, which some would say was very apt!

It is important to note that this will be my last AGM with Toorak United Church. My 10-year tenure ends in August 2021. It has been a rich and rewarding time and I am grateful for the many opportunities for ministry over the years. There are so many people to thank, many in leadership and others who have the gift of encouragement and the kind word.

The Management Team, Church Council and congregation have always encouraged me to speak what I see as the truth of the gospel and demonstrated a healthy willingness to agree and disagree. My prayer is that this will always be the strong ministry of TUC.

Rev Dr Christopher Page

Minister



Church Council Report

For those of us in the congregation born after the Second World War, 2020 was probably the most difficult year in terms of worldwide disasters that we had experienced in our lives.

But for every one of us, COVID-19 meant lockdown, working from home, inability to see some of our family members, home education, no live concerts, theatre or ballet, and mask wearing.

Our church lives were affected too. Synod regulations rapidly closed down our usual church services, but we were delighted that livestreaming from the church became possible. This would not have happened without the extraordinary efforts by Jonathan Lancaster, Barbara McKinnon, Rev Dr Chris Page, Jennifer Chou and the choir, including Ursula Paez our mezzo-soprano soloist, to make sure that our services continued smoothly. In fact, the services were able to be viewed by a wide range of people, even those in regional areas or interstate.

As the numbers in church were able to be increased, we grew used to signing in, singing hymns in masks, sitting separately in the pews, watching the choir on screen, no longer passing the offertory plates, and finding acceptable ways to handle communion elements. Even our convivial, after church coffee had to be managed differently, moving from small groups in circular seating inside the church, to disposable cups, rubber gloves etc in the courtyard.

Our contact with each other was facilitated by Pastoral Care Chair, Christine Brown, who encouraged leaders to phone their groups to keep in touch. Fiona Thomas approached various members to write their experiences of COVID-19, or more pleasurable times in the past, in the weekly Update.

Our church grounds became very quiet, with all but the John Mackenzie Kindergarten closed down. The office staff members, Catriona De Vere, Bronwen Duckett and Anne Binmore, kindly took on the intricacies of working from home. Property emergencies were harder to spot with no one around. Our Church Officer, James Widdowson, was able to do deep cleaning in areas which were closed under Covid. He did extra cleaning involved in livestreaming services. There was also gardening and cleaning out of storage areas, and stocktaking.

The John Macrae Centre could no longer have clients or staff attending, although many of the frail aged clients were contacted by phone. Kinross and the café stayed closed. The Op shop remained closed until limited opening was possible. Given the inability to run Food for Friends in its usual form, supermarket shoppers were not able to be approached directly, but a large number of financial donations were gratefully received instead. Those agencies usually supported under the ecumenical Food for Friends programme, which helps people particularly in need, were able to distribute food from money now given directly to them. Dancing class had to go into recess for the first time since its inception about 40 years ago. The director, Lin Cooper, kindly kept in touch with parents. The always popular classes were an initiative started by Deaconess Virginia Davey and Rev. David Hodges. The 40th anniversary celebrations of the Toorak Ecumenical Movement, plus other special services, had to be postponed. Our annual *Way of the Cross Walk* on Good Friday was cancelled, together with the coffee and hot cross buns usually enjoyed in our Hall. Lenten Studies stopped after one session held at TUC.

Our Management Team and Church Council meetings could no longer take place at the church. We all gradually became proficient at using "Zoom" although we did miss face to face contact. The Congregational meetings were well attended on "Zoom". I am most grateful to Pamela Wilson for chairing some meetings in my absence. She has also actively managed our archives and helped with Kinross issues. Malcolm Jack has been a superbly proficient Secretary. Craig Simonson has done his usual extraordinary job as Treasurer, complicated this year by the deficit caused by a lack of rental activity during the week and lower income from the Warren Clark Bequest. A number of our staff members qualified for the government's offer of JobKeeper support. Jon Sennitt dealt promptly and efficiently with Property issues, getting quotes for repairs and dealing with any emergencies. Two dramatic issues were, firstly, a burst water pipe next to Toorak Road, and then on Boxing Day a leak in the kindergarten, opportunely discovered by a staff member in the water

trough pipes, which was dealt with promptly by Jon Sennitt and Nina Mumford. They kindly mopped up the worst of the mess before a plumber could be called.

We had a couple of retirements from the Council - Stan Laugher and Jean Allison. Both had contributed a great deal to Council discussions and planning. We are delighted that Thomson Sennitt who is our assistant church officer and youngest member on Council, gives us thoughtful views. Chris Begg and Garry Brown were able to continue as our Presbytery representatives attending meetings via "Zoom".

We have been grateful to our Ministers, Rev Dr Chris Page, Rev John Edwards and Rev Wal Baker for so successfully rising to the occasion to preach on screen. Rev Peter Beale takes our weddings, but restrictions this year meant that only four weddings took place and eleven were cancelled. A small group enjoyed Chris Page's Tuesday evening theological discussions on "Zoom," including a number of weeks looking closely at the Book of the Revelation of St John. Those people watching our church services at home on livestream will benefit from our purchase of a new fixed camera system which will be easier to operate than the system we were using. There will be further benefits for wedding groups and for community outreach.

Kinross and the café had to close during the year, but we were delighted to appoint Susie Shears at the end of the year to be our new UAT director. She is highly qualified and has excellent experience. Members of her family have been involved with TUC over the years, and she looks forward to continuing that contact.

At the end of the year, thankfully, we were able to celebrate Christmas with our families in the church, although we had to follow COVID-19 protocols for safety.

Jenny Stewardson
Chair Church Council



Treasurer's Report

(1) SUMMARY:

As we all know, COVID19 dominated the 2020 calendar year. From late March 2020, with lengthy State-wide lockdowns dictating what we all could and couldn't do, the Church basically went into a period of month-to-month hibernation. The pandemic had an immediate impact on just about every Church activity for much of the year. Face-to-face Sunday worship wasn't allowed; instead, we all Live-Streamed Sunday worship from the comfort of our lounges at home. The Church Office team worked remotely from home. All the Church's many committee meetings happened by ZOOM only. UAT/Kinross was closed. The Manse Café was closed. Weddings were cancelled. Funerals were capped at 5-people. The Church Hall was closed, and all our community groups cancelled their bookings. Dance classes were suspended for the rest of the year. Uniting (formerly JMC) was closed. The John Mackenzie Kindergarten stayed open but with strict Education Department guidelines in place. Not surprisingly, with so many Church activities severely curtailed, the Church's cash flow basically went into freefall. Cash flow management became a major 'headache' for most of the year. Fortunately, the Church qualified for the Federal Government's JobKeeper stimulus package, and this largely funded our payroll from 1st April 2020 through to the end of the year. All capital expenditure at 603 Toorak Road was basically put on hold. Otherwise, all discretionary expenditure – including property repairs & maintenance – was carefully considered before any approval was given. At the time of writing, pleasingly the Church and its many activities are bouncing back strongly but it's still too soon to relax and careful cash flow management needs to be maintained for the foreseeable future.

(2) BOTTOM LINE:

	2020	2019
Operational Account	(\$7,773)	\$10,965
Capital Fund	52,338	53,896
Dame Hilda Stevenson/Bequests Fund	<u>12,916</u>	<u>69,517</u>
Total Surplus/(Deficit)	<u>\$57,481</u>	<u>\$134,378</u>

(3) U-ETHICAL:

A careful examination of the following financial statements shows COVID19 forced the Church to draw-down on the U-Ethical Enhanced Cash account to cover outgoings as and when they became due during the year. These drawdowns were not replenished before year end. Notwithstanding, the ALL FUNDS summary shows the Church maintains healthy on-call investments in U-Ethical Growth and U-Ethical Enhanced Cash accounts as at 31st December 2020.

- (i) Growth: All U-Ethical Growth accounts are unit based. These units are revalued daily based on the market performance of the underlying investment portfolio. During the 2020 calendar year, Growth unit values increased from \$5.7897 each as at 31st December 2019 to \$5.8657 each as at 31st December 2020 (1.31% increase). Consistent with recent years, this unrealised gain in unit values – totalling \$18,073 (2019, \$183,110) across the Church's various Growth accounts – has been brought to account in these financial statements.
- (ii) Cash: As mentioned elsewhere in this report, the U-Ethical Enhanced Cash account transitioned from a \$1 fixed account to a floating account effective 1st July 2020. Units in this new floating account are revalued daily and every single transaction passing through the account contains a realised gain (or loss) based on the underlying fund value on the day in question. Cash units were valued at \$1.00 each as at 1st July 2020 and at \$1.0037 as at 31st December 2020. A realised gain of \$2,364 resulting from this movement in unit values is included under the line General Investment in the attached Operational Income Statement.

(4) WARREN CLARK BEQUEST:

The Warren Clark Bequest is managed by Equity Trustees. As mentioned in this report every year, the income received from Warren Clark largely funds the Church's payroll as well as Mission & Service contribution. Without Warren Clark, the Church simply would not be able to support the model which it has operated for many years now. Not surprisingly, COVID19 had an immediate and material impact on the Church's income received from Warren Clark during the year. Distributions received totalled \$265,786 (2019, \$357,152) – representing a 25.6% decline. Budgeted Warren Clark income was \$370,000 for the year under review. Soon after the onset of the pandemic, Equity Trustees warned a 35% - 40% reduction in Warren Clark income was likely. Fortunately, the end result wasn't as bad as this! Predicting Warren Clark income is almost as difficult as picking the Melbourne Cup winner. The Warren Clark Bequest's performance is inextricably linked to Australian and global stock market performance, investment strategies, dividend yields, the timing of franking credit refunds, geo-political factors and all manner of fund management issues beyond the Church's control. Fortunately, the most recent ASX reporting season showed a more optimistic dividend landscape for the 2021 months ahead so hopefully Warren Clark will reflect this. Time will tell!

(5) JOBKEEPER:

Fortunately, the Church qualified for the Federal Government's JobKeeper stimulus package effective from 30th March 2020 for the remainder of the 2020 calendar year. All eligible Church employees were 'invited' to participate in JobKeeper and all accepted. JobKeeper receipts brought to account totalled \$118,064 for the nine months ending 31st December 2020. JobKeeper finished on 28th March 2021 which means the Church must fund payroll from cash flow going forward. All JobKeeper payments flowed directly to eligible employees in the soonest monthly payroll after receipt.

(6) OFFERING & DONATIONS:

The Church is blessed by a faithful and generous congregation. COVID19 may have prevented Sunday worship for much of the year but it didn't stop people giving by direct deposit to the Church's bank account. Despite the COVID19 headwinds, total offering and donations held up remarkably well and reached \$116,736 (2019, \$129,510) for the year. Outreach giving was the 'star' and reached \$11,753 (2019, \$9,061). All this Outreach money was distributed in full to our various outreach partners before 31st December 2020.

(7) BUDGETING:

Budgeting is often difficult and COVID19 made it even more difficult than usual. The 2020 Budget figures disclosed in the following Income & Expenditure Summary show a \$10,000 operational deficit for the 2020 calendar year. Curiously, the 2020 actual operational bottom line ended up producing a \$7,773 deficit. Clearly the Church got lucky because COVID19 made a mess of individual lines within the accounts! Given COVID19 is still very much part of our world (and day-to-day lives), the 2021 Budget has been conservatively prepared based on more 'pessimistic' assumptions than normally would be the case. Consistent with recent years, the 2021 Budget includes a \$20,000 Contingency to safeguard against unexpected expenses that may arise during the year. It is important to mention this treatment is for budgeting purposes only and does not impact the year-end financial statements in any way.

(8) COVID19 in 2021:

As we all know, COVID19 will more than likely continue to impact our lives for the foreseeable future. Obviously, any future Melbourne metro lockdowns have the potential to impact the Church's cash flow at short notice. Future lockdowns will likely stop Church income straightway, but Church expenses are mainly

fixed and not so easily stopped. It goes without saying, therefore, that the remainder of 2021 will be a time of on-going cash flow caution and maintenance.

(9) CONCLUSION:

This is my 5th Annual Report as Treasurer. Thank you so much to our fabulous Church Office team – Catriona De Vere, Anne Binmore and Bronwen Duckett had a ‘weird’ year juggling Church work between the actual Church Office and their respective homes as well. Catriona, Anne and Bronwen always go out of their way to make my job as easy as possible. Thank you also to the various people I hassle whenever I’m not sure about something; especially my Finance Committee colleagues as well as Jenny Stewardson, Tim Brown and Barbara McKinnon.

Craig Simonson, Bec, ACA
Treasurer



Annual Financial Report 2020

Income

2019 (\$)	Operational Income	2020 Budget (\$)	2020 (\$)	2021 Budget (\$)
30,550	Open Plate Offerings ²	32,000	20,145	26,000
83,320	Planned Giving- Envelope & Direct Debit ²	86,000	77,680	70,000
3,781	Planned Giving – Deposit Interest Scheme ³	4,000	3,710	3,000
9,061	Retiring Offering for Outreach Projects ^{2 4}	9,000	11,753	12,000
2,798	Donations to Church ²	3,000	3,448	3,000
129,510	Total Offerings and Donations	134,000	116,736	114,000
8,000	John Macrae Centre	8,000	8,000	8,000
22,440	John Mackenzie Kindergarten	23,000	22,889	23,000
58,812	Other Organisations	70,000	14,594	53,000
89,252	Total Use of Facilities	101,000	45,483	84,000
312,508	Warren Clark Bequest General (87.5%) ⁵	324,000	232,563	190,000
32,518	General Investment	30,000	33,088	30,000
-	Dame Hilda Stevenson/Bequests (Retain)	4,000	-	3,000
9,176	Elspeth White Bequest (via Synod) ¹⁰	9,000	7,408	6,000
354,202	Total Investment and Bequests	367,000	273,059	229,000
94,924	Alan Watson Centre (Dancing Classes) ⁶	90,000	17,565	76,000
70,396	Uniting Arts Toorak - Kinross (excluding transfers for bills) ⁷	78,000	27,954	50,000
25,337	Weddings and Funerals (including Virginia Davey Contribution) ¹⁵	31,000	20,470	32,000
4,416	Fundraising by Congregation	1,000	-	-
4,828	Virginia Davey Music (Concerts, Interest, Gifts) ¹⁵	4,000	834	2,000
107	Fellowship Lunch Club ¹⁹	-	54	-
1,094	Morning Group ²¹	2,000	352	-
312	Other Income	1,000	1,068	1,000
201,414	Total Engagement and Activities	207,000	68,297	161,000
95	Elspeth White (JB Fletcher Memorial Retained Interest) ¹³	-	93	-
2,526	Roach Family Ministerial Exchange Trust ¹⁴	3,000	2,487	2,000
3,275	Memorial Garden ¹⁶	2,000	2,747	2,000
5,200	Minister's Discretionary Fund ¹⁷	4,000	2,353	4,000
15	Organ Development Fund ¹⁸	-	408	-
263	Janet Torry Mackenzie Memorial Fund ²⁰	-	183	-
11,374	Total Special Purposes	9,000	8,271	8,000
785,752	Grand Total	818,000	511,846	596,000

Expenditure

2019 (\$)	Operational Expenditure	2020 Budget (\$)	2020 (\$)	2021 Budget (\$)
121,618	Ministerial and Pastoral Care	118,000	122,560	122,000
168,686	Salaries - Office & Caretaker	153,000	131,306	128,000
65,601	Salaries - Ministry of Music	55,000	51,942	56,000
-	JobKeeper - Federal Government	-	(118,063)	(18,000)
6,640	WorkCover	8,000	6,802	7,000
4,000	Annual Leave & Long Service Leave ⁹	-	3,000	-
5,751	Synod Payroll Processing	6,000	4,895	6,000
372,296	Total Ministerial, Salaries and Oncosts	340,000	202,442	301,000
88,740	UCA Mission & Service ⁸	92,000	92,390	92,000
8,000	John Macrae Centre ⁸	8,000	8,000	8,000
19,061	Outreach Projects and Special Appeals ^{4 8}	19,000	21,753	22,000
9,176	Elspeth White Bequest (via synod) ^{8 10}	9,000	-	6,000
124,977	Total External Giving and Mission	128,000	122,143	128,000
61,575	Alan Watson Centre (Dancing Class) ⁶	49,000	21,082	40,000
73,600	Uniting Arts Toorak - Kinross (excluding transfer for bills) ⁷	78,000	33,854	50,000
11,637	Weddings and Funerals	13,000	6,165	11,000
16,520	Virginia Davey Music (Concerts & Scholarships) ¹⁵	2,000	600	1,000
1,388	Morning Group ²¹	2,000	625	-
164,720	Total Engagement and Activities	144,000	62,326	102,000
5,981	Communication and Publicity	5,000	5,090	5,000
862	Education & Learning	2,000	985	1,000
6,843	Total Congregational Growth	7,000	6,075	6,000
55,643	General Maintenance	70,000	41,666	50,000
34,987	Insurance and Fire Service Levy	37,000	34,220	33,000
90,630	Total Property	107,000	75,886	83,000
42,157	Utilities	48,000	38,253	40,000
4,786	Office Expenses (postage, stationery and photocopying)	5,000	4,583	5,000
12,327	General Expenses	10,000	3,731	10,000
6,500	Audit Fees	7,000	6,500	7,000
4,767	Bookkeeping Fees	-	764	-
48	Bank Charges	-	87	-
-	Contingency ²²	20,000	-	20,000
70,585	Total Services, Administration and Other	90,000	53,918	82,000
1,786	Roach Family Ministerial Exchange Trust ¹⁴	3,000	-	2,000
-	Dame Hilda Stevenson/Bequests (Retain)	4,000	-	3,000
1,267	Memorial Garden ¹⁶	1,000	876	1,000
4,650	Minister's Discretionary Fund ¹⁷	4,000	1,700	4,000
720	Janet Torry Mackenzie Memorial Fund ²⁰	-	500	-
8,423	Total Special Purposes	12,000	3,076	10,000
838,474	Grand Total	828,000	525,866	712,000
(52,722)	Gross Surplus/(Deficit)	(10,000)	(14,020)	(116,000)
63,687	Market Value Adjustment	-	6,247	-
10,965	Net Surplus/(Deficit)	(10,000)	(7,773)	(116,000)

Funds

2019	(\$)	All Funds	2020	(\$)
1,813,160		Funds as at 1st January	1,947,538	
10,965		Operational Surplus/(Deficit)	(7,773)	
123,413		Capital and Bequests Surplus/(Deficit)	65,254	
1,947,538		Funds as at 31st December	2,005,019	
		Represented by:		
11,981		Westpac - TUC Church Council	11,691	
2,000		Westpac - Toorak Uniting Church (Debit Card)	2,000	
19,503		U-Ethical - Warren Clark Bequest	80,289	
160,710		U-Ethical - Planned Giving	201,889	
100		Petty Cash	100	
453,456		U-Ethical - TUC, Cash (see A below)	351,239	
1,191,464		U-Ethical - TUC, Growth - 212,251 units (see B below)	1,245,023	
15,704		U-Ethical - Elspeth White ¹³	16,136	
-		U-Ethical - Parishioner's Deposit	2,119	
104,428		U-Ethical - TUC Roach Family Ministerial Exchange ¹⁴	107,300	
17,948		U-Ethical - JA Campbell Bequest - 3,100 units	18,184	
579		U-Ethical - David Scott Bequest - 100 units	587	
1,158		U-Ethical - Annie Wallis Bequest - 200 units	1,173	
5,790		U-Ethical - Janet Torry Mackenzie Memorial - 1,000 units	5,866	
542		Sundry debtors	-	
(33,000)		Provision for Annual Leave & Long Service Leave ⁹	(36,000)	
(3,275)		Sundry creditors	(2,825)	
(1,676)		Key deposits	(1,726)	
1,262		ATO GST refund due/(payable)	2,038	
(1,775)		Kinross - Art Sales	(430)	
639		Morning Group	366	
1,947,538		Grand Total	2,005,019	
		A: U-Ethical - Toorak Uniting Church, Cash		
2,563		Uniting Arts Toorak ⁷	(3,337)	
69,826		Virginia Davey Music ¹⁵	71,210	
20,495		Memorial Garden ¹⁶	22,366	
8,775		Minister's Discretionary ¹⁷	9,428	
624		Organ Development ¹⁸	1,031	
4,511		Fellowship/Lunch Club ¹⁹	4,565	
917		Janet Torry Mackenzie Memorial ²⁰	600	
72,446		General	(63,440)	
180,157		Total Operational	42,423	
100,132		Capital ¹¹	134,617	
173,167		Stevenson/Bequests ¹²	174,199	
273,299		Total Capital and Bequests	308,816	
453,456		Total - U-Ethical - Toorak Uniting Church, Cash	351,239	
		B: U-Ethical - Toorak Uniting Church, Growth		
397,144		Capital ¹¹ - 70,749 units	414,997	
371,413		Stevenson/Bequests ¹² - 65,344 units	383,297	
422,907		General - 76,158 units	446,729	
1,191,464		Total - U-Ethical - Toorak Uniting Church, Growth	1,245,023	

Accompanying Notes

COVID19 - As we all know too well, the 2020 calendar year was dominated by COVID19 and the resultant Government imposed lockdowns that occurred throughout the year. These lockdowns significantly impacted the Church's financial performance from April 2020 onwards. The following notes will refer to the impact of COVID19 where applicable.

This is a Special Purpose Financial Report. Toorak Uniting Church's "Financial Policy and Procedures", adopted by Church Council in 2015, documents the Church's financial controls and procedures as well as details the delegates responsible for each area of Church's income and expenditure.

Church Council is ultimately responsible for the general administration and financial affairs of the Church and the Congregation. This responsibility includes the preparation, presentation and approval of the Church's budgets, financial statements and accompanying reports as well as arranging for the year end audit of the Church's accounting records.

These 2020 financial statements and accompanying notes have been prepared consistently with the presentation adopted for the 2019 year. In the interests of total transparency, the accounting information disclosed in this Annual Report is comprehensive and detailed for all areas of the Church's many activities. Please note the various funds, bequests, committees, trusts and organisations mentioned in these financial statements and accompanying notes all have their own underlying constitutional documents. These documents are in a variety of forms. The comments below are not intended to substitute or replace a complete understanding of the relevant original documentation.

Consistent with last year, the attached All Funds page lists all the Church's bank and externally managed accounts as at 31st December 2020:

- The Westpac current account is used for almost all the Church's day-to-day operational receipts and payments.
- The Westpac Debit Card account is only used for small incidental Church expenditure. This account is typically maintained with a credit balance and is periodically "topped up" to a maximum of \$2,000.
- The U-Ethical Warren Clark Bequest account receives quarterly Warren Clark Bequest distributions from Equity Trustees. The monthly staff payroll and Mission & Service payments are made from this account.
- The U-Ethical Planned Giving account receives EFT donations from members of the congregation.
- The U-Ethical Enhanced Cash Portfolio account and the U-Ethical Growth Portfolio account contain the consolidated balances from the Church's previously separate UCA Funds accounts.
 - (A) The U-Ethical Enhanced Cash Portfolio (ECP) transitioned to the U-Ethical Enhanced Cash Trust - Wholesale (ECT-W) effective 1st July 2020. This new ECT-W fund is a purpose-built unit trust designed for clients seeking an enhanced cash investment in what is an otherwise globally low interest rate climate. Units in the ECT-W are revalued daily, and every single transaction passing through this account contains a realised gain (or loss) depending on the underlying unit value on the day in question. ECT-W units were valued at \$1.00 each as at 1st July 2020 and at \$1.0037 as at 31st December 2020. A realised gain of \$2,364 resulting from this movement in unit values is included within the line General Investment in the attached Operational Income Statement.
 - (B) The U-Ethical Growth Portfolio (EGP) is a unit-based trust designed for clients seeking a higher rate of return than offered by the ECT-W mentioned above. The value of these Growth units varies from day-to-day based on the market performance of the trust's underlying investments. The unrealised gains (or unrealised losses as the case may be) attached to these units are brought to account in the appropriate Capital Fund, Dame Hilda

Stephenson/Bequests Fund and Operational Account sections of these accounts. Growth units were valued at \$5.7897 each as at 31st December 2019 and at \$5.8657 each as at 31st December 2020. As a result of this increase in unit value an unrealised gain of \$18,073 (2019, unrealised gain \$183,110) has been brought to account as at 31st December 2020.

(C) As always, with any investment product it is important to mention that past performance of the abovementioned ECT-W and EGP units is not indicative of future performance.

- Six U-Ethical accounts which are retained because of their founding documents.
- Morning Group has separate accounts at the Commonwealth Bank and U-Ethical. Morning Group controls these accounts.

The following notes should be read in conjunction with the relevant **Operational Income, Operational Expenditure** and **All Funds** pages in this Annual Report:

1. **Cash accounting:** The Church's accounts are prepared on a cash accounting basis. The only exception to this rule applies to interest generated on the Church's various U-Ethical managed accounts. Second half interest from these U-Ethical accounts has been taken up as at 31st December 2020 although the interest is not actually credited to the Church's statements until 1st January 2021
2. **Accounting control:** All bequests, donations, giving and offerings received by the Church are banked and brought to account on the soonest available business day after receipt.
3. **Deposit Interest Scheme:** Members of the Congregation have deposited with the Church \$156,000 (2019, \$156,000) not otherwise disclosed in these accounts. These deposits are invested with U-Ethical - Church Parishioner's Deposit Account and the interest earned is included in the Church's income.
4. **Outreach Projects:** The Outreach Projects Committee receives retiring offerings, individual donations and a budgeted Church contribution. The Committee decides on recipients of the money donated and the Chair authorises expenditure. All income received during the year is distributed in full. Preference is given to recipients with ongoing relationships and recipients that do not attract tax deductibility.

2019 (\$)	Outreach Projects	2020 (\$)
	INCOME	
10,000	General funds	10,000
9,061	Retiring offering	11,753
19,061	Total	21,753
	EXPENDITURE	
4,686	Cranbourne Regional Uniting Church - Food Truck	5,439
4,625	Officer Pakenham Mission Area	5,438
4,625	Robinvale Secondary College	5,438
5,125	Skills, Opportunity and Survival in Kenya	5,438
19,061	Total	21,753

5. Warren Clark Bequest:

- (i) History: The Warren Clark Trust was established through the wills of Alison Margaret Clark (1907 -1995) and Henry Stuart Logan Clark (1902 - 1986). The Trust is administered in perpetuity by Equity Trustees. Toorak Uniting Church benefits from one quarter (25%) of the net income from the will of Alison Clark and one fifth (20%) of the net income from the will of Henry Clark. Alison and Henry were two of the three children of (Alfred) Warren Clark (1861 - 1948) and Blanche Eva Clark (*nee* Baird) (1871 - 1955) who married in 1898. Warren Clark was a successful stockbroker, as was his son Henry, and the family lived at “Waratah” in Clendon Road, Toorak from around 1900. The connection of the family to Toorak Uniting Church came through the marriage of their first child, Hamilton Warren Clark, to Cecily Jenner. Cecily’s father, Leslie, an Elder of the Church (from 1940 to his death in 1956), committed his life to charitable and community service following an early retirement at 42 years of age. Leslie persuaded Alison and her mother Blanche to become Life Governors of the Austin Hospital. Alison attended to her ageing parents at their home in Walsh Street, South Yarra but the focus of her religious and social life was always Toorak Uniting Church. During the 1950’s, Alison moved to 8 Como Street, South Yarra where she lived with her brother Henry who she cared for in his older age.
- (ii) 2020: COVID19 produced an almost immediate impact on worldwide financial markets. Many ASX (and overseas companies) greatly reduced dividends paid to shareholders during the 2020 calendar year. As a result, the Warren Clark Bequest generated considerably reduced income for the Church last year. This situation was totally beyond the Church’s control. Fortunately, world financial markets bounced back strongly towards the end of 2020 and at the time of writing many ASX companies are declaring stronger dividends going forward.

6. Alan Watson Centre (Dancing Classes): Unfortunately, COVID19 forced the suspension of Dance Classes from mid-1st semester for the remainder of the 2020 calendar year. All un-used 1st semester Dance Class fees were refunded to families when it became apparent that Dance Classes would not resume during the year. Normally up to 400 boys and girls (Years 9/10) participate in Dance Classes each year. Dance Class fees are typically paid in advance for the semester ahead. Given the COVID19 situation, the Alan Watson Centre (Dance Class) line in the attached Operational Income Statement does not include any prepaid Dance Class fees (2019, \$15,825) relating to 1st semester of the 2021 now in progress.

7. Uniting Arts Toorak (UAT): Unfortunately, COVID19 forced the closure of Kinross House from early April 2020 for the remainder of the 2020 calendar year. The UAT/Kinross Committee operates the Kinross Arts & Spirituality Centre (KASC) from the Manse at 603 Toorak Road. KASC explores spiritual themes along with contemporary and traditional arts to enrich the lives of Church members as well as people in the wider outside community. UAT/Kinross generates income from various sources including (i) rent received from the seven (7) artist studios attached to the Manse (ii) rent received from the Manse Café, (iii) exhibitions & events, (iv) fundraising and (v) interest (if applicable). Consistent with previous years, the Church covers UAT/Kinross’ gas, water, maintenance and insurance expenses. The Manse Café also pays a fixed monthly contribution towards electricity, gas and water consumption. Early in 2020, UAT/Kinross purchased a new laptop funded entirely from an anonymous donation received in late 2019.

2019 (\$)	Uniting Arts Toorak	2020 (\$)
	INCOME	
46,661	Use of Kinross facilities	23,695
16,821	Exhibitions and events	1,960
6,784	Donations and fundraising	1,399
-	Weddings and funerals contribution	900
130	Interest	-
14,554	Transfer for gas, water, maintenance & insurance paid by TUC	12,887
84,950	Total	40,841
	EXPENDITURE	
5,273	Property	6,552
6,276	Exhibitions and events	1,664
5,859	Cleaning	1,234
10,169	Electricity	7,936
46,023	Salary and administration	14,069
-	Apple laptop	2,399
14,554	Transfer for gas, water, maintenance & insurance paid by TUC	12,887
88,154	Total	46,741
(3,204)	Surplus/(Deficit)	(5,900)
5,767	Funds as at 1st January	2,563
(3,204)	Surplus/(Deficit)	(5,900)
2,563	Funds as at 31st December	(3,337)
	Represented by:	
2,563	U-Ethical - Toorak Uniting Church, Uniting Arts Toorak	(3,337)
2,563	Total	(3,337)



8. **External Giving and Mission:** Total External Giving and Mission was \$122,143 (2019, \$124,977). In addition, Morning Group made donations totalling \$600 (2019, \$1,200) during the year - refer Note 21 below. Members of the Congregation also made independent donations to other seasonal appeals including Food for Friends (\$1,275) and the Christmas Bowl Appeal (\$933) during the year.
9. **Annual Leave & Long Service Leave:** Synod maintains the Church's payroll records on an ongoing basis. These records were relied upon to calculate the Provision for Annual Leave & Long Service Leave totalling \$36,000 (2019, \$33,000) as at 31st December 2020. Annual leave totals \$14,440 and long service leave totals \$21,560.
10. **Elspeth White Bequest (via Synod):** Lady White left a substantial bequest to the Uniting Church. The Board of Mission and Resources ("BOMAR") of the Synod of Victoria and Tasmania resolved in August 2012 that the annual income from the Margaret Elspeth Maxwell White Bequest be divided equally from 2013 to 2022 and "that half be granted to the Toorak Uniting Church to be used only for mission". In addition, "each year Toorak Uniting Church shall inform BOMAR of the mission use to which the funds were applied as BOMAR itself is ultimately accountable for bequests in the name of the Uniting Church." This year, Church Council agreed to commit the Elspeth White income entirely to the purchase and installation of livestreaming equipment to record our weekly Sunday 10:15am service for the benefit of people who are unable to attend the service in person. The money in question will be acquitted next year and show in the 2021 financial statements.

2019 (\$)	Elspeth White Bequest (via Synod)	2020 (\$)
	INCOME	
9,176	Grant from BOMAR	7,408
9,176	Total	7,408
	EXPENDITURE	
4,676	Ustaz Vincent Mang'ok Foundation	-
4,500	Southern Mornington Peninsula Uniting Church	-
9,176	Total	-



Elspeth White
15

11. Capital Fund: Originally created to accept 25% of all Warren Clark Bequest distributions

(subsequently reduced to 12 ½% by Congregation decision in April 2009) into a dedicated capital fund to provide for capital projects on the Church property at 603 Toorak Road. Interest earned on this account is reinvested in the fund to support future works. Due to COVID19, all capital projects at 603 Toorak Road were paused during the year.

2019 (\$)	Capital Fund	2020 (\$)
	INCOME	
44,644	12.5% Warren Clark Bequest	33,223
18,196	Interest and distributions	13,202
62,840	Total	46,425
	EXPENDITURE	
12,532	Architectural services	-
27,244	Kinross - Church Officer's flat - shower room	-
9,487	Kinross - café steps	-
4,609	Kinross - awnings	-
4,545	Kinross - café floor	-
3,956	Kinross - switchboard	-
1,920	Church Office - airconditioner	-
1,288	Church Office - furniture	-
3,075	Church Hall - chairs	-
68,656	Total	-
(5,816)	Gross Surplus/(Deficit)	46,425
59,712	Market Value Adjustment	5,913
53,896	Net Surplus/(Deficit)	52,338
443,380	Funds as at 1st January	497,276
53,896	Surplus/(Deficit)	52,338
497,276	Funds as at 31st December	549,614
	Represented by:	
100,132	U-Ethical - Toorak Uniting Church, Cash, Capital	134,617
397,144	U-Ethical - Toorak Uniting Church, Growth, Capital	414,997
497,276	Total	549,614



12. Dame Hilda Stevenson Bequest Fund: Seeded by an original contribution from the Estate of Dame Hilda Stevenson, this fund has since been used as a general fund for untied bequests received by Toorak Uniting Church. Substantial additions in 2011 and 2012 came from the Estates of Mimi Chisolm and Louise Deravin respectively. In 2009, the Congregation approved a recommendation from the Funding Review Committee that “the capital of untied bequests should not be used for recurrent expenditure” and that “half the income of untied bequests be retained and reinvested in the fund and half be available for normal recurrent expenditure.”

2019 (\$)	Dame Hilda Stevenson/Bequests Fund	2020 (\$)
	INCOME	
9,805	Interest and distributions	7,003
9,805	Total	7,003
-	EXPENDITURE	-
9,805	Gross Surplus/(Deficit)	7,003
59,712	Market Value Adjustment	5,913
69,517	Net Surplus/(Deficit)	12,916
475,063	Funds as at 1st January	544,580
69,517	Surplus/(Deficit)	12,916
544,580	Funds as at 31st December	557,496
	Represented by:	
173,167	U-Ethical - Toorak Uniting Church, Cash, Bequests	174,199
371,413	U-Ethical - Toorak Uniting Church, Growth, Bequests	383,297
544,580	Total	557,496



Dame Hilda Stevenson, 1971

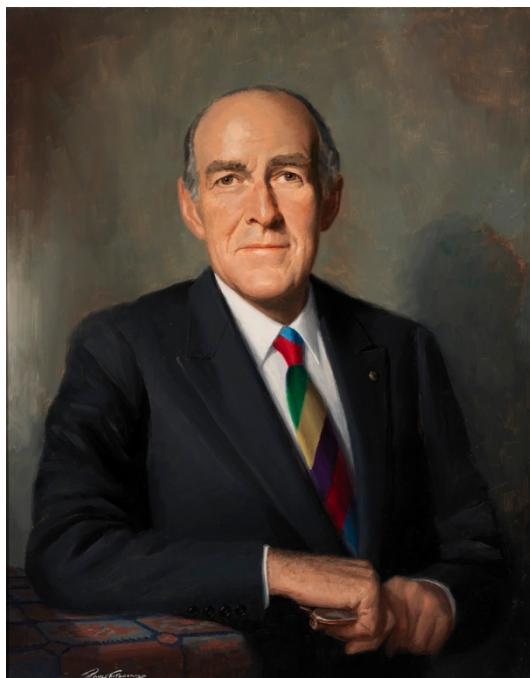
13. Elspeth White (James Bruce Fletcher Memorial Fund): This fund was established by Lady White in 1989 with a \$10,000 donation. Lady White specified the fund was “to assist with the maintenance and development of Toorak Uniting Church property”. Lady White further documented “It is my wish that 25% of the annual income of the Trust Fund be added to the capital of the fund and the balance be paid to a property reserve fund at the Toorak Uniting Church for the above purpose.” It is worth mentioning that the 2019 and 2020 interest transfers for maintenance (2019, \$286 and 2020, \$280) will not occur until late 2021 and as a result will be reflected in the 2021 financial statements - these transfers have no P&L impact for the year ended 31st December 2020.

2019 (\$)	Elspeth White (James Bruce Fletcher Memorial)	2020 (\$)
	INCOME	
95	Interest - Capital (25%)	93
286	Interest - Maintenance (75%)	280
-	Realised gain on underlying units	58
381	Total	431
	EXPENDITURE	
305	Interest transfer for maintenance (75%)	-
305	Total	-
76	Surplus/(Deficit)	431
15,629	Funds as at 1st January	15,705
76	Surplus/(Deficit)	431
15,705	Funds as at 31st December	16,136
	Represented by:	
15,705	U-Ethical - Toorak Uniting Church, Elspeth White	16,136



14. Roach Family Ministerial Fund: This fund was created in 1980 with a \$20,000 donation from the Roach Charitable Fund “to enable the Minister of Toorak Uniting Church and his wife to visit in 1981 a church in the United States of America and the fares for the Minister of that Church and his spouse to visit Toorak Uniting Church.” The establishing memorandum then required Toorak Uniting Church “to apply the income of the Fund towards the provision of exchange tours similar to the 1981 visit but to such places and at such times and on such conditions as the Parish Council of Toorak Uniting Church and the Minister shall decide.” In 2013, Church Council agreed that in addition to continuing to provide for ministerial exchanges at planned regular intervals, the Fund may provide for the professional development of our Minister and/or to bring distinguished speakers to Toorak Uniting Church. Not surprisingly, COVID19 forced the cancellation of 2020’s planned guest speaker.

2019 (\$)	Roach Family Ministerial Exchange Fund	2020 (\$)
	INCOME	
2,526	Interest	2,487
-	Realised gain on underlying units	385
2,526	Total	2,872
	EXPENDITURE	
1,786	Roach Lecture - Dr. Robyn Whitaker	-
1,786	Total	-
740	Surplus/(Deficit)	2,872
103,688	Funds as at 1st January	104,428
740	Surplus/(Deficit)	2,872
104,428	Funds as at 31st December	107,300
	Represented by:	
104,428	U-Ethical - Toorak Uniting Church, Roach Family Ministerial Exchange	107,300



Ian Roach

15. Virginia Davey Music Fund: The VDMF fund was initiated in 2008, when donations of \$15,000 were received. The purpose of the fund is to support music in worship at Toorak Uniting Church. To build the *corpus* of the fund, Church Council decided in 2008 that \$200 from each wedding and funeral conducted at Toorak Uniting Church would be contributed into the fund. This contribution was later increased to \$250 for each wedding and funeral, effective from 1st July 2016. Again, the contribution was increased to \$350 for each wedding and funeral, effective from 1st August 2019. Interest earned by the fund is reinvested.

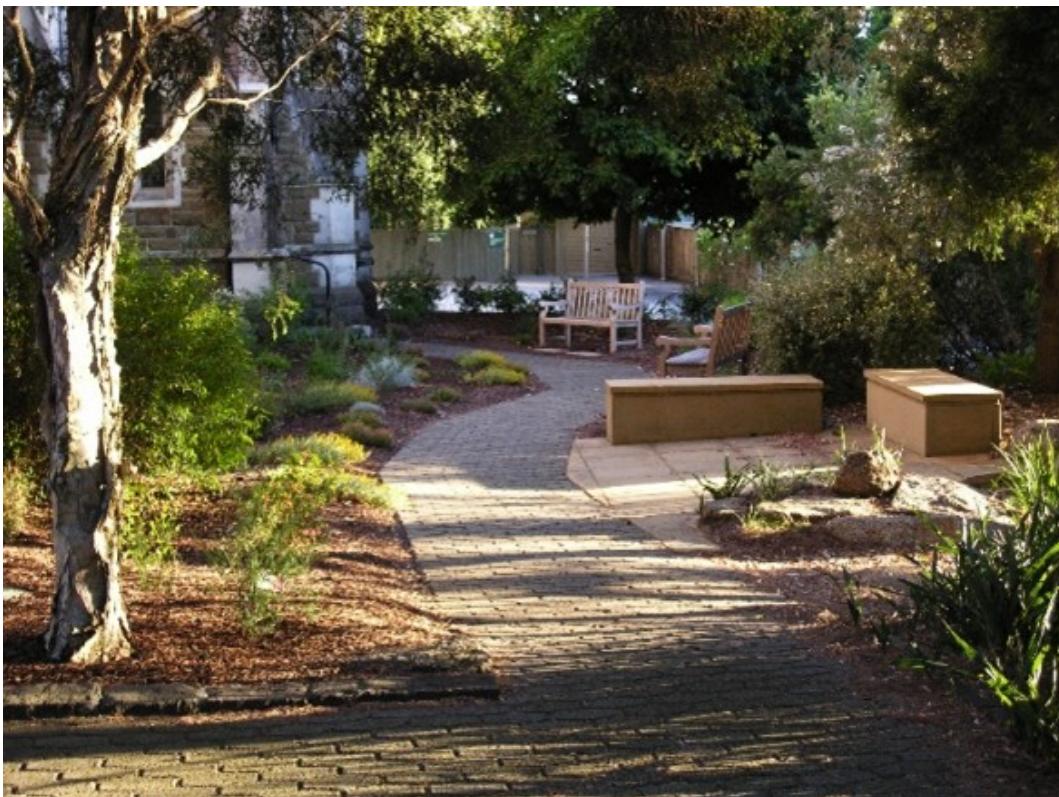
2019 (\$)	Virginia Davey Music Fund	2020 (\$)
	INCOME	
4,000	Transfer from weddings and funerals	1,150
2,922	Concerts	-
1,905	Interest	834
8,827	Total	1,984
	EXPENDITURE	
2,700	Concerts	-
13,220	Organ repairs	-
600	Scholarships	600
16,520	Total	600
(7,693)	Surplus/(Deficit)	1,384
77,519	Funds as at 1st January	69,826
(7,693)	Surplus/(Deficit)	1,384
69,826	Funds as at 31st December	71,210
	Represented by	
69,826	U-Ethical - Toorak Uniting Church, Virginia Davey Music	71,210



Virginia Davey, 1996

16. Memorial Garden Fund: Fees for the interment of ashes in the Memorial Garden together with all interest earned are held by the fund whilst maintenance and calligraphy costs of the Garden and Memorial Book are paid out.

2019 (\$)	Memorial Garden Fund	2020 (\$)
	INCOME	
2,800	Interments & calligraphy	2,500
475	Interest	247
3,275	Total	2,747
	EXPENDITURE	
457	Maintenance and refurbishment	276
810	Interments & calligraphy	600
1,267	Total	876
2,008	Surplus/(Deficit)	1,871
18,487	Funds as at 1st January	20,495
2,008	Surplus/(Deficit)	1,871
20,495	Funds as at 31st December	22,366
	Represented by:	
20,495	U-Ethical - Toorak Uniting Church, Memorial Garden	22,366



17. Minister's Discretionary Fund: This fund allows the Minister to provide financial support to deserving recipients without approval from Church committees or Church delegates. The fund is increased through an annual donation from the profits of the Toorak Opportunity Shop. The Toorak Opportunity Shop constitution stipulates that payments from the fund cannot be used for the Minister's personal benefit. During the year, the Minister made three payments totalling \$1,700 to people experiencing financial hardship - \$1,000, \$500 and \$200.

2019 (\$)	Minister's Discretionary Fund	2020 (\$)
	INCOME	
5,000	Distribution from Toorak Opportunity Shop	2,250
200	Interest	103
5,200	Total	2,353
4,650	EXPENDITURE	1,700
550	Surplus/(Deficit)	653
8,225	Funds as at 1st January	8,775
550	Surplus/(Deficit)	653
8,775	Funds as at 31st December	9,428
	Represented by:	
8,775	U-Ethical - Toorak Uniting Church, Minister's Discretionary	9,428

18. Organ Development Fund: This fund was established in August 2011 with a \$25,000 donation (not bequest!) from the Estate of Lady Elspeth White. Over \$40,000 of organ maintenance has occurred since this date. The fund continues to provide for ongoing organ expenditure as and when necessary.

2019 (\$)	Organ Development Fund	2020 (\$)
	INCOME	
-	Donations	400
15	Interest	7
15	Total	407
-	EXPENDITURE	-
15	Surplus/(Deficit)	407
609	Funds as at 1st January	624
15	Surplus/(Deficit)	407
624	Funds as at 31st December	1,031
	Represented by:	
624	U-Ethical -Toorak Uniting Church, Organ Development	1,031

19. Fellowship Lunch Club: This club is no longer active. The funds in this account relate to surpluses achieved when the Club had an active membership.

2019 (\$)	Fellowship Lunch Club	2020 (\$)
107	INCOME	54
-	EXPENDITURE	-
107	Surplus/(Deficit)	54
4,404	Funds as at 1st January	4,511
107	Surplus/(Deficit)	54
4,511	Funds as at 31st December	4,565
	Represented by:	
4,511	U-Ethical - Toorak Uniting Church, Fellowship/Lunch Club	4,565

20. Janet Torry Mackenzie Memorial Fund: Janet Torry Mackenzie was the wife of the Reverend John Mackenzie, Minister of Toorak Uniting Church from 1914 to 1944, and the mother of Lady Elspeth White. Friends established the Janet Torry Mackenzie Memorial Fund. Interest from the fund is used to support Deaconesses who Janet Mackenzie worked with and assisted during her life. Authority for expenditure remains with the Chair of the Janet Torry Mackenzie Memorial Fund Committee. There was one payment totalling \$500 from the fund during the year ended 31st December 2020.

2019 (\$)	Janet Torry Mackenzie Memorial Committee	2020 (\$)
263	INCOME	183
	EXPENDITURE	
720	Support of Deaconess	500
720	Total	500
(457)	Surplus/(Deficit)	(317)
1,374	Funds as at 1st January	917
(457)	Surplus/(Deficit)	(317)
917	Funds as at 31st December	600
	Represented by:	
917	U-Ethical - Toorak Uniting Church, Janet Torry Mackenzie Memorial	600

21. Morning Group: Morning Group is responsible for maintaining its own independent financial accounts and records. Consistent with previous years these accounts are “clipped” onto the Toorak Uniting Church accounts for the purposes of the year-end financial statements.

2019 (\$)	Morning Group	2020 (\$)
	INCOME	
525	Membership	270
561	Donations	71
8	Interest	5
-	Realised gain on underlying units	6
1,094	Total	352
	EXPENDITURE	
-	Donation to UCA Bushfire Relief	600
300	Donation to Uniting Arts Toorak	-
300	Donation to John Macrae Centre	-
300	Donation to Asylum Seeker Resource Centre	-
300	Donation to Skills, Opportunity & Survival in Kenya	-
188	Affiliation fees	-
-	Stationery	25
1,388	Total	625
(294)	Surplus/(Deficit)	(273)
933	Funds as at 1st January	639
(294)	Surplus/(Deficit)	(273)
639	Funds as at 31st December	366
	Represented by:	
308	Commonwealth Bank - TUC Morning Group	24
331	U-Ethical - TUC Morning Group	342
639	Total	366

22. Contingency: The Church’s 2020 Budget contained a Contingency of \$20,000 to provide for any unexpected declines in income and/or unexpected increases in expenditure during the year. It is important to point out this Contingency is used for budgetary purposes only and is **not** included in the Church’s accounts as at 31st December 2020. This exact same treatment has been consistently applied over recent years.

Craig Simonson
Treasurer

Jenny Stewardson
Chair, Church Council

**INDEPENDENT AUDITOR'S REPORT TO
THE MEMBERS OF TOORAK UNITING CHURCH**

Qualified Opinion

I have audited the special purpose financial report of Toorak Uniting Church (TUC) which comprises the Income and Expenditure Statement for the year ended 31 December, 2020, Statement of All Funds at 31 December, 2020 and Accompanying Notes.

In my opinion, because of the existence of the limitation on the scope of my work as described in the Basis of Qualified Opinion paragraph and the effect of such adjustments, if any, as might have determined to be necessary had the limitation in scope not existed, I am unable to and do not express an opinion as to whether the income amounts are complete.

Subject to the above, in my opinion, the Financial Report presents fairly in all material respects, the financial position of Toorak Uniting Church as at 31 December, 2020 and the results of its operations for the year then ended.

Basis of Qualified Opinion

It was not practical to extend my examination of donations, appeals, fundraising and other income generating activities beyond the amounts as disclosed in the books and records of Toorak Uniting Church. It is also not practical for the Church Council to put in place all the controls necessary to satisfy usual audit requirements to provide the assurance that all moneys due have been received. As a consequence, I am unable to verify that all income that should have been brought to account, has been receipted and banked.

I conducted my audit in accordance with Australia Auditing Standards. My responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of my report. I am independent of the Entity in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110: Code of ethics for Professional Accountants (the Code) that are relevant to my audit of the financial report in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that audit evidence I have obtained is sufficient and appropriate to provide the basis for my opinion.

Emphasis of Matter – Basis of Accounting

I draw attention to Note 1 to the financial report which describes the basis of accounting. The financial report has been prepared for distribution to the Members in accordance with the Constitution and Regulations of the Uniting Church in Australia. As a result, the financial report may not be suitable for another purpose. My opinion is not modified in respect of this matter.

Information Other than the Financial Report and Auditor's Report Thereon

The Church Council is responsible for the other information. The other information comprises the information included in the financial report for the year ended 31 December, 2020, but does not include the financial report and my auditor's report thereon. My opinion on the financial report does not cover the other information and accordingly, I do not express any form of assurance conclusion thereon. In connection with my audit of the financial report, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or my knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work I have performed, I conclude that there is material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

Responsibilities of the Church Council for the Financial Report

The Church Council is responsible for the preparation of the financial report that gives a true and fair view and has determined that the basis of preparation described in Note 1 to the financial report is appropriate to meet their requirements. The Church Council's responsibility also includes such internal control as they determine is necessary to enable the preparation of a financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the Church Council is responsible for assessing TUC'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 the Church Council either intends to liquidate TUC or to cease operations, or have no realistic alternative but to do so.

The Church Council is responsible for overseeing TUC's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is 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 the Australian 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 this financial report.

As part of an audit in accordance with the Australian 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 report, 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 the Entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Church Council.
- Conclude on the appropriateness of the Church Council'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 the Entity's ability to continue as a going concern. If I conclude that material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial report 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 the Entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

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

Dated at Melbourne on the _____ of _____ 2021

.....
Peter B Corrigan FCA

Stewardship and Planned Giving



The emergence in Australia of the COVID-19 pandemic early in 2020 triggered many unprecedented effects. The impact on Toorak Uniting Church was significant. This included restrictions on the ability of the Church community to meet regularly for worship and to join together for other activities. One consequence of the pandemic was that most of us adjusted our way of providing financial support to TUC. The traditional means of contributing during worship could not now be used.

Many of our Members switched to direct crediting into the TUC account. Others forwarded cheques to the TUC Office. We gratefully acknowledge here all the support that we received.

Because of the changes in the way that TUC was financially supported during 2020, it is now rather difficult to assess and track in detail the level of stewardship and giving. However, it appears that the support we are receiving continues to decline.

In the wider community, almost all transactions switched to become “cashless” as one measure to prevent the spread of the COVID19 virus. At TUC we will need to explore how to support this trend of moving away from using cash, so that we can continue to enjoy the financial support from all who attend here.

We all appreciate the team of volunteers that regularly process the cash and other receipts each Sunday to ensure that all the monies received are promptly lodged with the bank.

Over the years the Congregation has received generous bequests through the wills of past Members. Financial support of TUC activities from these legacies now exceeds half of TUC's annual income. We acknowledge with gratitude the munificence of these donations.

The Church Council acknowledges and appreciates all the support that is given to TUC, and to our witness and commitment to our Lord's work here.

Stan Laugher
Envelope Secretary

Archives

With the COVID-19 closure of our church in 2020 and our congregation isolated in their homes, it was a wonderful positive that our regular Sunday Services continued and were conducted by Zoom internet into our congregation's homes. Each week *Update* was also sent by internet, with Rev Dr Chris Page's 'Still Thinking' page supplemented by a Newsletter Page – '*Sharing Your Story Brings Our Community Together. Your Contribution Matters!*'.



This initiative produced months of fascinating stories from members of the congregation about their travels - Ethiopia, Florence, Russia, Germany; their pets - 'All Creatures Great and Small'; their wonderful gardening exploits; inspiring artists; special recipes; Memories of Christmas and 'Counting our Blessings' for new ways of staying in touch with loved ones.

Such a precious store of shared stories from COVID-19 in 2020 will be a memorable contribution to TUC Archives!

The Archives contribution to these Newsletter Updates was to highlight a recent discovery of the 1870 Book of Psalms and Hymns for Divine Worship which was presented to Toorak Presbyterian Church's first Minister, Rev Murdoch MacDonald by the Ladies of the Toorak Presbyterian Church on his arrival in December 1875.

Pamela Wilson
Convenor, and Jeanette McArthur

Congregational / Pastoral Care Committee

In this new world of online streaming and digital communication and the good old-fashioned telephone, we as a congregation stayed apart but together through the unique enforced situations of 2020's COVID-19 trials.

When we came together on the last day of February 2021 for the Whole Church Community after-church luncheon, there was an air of joy in the sense of community and the revitalising of TUC friendships. Attendance at services again had been building within the government guidelines of safety against the virus, and happy faces and barbecued food are a good combination!

Our congregation is indebted to, and very appreciative, of the work of our ministers, our office staff, Barbara McKinnon, Jonathan Lancaster, Jennifer Chou, our soloists, and all who have aided in some way to make possible the livestreaming of regular Sunday services, first without members present, then with limited numbers in attendance, and now, as our presence is permitted, on-going in outreach to our congregation and the wider interested community. Church Council has backed the continuation of the livestreaming of TUC's services and improving the equipment to do so.



I wish to thank, also, on behalf of the congregation, the work of our ministers and those who are involved in the pastoral care of our members, for their attention to our needs, their empathy during an especially difficult year, and their encouragement, as well as their leadership.

There have been adjustments to make by some, in ill-health, in new accommodations, in hospitalisation, in feelings of isolation, and in new ways of communication. And there is good news to share of upcoming weddings and baptisms being planned at TUC; of kindergarten children back on campus; dancing classes resuming; and, under new leadership, of upcoming programs envisaged at Kinross. Other interest and exercise groups are returning, too, and adding life back into the busy hub we have known.

I thank all members who have taken on responsibilities of committee work, in many areas, to maintain the life and working of TUC, giving of their time and talents on behalf of us all; and thanks go also to those who maintain our physical facilities so well. We are a fortunate congregation.

Christine Brown
Team Leader

Sunday Mornings

2020 had an inauspicious start with shocking fires and storms and reports of an alarming new virus in China. By the end of February, the extreme nature of the threat posed by COVID-19 was apparent, the population was being strongly discouraged from unnecessary gatherings and movement, and the possibility of the suspension of worship services became increasingly likely. It became imperative to move into the digital age and commence livestreaming of worship services.

In this digital age, livestreaming is readily available to anyone with a mobile phone. However, just as anyone can take a photo, skill is required to make it a good one. TUC has been greatly blessed by Jonathan Lancaster's tireless dedication to the production of a high-quality livestream that shares worship at TUC with the wider world. The initial livestream to the TUC Facebook page on March 22nd was conducted via a laptop using a webcam. The sound and vision were of average quality. From that moment on, there was continual improvement. The webcam was replaced with a mobile phone. The livestream was sent to YouTube instead of Facebook, improving accessibility and definition. Video clips were able to be inserted and text overlaid on images, enabling the words to be provided for the hymns and announcing the different parts of the service.

The success of the livestream during lockdown was due to a team effort. Rev Dr Christopher Page created coherent meaningful services, overcoming the challenge of addressing a seemingly empty church. Jennifer Chou invested extraordinary time and energy into exploring alternative ways for contributing excellent music and the soloists, in particular, Ursula Paez, put in a great deal of time to master the hymns in addition to the solo items. Jonathan Lancaster, supported by Barbara McKinnon underpinned these contributions by achieving a quality livestream that made all the other efforts worthwhile. The return of the congregation to the church provided new challenges, with a need to satisfy the audio-visual requirements of a physical and online congregation simultaneously, however Jonathan rose to meet them.

The TUC livestream attracted a significant audience of several hundred viewers weekly during lockdown and has continued to maintain a healthy audience post lockdown. Many members and non-members have expressed their gratitude for the service provided and it has become an important outreach of TUC. This has been recognised by Church Council and the congregation with the investment in a fixed remote controlled two-camera livestreaming system. The challenge for 2021 is to make the system readily accessible and user-friendly upon minimal training.

In addition to livestreaming, TUC also made use of the Zoom video conferencing platform for virtual post-service tea and coffee catch ups, Bible study and meetings. We are grateful that technology was able to enhance our community connection during such a very difficult and isolating time.

Barbara McKinnon
Chair, Congregation

Whole Church Community

We were lucky enough to gather together following our Whole Church Community service in February 2020 before our first Covid-19 lockdown in March. It was the first, and last, lunch for the year. Not only were we treated to a BBQ by our in-house chefs Michael Kenihan and Jon Sennitt but we were also treated to a poetry reading by Reverend Dr Denham Grierson afterwards, to launch his book 'Sharing Water by the River'. A shout-out to all the salad makers and bakers who help to make our whole church family lunches possible.

Jaki Simonson
Co-ordinator, WCC refreshments

Morning Group

2020 in retrospect was a year like no other!

After our Annual Meeting in February the Victorian COVID-19 restrictions prevented us meeting as a group for the rest of the year.

During this trying period the hallmark pastoral care of Morning Group continued through regular phone calls to each other and watching Sunday services through livestreaming every week.

Our sincere thanks to Barbara McKinnon and Jonathan Lancaster for organising and presenting this wonderful outreach program each week.



During the year our longtime member and former vice president Jean Allison moved to live with her sister in Berwick and after a bad fall now lives in care nearby.

We thank her most sincerely for her faithful service and extraordinary input to our program over many, many years.

As we have experienced falling membership numbers due to ill health and ageing we must in 2021 consider the viability of our group which has been the only successful fellowship group at TUC for a number of years.

We give thanks for the opportunity of reflection during this unusual year and pray for guidance for our future.

Anne Smith
Chair

Music Report

As I sat down to write my annual report, I felt that there was nothing to report as Melbourne had stopped since March and hovered between chaos and dead stillness. After much reflection, it became clear that the music department and I have worked threefold to fourfold harder to get to the end of 2020 under the leadership, spiritual insights, understanding and continuous support of Rev. Dr Chris Page. I will not make my report three or four times longer, but a few extra paragraphs seem to be inevitable.

Choir and Special Services



The TUC choir resumed on 2nd February 2020, but our last Sunday of the year came just 6 weeks later, ending the plan to present *Via Crucis* by Franz Liszt on Good Friday. With an audio recording of the work sung by the TUC choir on Good Friday 2017 – thanks to Jonathan Lancaster's willingness to share with me the file from his private recording archive, I created my first video for the TUC website so that the congregation could revisit the service on Good Friday 2020.

During the two lockdowns, Ursula and I became "THE" music department with the support and approval by the other TUC soloists. Ursula was

joined by Nick Tolhurst to sing on some Sundays, and others, including Catriona De Vere, Andy Long, Sylvia Isaac, Nina Mumford, Lucy Lewis, Issie Brown who also played the flute, and Joseph Yu who also bugled on ANZAC Sunday. Some attempts on a “YouTube TUC Choir” were made early in the pandemic, but the amount of work was totally unjustifiable – over 10 hours work per minute of music. As such work was tedious and without musical satisfaction for the choir, after 3 attempts, it was aborted for good. At least we've tried and had made our debut on YouTube! I also recycled several audio recordings of the choir from the past to make videos to supplement the livestreamed services.

From June, I decided to pre-record as much as possible to provide good quality and balanced sound to the livestreamed team. From August, Ursula and I needed special permission to enter TUC, we held on to each other to keep the music going for TUC. I am truly grateful to Ursula's dedication!

The choir was allowed to meet again from 31 October for livestreaming work. It was liberating to be able to sing together again, despite the challenge that most of us needed some time to get the voice back to the singing mode. Every Monday we rehearsed and recorded as much as possible and kept working ahead. The work was intense and demanding, but the choir showed extraordinary focus required to get our job done. Thank you so much choir! Special thanks to our sewing queen Catriona De Vere who made singer's masks for us all in order that we could sing and record together.

Sung music at the Nine Lessons and Carols service this year was fully pre-recorded. With the easing of restrictions, I was able to invite Joseph Yu's youth band members to perform prelude and postlude music live for the face-to-face congregation of about 40 people.

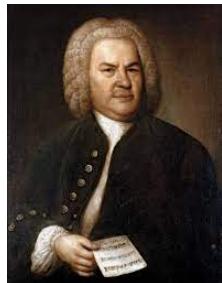
Christmas Eve: About 60 people attended the Carols by the Candlelight at 7.30pm, most also stayed for the 8pm Music Service for the pre-recorded Australian Christmas Carols performed by the choir and soloists. Catriona De Vere and Ursula Paez graciously agreed to sing their solos live and added two duets accompanied by Anna Duan to make Christmas Eve more real for everyone.

On Christmas Day, 11 choristers returned to TUC for the first time since March (and last time of the year) to sing live at the 10.15am services.

Thank you to the team of soloists Catriona De Vere, Ursula Paez, Stephen Carolane, Nick Tolhurst and Andy Long who provide the vital support to the music ministry of TUC throughout the year.

It is with great regret that Stephen Carolane has resigned from his TUC soloist position after 11 years with us to pursue his new path. We wish him all the best!

Monthly “Worship with Bach” series:



The Advent 2019 to Advent 2020 series finished on 6 December. Each month, organ music by Bach related to the time of the Liturgical or Season of the year was presented, with soloists Ursula Paez and others. I am grateful to Rev. Dr Chris Page, who supported the continuation of the series through the pandemic. Not only has it enriched the services with special themes, but it also accidentally became my lifeline as a church musician who felt totally lost as everything to do with music stopped abruptly. The series gave me something to focus on each month.

Recording

I decided to pre-record as much as possible at the first chance of easing of restriction, in June, first with a few handbell ringers, then with the choir and soloists. From July, I pre-recorded almost everything the soloists sang in order that the livestream team could simply download the files to insert in the live-streamed services. The learning curve for me was as steep as the exponential curve of COVID-19! With my basic devices: a few old phones and a portable audio recorder -

which are hardly any proper equipment - I recorded audio and video files every week with the soloists and some solo organ works. Taking the raw material home, I trimmed and edited each file to length, synced the sound and the picture, typed text on the screen, exported the movies, and uploaded them to TUC Dropbox for Jonathan and Barbara to insert in the service. It started with some 40 hours of work per week, but I think I progressed quite well as by the end of November, I was able to get the job done in 10-15 hours per week and supplied weekly music to our congregation on their screen.

Although it was a lot of work to record and produce movies, this work allowed incredible flexibility unknown to us before the pandemic. There was no restriction as to where we could perform from or the need to stand close to a microphone connected to the sound system. There was no issue to be outside the building as the congregation would just see us on their screens. We could sing and play instruments from anywhere we wanted inside or outside the church, even dubbing under a tree. It was both work and fun, but most importantly, it allowed us to explore new ways to convey the music, to inspire, to sustain, and to nurture one another and the TUC congregation on YouTube.

Guest Musicians

The Emjodore String Quartet was engaged to be the Resident String Quartet for 2020. Well, everything shut down before we started. The new plan is that they will play on Good Friday 2021.

ORGANISTS, CHORAL (vacant) AND ORGAN SCHOLARSHIPS:

TUC organ scholar Anne Duan continued to play for some services in 2020 whenever it was possible to do so, due to lockdown restrictions. As she finished her Year 12 studies, we wish her well wherever she heads to for her next chapter of life.

Thomas Man and Barbara McKinnon continued to help out on the organ bench this year on occasion after the summer break. Jonathan Lancaster took a break from assisting the 10.15am service due to his livestream commitment, but continues to support the 9.00am service.

Organs

Continuo organ: It was put to frequent use this year especially during the two lockdowns.

Peter Collins Organ: Hargraves Pipe Organs continue to service and tune the instrument throughout the year in spite of reduced frequency due to lockdown restrictions.

PAMELA BROWN HANDBELL CHOIR:

The PBHC stopped abruptly in mid-March. Four ringers were able to come together during the brief window in June to record some pieces for the live-streamed services. The group resumed rehearsals in social distanced setting from November and performed 5 Christmas carols live on Sunday 20 December to finish the year! We are especially fortunate to have had Andrew Chin from Ringspiration with us throughout 2020.

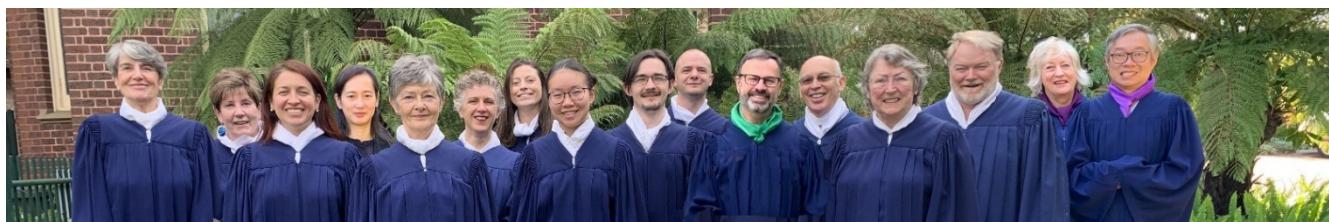


Pastoral Care

During the two lockdowns, I maintained regular contact with both the TUC Choir and the Pamela Brown Handbell Choir members by making individual phone calls, Zoom meetings, emails and text messages to make sure everyone was doing ok. We all came out of the second lockdown well and felt lucky and joyful to be able to make music together again. Fiona Thomas in turn took care to

phone me every now and then to check that I was still going ok. I am extremely grateful to everything TUC has done for me this year and I look forward to a hopefully better 2021.

Jennifer Chou
Director of Music



Outreach Projects – Congregational

The Congregation approved a 2020 budget that included an allocation from Church Council of \$10,000 that was the same as in 2019.

This amount of \$10,000 from Church Council together with the \$11,753.40 given in the retiring offerings following Communion at both 9:00am and 10:15am services each month gave us a total of \$21,753.40 to distribute during the year. After discussion amongst the Outreach Committee and with fellow congregants it was decided to continue support for our existing projects not only for continuity but also to assist them in the wake of a difficult year full of hardships resulting from the COVID-19 pandemic.

The four projects that we have regularly supported and intend to continue to support are listed below. The amount with which we have been able to support these projects is of a significant nature and vital for these programs to continue. Our TUC congregations from the two services, even during months of lockdown in Victoria, continued to give generously. In the end there was an increased amount given in 2020 by 29.7% over the previous year. We thank our Congregation for their unwavering support for these programs during last year's time of uncertainty and stress.

The disruptions resulting from the COVID-19 Pandemic in 2020 either greatly hindered or put to a halt each of our Outreach Programs. However, as our state of Victoria slowly opened up towards the end of 2020, these programs were able to start up again under the Covid-safe restrictions placed on all public places and organizations. As our Outreach Committee was in regular contact with each of the programs' directors throughout 2020, it was decided that each project would still be greatly in need of these funds as they readied themselves for reopening.

Following are the distributions made on behalf of the Congregation in 2020.

Robinvale College \$5,438.35



There are two projects within this college that our money supports. One is for a breakfast program that enables students to study better during the day and also get them to school on time. Many come from disadvantaged families who do not or cannot provide breakfast to their children.

The second is to help those children with Irlin Syndrome who are greatly disadvantaged in their reading and thus in their ability to do well in school. These students require coloured reading sheets that enable them to read text properly without missing random letters in every word printed.

SOSK (Skills, Opportunity and Survival in Kenya) \$5,438.35

This Kenyan project arose out of the enthusiasm of a Surrey Hills Uniting Church member and her passion to help the forgotten women of Kenya. The project supports education of women in prison, schooling for small children, and hygiene education to the very poorest in the neighborhood slums

where clean drinking water is often a rarity. Many families in these neighborhoods have either one parent (a mother) or are orphaned.

The Food Truck, Cranbourne Uniting Church \$5,438.35



Cranbourne Uniting Church has converted an old 'Fire Truck' into a mobile cafeteria. It delivers food to two locations in the Cranbourne area four times a week and feeds homeless people in each of the areas. They also provide counseling support to people who use the 'Food Truck.'

The Homework Hub – Officer/Pakenham Mission Area \$5,438.35

This is for continuing support to the Pakenham Uniting Church in order to provide the running costs of a homework supervision program once a week after school for three hours. The tutors involved are members of the Pakenham Uniting Church and local high school students who have also volunteered their time. The primary school age children in this program are often from families who have little or no English spoken at home.

These projects, supported by the people of Toorak Uniting Church, would not be able to continue as they do without our generous donations. Our congregation have shown extraordinary love and support in giving tirelessly to these causes.

Outreach Projects Committee

Anna Field *Co-convenor*
Chris Begg *Secretary*

Jaki Simonson *Co-convenor*
June De Vere & Lucinda Kenihan

Outreach - Elspeth White Bequest



The amount of money available from the Elspeth White Bequest in 2020 was \$7,408

In 2019 the available \$9,176 was given to support the work of *Southern Mornington Peninsula Uniting Church (SMPUC)* \$4,500 and the *Ustaz Vincent Mang'ok Foundation (UVM)* \$4,676

In 2020 following the success of the livestreaming of the Sunday morning worship services it was agreed by Church Council that this facility was making significant outreach to the Toorak Uniting Church community and to the community at large. It was agreed that the continuance of this service should become a regular feature of TUC.

The equipment used in 2020 was either borrowed and /or inadequate to provide a reliable presentation and that the purchase of appropriate equipment should be undertaken at a cost of approximately \$15,000.

It was agreed that this should be supported by the Elspeth White Bequest by applying the available 2020 monies of \$7,408 and probably what monies become available in 2021.

Elspeth White Bequest Committee

Anna Field *Co-convenor*
Jaki Simonson *Co-convenor*
Chris Begg *Secretary*
Christopher Page *Minister*

Property Committee

As with so many aspects of church life, COVID-19 impacted the operation of the property committee in 2020. Maintenance of the church and other buildings on the TUC precinct became very difficult as access to the property was limited to emergency repairs only.

This meant the planned program of maintenance had to be stopped in March 2020 and expenditure was thereafter limited to emergency repairs only. When restrictions were lifted, maintenance had to focus on keeping the buildings weatherproof, removing a clan of possums that had taken over the roof of Kinross House, repairing broken windows and burst water pipes – adjacent to the Toorak Road footpath and within the wall of the kindergarten.

The Property Committee's program of maintenance will be rolled out in 2021.

Jon Sennitt
Chair

Memorial Garden Subcommittee



The Memorial Garden continues to mature through the seasons and now provides screens around the garden, with lovely displays of native flowers in spring. We again thank our minister, Rev. Dr Christopher Page, for the thoughtful and supportive service that he conducts in the Memorial Garden for members of our church family. In 2020 Memorial Services were held for Marjorie Loadman and Wilson Chan and Memorial Pages were inserted in the Memorial Books within the church. The Memorial Garden is truly a place for peaceful contemplation and remembering by our

own community and many visitors as well. We thank James Widdowson for his preparation for interments and overall care of the garden throughout the year.

Pamela Wilson
(Convener)

Roach Ministerial Exchange Fund

Our second annual Toorak Uniting Church Roach Lecture had been arranged to have the eminent Dr. Joshua Ralston, Reader in Christian-Muslim Relations at the School of Divinity, University of Edinburgh to speak on Wednesday, 1 April 2020.

Dr. Ralston is co-founder of the Christian-Muslim Studies Network funded by the Henry Luce Foundation and is a sought-after speaker across the globe on issues related to Christian-Muslim Relations, migration, religion and politics, Islam, and Christian theology. The event was again to be presented as a free public lecture in the evening at Toorak Uniting Church. Unfortunately, at the last minute, Dr Ralston's plans for travelling to Australia for his sabbatical which included a number of public and private lectures were cancelled due to the increasingly dangerous presence of the COVID-19 global pandemic.

Our Roach Committee is now working on procuring a speaker of note for a public lecture later in 2021 when we are expecting that the number of people allowed to gather in a public venue will be greater than is currently the case in Victoria.

Our aim is to offer speakers of note which may include distinguished ministers, scholars, authors, social scientists, journalists, politicians or other prominent figures to inspire our way forward as a caring Christian community. This may be, where appropriate, a collaboration with members of the Toorak Ecumenical Movement or the UCA Centre for Theology and Ministry who may wish to join with TUC in the arrangements to hear from such a prominent figure.

Anna Field
Chair, Roach Committee,
with Christine Brown, Chris Legge, Mather Mason & James St. John



John Mackenzie Kindergarten

JMK Philosophy



At JMK we aim to create a safe, secure and supportive environment that allows our children to explore and learn. Our philosophy is underpinned by the active involvement of families in our program – it is this generous community spirit that makes JMK unique.

The JMK community, consists of staff, a parent committee and families who work together to manage, review and continually improve our environment, facilities and services to provide the highest quality of education.

The JMK philosophy has been of particular importance with the challenges we have faced as a community due to the pandemic this year.

In 2020, we continued our efforts in the face of significant adversity, and I am incredibly proud of what we have achieved together for our kindergarten.

Some of the significant and positive impacts include:

Successfully introduced new start and finish times in 2020 following considered consultation with the teaching group, committee of management and feedback from our parent community.

Improvements made to outdoor area including the installation of a shade sail over the sandpit area after a tree removal, oiling and servicing of the wooden play equipment installed in 2019, the addition of a wooden boat for further fun and outdoor play, replacement of our water pump as part of our sustainability project.

Implemented new safety protocols, drop off and pick up procedures to ensure compliance with COVID-safe requirements.

Launched an online learning platform and distance education plan for families amid the Victorian Stage 4 lockdown.

Worked with staff to adapt our Committee Meetings, Parent Information Night, annual Christmas concert and other events to comply with continuing restrictions due to the pandemic.

Curation and production of a special “Bubble of Hope” book written by staff and illustrated with input from all 2020 children to be gifted to each child to commemorate this extraordinary year in our lives.

Worked closely with TUC representatives to build a positive ongoing relationship between TUC and JMK.

We have of course experienced many trials in the face of the pandemic this year. The closure of face-to-face education and the move to ‘home’ learning was an enormous task. In addition to this, our staff also remained partially on site for families of essential workers. These events have had a significant emotional and physical impact on our teaching group and Executive Committee, and I thank you all for your support, flexibility and commitment to ensuring a consistent and happy educational environment for our children. The innovative ideas, positivity and commitment to JMK of our teaching staff is something I am so incredibly proud of.

We are all looking forward to a more normal 2021 and I’m sure our enduring community spirit will shine through the forthcoming year as well.

Amelia Holmes
JMK President

John Macrae Centre

Our clients and staff faced challenges due to COVID-19 pandemic and the closure of Uniting John Macrae Centre in March 2020. However, the Centre adapted to the changes and delivered social support in a more creative way.

We continued with regular welfare checks to provide social and practical support to our clients by phone. Activity packs and John Macrae's newsletter were posted to clients' homes and they included cognitively stimulating activities such as:

- ❖ Recipes to share
- ❖ Quizzes
- ❖ Jokes
- ❖ Crossword
- ❖ Sudoku
- ❖ Art/craft activities

Visual activities on Zoom were held on a regular basis which included chats, physical exercises, and cooking demonstrations.

Uniting employees received continuous support while working remotely at home. Online resources were provided as well as regular visual meetings with colleagues and supervisors.

During lockdown, *Uniting* promoted wellbeing support through the 'Visual Community Hub' where employees engaged in activities across physical, social, emotional, financial and career topics. Also the Employee Assistant Program was highly publicised to ensure that our employees received as much care as possible.

Technology has also advanced at John Macrae Centre by receiving an upgrade on IT equipment to accommodate changes. The Centre is now fully migrated to *Uniting*'s intranet, consumer database as well as the new application software to ensure we remain compliant with Government Funding requirements.

We are delighted that our Social Support Group programs can meet in person again and we will be returning in a COVID-19 Safe Setting in 2021.

There will be two sessions offered initially on Monday and Friday:

- ❖ Morning session: 9:30am – 11:30am
- ❖ Afternoon session: 12:30pm - 2:30pm

Covid-safe changes to services

With the aim of minimising risk of transmission, and in line with current Government guidelines:

- ❖ Separate sessions will ensure that the premises are cleaned in between sessions to ensure the health and safety of all.
- ❖ There will be limits to how many people are allowed in a space at the same time.
- ❖ All participants will be required to wear a face mask whilst indoors where social distancing is not possible.
- ❖ All participants will be required to sign in using a site register.
- ❖ Frequent hand washing and sanitizing will be encouraged for best practice.
- ❖ Cooked meals will not be provided at this time, however tea, coffee, water and a snack will be provided.

Uniting will continue to review the COVID-19 situation and alter the services again if needed.

One toll of the 2020 lockdown was that several of our regular consumers moved into permanent care. However, due to recent experiences of isolation and consequent emotional burden, there have been many enquiries for those seeking respite at our Centre. From reviewing the Pandemic cause of change, John Macrae Centre has used this to innovate a program that can maintain a

participant's physical and emotional well-being and to keep our clients connected in a safe environment.

We thank Toorak Uniting Church and appreciate their continued support to the John Macrae Centre.

Susanne Walker
Team Leader, John Macrae Centre

Toorak Uniting Church Dancing Class

2020 was a very quiet year for Dance Class.

Due to COVID-19 restrictions we were unable to finish our Semester 1 classes which were cut short by two weeks, and we were not able to have our formal. We were also unable to offer classes at all for Semester 2. For the six weeks we were able to dance in Semester 1, the three classes each week were full, and students enjoyed the experience.



Many emails were received voicing disappointment at not being able to participate in our classes.

We are hoping the health situation improves for 2021 as we have excellent enrolment numbers, and we look forward to returning to "as normal as possible" classes.

Thank you to everyone associated with Dance Class for your ongoing support.

Lin Cooper
Dance Class Coordinator

Kinross Arts Centre

Exhibitions 2020

Hugo Leschen, our departing Director, had booked various interesting exhibitions for Kinross Gallery in 2020. February opened with well-known Melbourne artist, Jo Reitze's exhibition : 'Life in Small Works'. Kinross walls were covered with vivid small displays of flowers and gardens which delighted all who attended – her friends, colleagues, students and our congregation. The café was buzzing and sales were excellent!

Our second exhibition 'Recent Works' by established Melbourne artists, Miriam Morris and Bridget Burke, opened on 6 March to 26 March. Unfortunately, by mid-March the COVID-19 emergency



was being signalled, patronage for art galleries and cafes was almost non-existent. The decision was made by the UAT Committee to close Kinross Gallery by the end of March 2020. All future exhibitors had cancelled their exhibitions until normality was regained and the Manse Café was also closed.

Kinross Studios

As the tenants of our Art Studios on Level 1 of Kinross House had their own independent access to their studio they were able to continue working there, if desired, at reduced rents.

Studio 1: Angela Sach (Art Therapy)

Studio 2: Max Allen (Writer)

Studio 3: Fran Haarsma (Writer)

Studio 4: Maxine Waine

Studio 5: Anne Morton

Stables: Vacant



Uniting Arts Toorak (UAT) Committee

Chairperson: Nina Mumford (Law/Contracts, Strategic Planning)

Pamela Wilson (Church Council, Heritage Management, Archives)

Jenny Stewardson (Church Council)

Anne Page (Psychologist, Community Arts)

Sarah-Jane Watson (Education, Public Programs)

Angela Abbott (Artist, Arts Marketing)

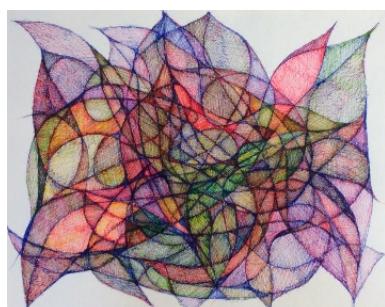
Felitsa Giannopoulos (Events, Education, Arts Marketing)

Sally Upjohn (Arts Administration, Fine Arts Auctions and Valuations)

Rev Dr Christopher Page (Spiritual and Religious Leadership) Ex Officio

(Two new members were welcomed to our Committee in February, Angela Abbott and Sally Upjohn.)

New Director



By November 2020 signs were becoming more positive for the reopening of Melbourne.

Quite unexpectedly, we were approached by Susie Shears, a very experienced gallery director who was familiar with our church and gallery, about the vacant Director's position in Kinross Gallery. After discussions, we were delighted to finalise the appointment of Susie Shears as our new Director of Kinross Gallery, to commence on 1 February 2021. Kinross House, nearly in its 130th year, is looking forward to welcoming once more, all supporters and lovers of creative arts.

Uniting Arts Toorak Committee
Nina Mumford, Chair & Pamela Wilson



Toorak Ecumenical Council

The Toorak Ecumenical Council began the year with great anticipation.

Along with the usual interesting and meaningful activities, the celebration of the 40th anniversary of the signing of the Ecumenical Covenant was to have been the highlight of our programme for 2020.

Unfortunately, COVID-19 restrictions and lockdown resulted in the cancellation of all planned activities.

One session of Prayers for Christian Unity took place as did the first Lenten Study.

Food for Friends also was cancelled but with some creative thinking the agencies we always supported were not disappointed.

We were extremely grateful for the wonderful response to our appeal for financial donations which enabled shopping to be done at Woolworths and boxes of much needed items delivered personally to the very happy agencies.

We hope for the return to normal procedures in 2021.

The Council met as needed via Zoom and we thank Rev. Dr Peter French for organising this.

During the year we were saddened by the news of Dr Jean Allison's resignation from the Council.

Jean had been a faithful, committed and hardworking representative of TUC for many, many years. She was always at Prayers for Christian Unity and conducted them at TUC. Jean also enthusiastically collected for Food for Friends and encouraged others to attend TEC activities.

Our best wishes and prayers go with her as she settles into her new life at Berwick.

The support of the Clergy is always appreciated as is their interest and wise counsel.

We look forward to 2021 in faith and hope and love as we continue to work toward Christian Unity in our local area.

**Anne Smith
Chairperson**



Photos top-bottom: St John's Anglican Church, St Peter's Catholic Church, Toorak Uniting Church, Swedish Church

Toorak Ecumenical Opportunity Shop

The Toorak Ecumenical Opportunity Shop has operated in Toorak for around 40 years. It is a charitable organisation under the auspices of three Toorak Churches: St. John's Anglican Church, St. Peter's Roman Catholic Church, and Toorak Uniting Church.

During the COVID-19 year of 2020 the Op Shop trading year was considerably shortened. It traded until 23 March, then closed through lock-down, and then re-opened from 1-9 June under a revised operating regime. Then, it closed again until 28 October and then re-opened at the end of the year. Many of the older volunteers withdrew from service during the COVID-19 threat and as a consequence the hours of operation were reduced to one shift per day from 12pm – 4pm.

The threat of COVID-19 was met by a refreshed system of cleaning, screening, signage, and spacing, and the wearing of masks, as laid down by the Anglican Church for its Op Shops.

Most of the volunteer staff is drawn from membership of the three churches. The Op Shop receives second-hand goods, mostly clothing, sorts and re-sells a proportion of the stock. Each year the Op Shop gives the proceeds of its sales to numerous charities; last year the financial support from the Op Shop amounted to \$111,000, given directly through around 33 grass-roots charities, so proceeds from the Op Shop do not go through the accounts of the respective churches. That is, each of the three churches distributing \$37,000.

Despite the difficulties of the times, the Op Shop continued under these constraints to accept donations of clothing and bric-a-brac, books and glassware. Once these items are sorted, that which is most readily saleable is priced and placed on display or stored for later sale in season. The remainder of the incoming stock is distributed to other charitable organisations for them to sell; recipients include Broadmeadows Op Shop.

The Op Shop remains a significant contributor to the life of Toorak and the retail vitality of Toorak Village, as well as financially contributing to the well-being of those less well-off in the wider community of Melbourne.

The committee continued meeting monthly throughout the year, electronically by "zoom", including the 2019 AGM in March 2020.

The Op Shop is located at 1a Caters Ave, Toorak, and has a public car park opposite.

Moreover, the Op Shop is a celebration of volunteerism, ecumenism, generosity, and is a place of friendship. Volunteers at the Op Shop are very proud of their on-going achievements.

The following is a list of the recipient organisations to whom the Toorak UC portion of the money generated by the Op Shop was distributed as a result of its work in 2020:

Avalon Centre \$4,000; Prahran Mission Uniting Care \$2,000; Prahran Mission Special Program for Mental Health \$5,000; VICSEG New Futures – Programs for Families, Children and Young People \$5,000; P.S. My Family Matters \$3,500; Kew Neighbourhood Learning Centre \$3,000; Country Women's Association emergency relief Fund \$2,000; BlazeAid \$4,000; Council for Single Mothers and Their Children \$3,000; Halt (Hope Assisting Local Tradies) \$3,500; and TUC Minister's Discretionary Fund \$2,000. Total distribution to charities on behalf of TUC for 2020 was \$37,000.

The TUC members on the Op Shop Committee were Margaret Rees-Jones, Richard Summersgill, and Carrlo Jack. We wish to thank all our donors, and a special thank you to all our hard-working volunteers who give their time freely each week.

Carrlo Jack
Committee member

Church Council & Committees 2020

Church Council

Minister of the Parish	Rev. Dr Christopher Page
Associate Ministers	Rev. John Edwards, Rev. Wal Baker & Rev. Peter Beale
Chairperson	Jenny Stewardson
Secretary	Malcolm Jack
Treasurer	Craig Simonson
Jean Allison*	Jonathan Lancaster*
James Barber	Stan Laugher
Chris Begg*	Doug Lee*
Mather Mason	Nina Mumford
Christine Brown*	Isobel Negri*
Jon Sennitt	Carollo Jack*
Pamela Wilson*	Thomson Sennitt
Malcolm Jack	

*Elder

Elders Emeritus

Ian McAlister	Suzette Morgan
Karin Mackinnon	W. Norman Macleod

Management Team

Rev. Dr. Christopher Page	Rev. John Edwards
Jenny Stewardson	Malcolm Jack
Craig Simonson	Christine Brown
Pamela Wilson	Jon Sennitt
Christine Brown	Malcolm Jack

Church Congregation

Congregation Chair	Barbara McKinnon
Congregation Secretary	Fiona Thomas

Church Outreach Centres Chairpersons

John Macrae Centre	Susanne Walker, Team Leader
John Mackenzie Kindergarten	Amelia Holmes
Uniting Arts Toorak	Nina Mumford

Parish Administration

Office Managers	Catriona DeVere, Anne Binmore & Bronwen Duckett
Toorak Uniting Church Dancing Classes	Lin Cooper
Church Officer / Caretaker	James Widdowson
Uniting Arts Toorak Manager	Hugo Leschen (resigned January 2020). Position vacant for rest of year
Music Director	Jennifer Chou
Church Organists	Jennifer Chou and Jonathan Lancaster
Bookkeeper	Catriona DeVere

Committee and Activity Convenors

Archives	Pamela Wilson
Choir and Music	Jennifer Chou
Continuation and Planned Giving	Stan Laugher
Dancing Class	Anne Smith
Finance	Craig Simonson
Flower Roster	Annette Baldwin
Memorial Garden	Pamela Wilson
Morning Group	Anne Smith
Outreach Projects	Jaki Simonson & Anna Field *co-chairs
Congregational Care	Christine Brown
Property	Jon Sennitt
Readers Roster	June DeVere
Roach Committee	Anna Field
Rosters	Jenny Stewardson
Toorak Ecumenical Movement	Anne Smith
Toorak Ecumenical Op Shop	Margaret Rees-Jones
Volunteers	Christine Brown
Welcome	June DeVere
Whole Church Family Fellowship	Jaki Simonson
Worship and Education	Christopher Page

Church Membership 2020

	Members
Members listed on 2019 Annual Report as of 31/12/2019	278*
Members at 31/12/2020	176

*2019 and previous membership figures were based on historical and incomplete data. Extensive enquiries and new Church Roll software, which was introduced at the start of 2020, accounts for the discrepancy in number between 2019 and 2020.

Some entries are yet to be finalized at the time of publishing, so 2021 figures may also show some discrepancy.

Rites Celebrated at TUC 2020

Baptisms	Confirmations	Weddings	Funerals	Interments
1	0	5	7	2