

St. Andrew's Presbyterian Church Cobourg, Ontario



Reports for 2019

Annual Meeting – February 23, 2020

Congregational Statement of Purpose

To Know Jesus Christ and Make God Known

To Serve

To Provide

To Inspire

**St. Andrew's Presbyterian Church, Cobourg
Annual Congregational Meeting – Sunday February 23, 2020**

Agenda

Words of Welcome

Rev. Ellis

1. Nomination of Secretary
2. Adoption of Agenda
3. Approval of Minutes from February 24, 2019 and December 8, 2019
4. Ministry Highlights from 2019
5. Celebrating the WA
6. Reports for Information
7. Group Financial Reports
8. Examiner's Report
9. Nomination of Examiner for 2020
10. Presbyterians Sharing Goal for 2020
 - a. Suggested allocation amount of \$15,750
11. Proceeds from Trust Fund
12. Looking forward into 2020

Rev. Ellis

John Saunders

Rev. Ellis

Words of Thanks
Adjournment
Benediction

Rev. Neil Ellis

Date of 2020 Annual Congregational Meeting – February 28, 2020

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Minister's Message

The kingdom of heaven is at work amidst this community of faith. As we close out the 2019 year we look back and recognize the work we did was good. We have gathered faithfully to worship, made an impact on the lives of those who live in our community and we have cared for one another.

The annual meeting of a congregation is a wonderful time to reflect on all that we have been blessed to be a part of. All the work that we have done hand in hand with one another and with God. This year our meeting will look and feel different as we have done the heavy lifting of budgeting at a previous meeting. This allows us to celebrate where we have come from and to move forward in the new year with confidence.

As you read through the reports, I hope you will be struck by the impact we have had in the community. I pray you will be inspired with how we can further God's reach within our community. Ensuring that all are cared for and that the good news of the gospel is proclaimed through word and deed.

On a personal note, this past year has been very difficult, with great change in my personal life. I am thankful for the congregation for your support and prayer for Logan, Ethan and myself. This is what a community of faith does, it looks out for its members and it holds each one in prayer. As we move into 2020, I pray that I will have renewed vigor and vision to help lead the Session forward. That God will guide us into the new decade with faith and confidence.

I believe that 2020 will be a year which sees us welcoming new people with the good news. The work we do as a congregation will have an impact, not only in our own community, but will be felt around God's good Earth.

I consider it a blessing and a privilege to serve as the minister at St. Andrew's. I am thankful to you for your prayer and support in all that we do together.

Yours in Christ,
Rev. Neil Ellis

ST. ANDREW'S YEAR 2019 IN REVIEW

In Memoriam

Maria Nowee | Henk Van Goch | David Randall | Charles Morris | Merle McAlistar | Shirley Smith
Shirley Kress | Laurie Carrol | Noreen Rylott | Sheila Graham

Membership

By Act of Session
Jean Joice

Term Eldership

2020

Bryan Armstrong
Bob Cleland
Joan Kemp
Ross Robertson
Justin Kerr

2022

Carol Higgs
Katie Hoogendam
Robert Lenters
Harry Knapper

2024

Janet Leadbeater
Carol Ann MacInnes
Nancy Williams
John Vickers

Trustees

Brian MacInnes
Bryan Armstrong
Art Jeninga
Saskia de Lang-Lenters

Treasurer

Rob Lenters

Envelope Secretary

Mary McPhee

Branches of Ministry

Worship: Rev. Ellis, Carolyn Hyma

Stewardship: Rob Lenters, Suzanne Kerr and Rev. Ellis

Nurture: Ruth Kerr, Mary Jones, Diana Carr, Taryn Frybort, Adam Frybort, Katie Hoogendam and Justin Kerr

Mission and Outreach: Margaret MacKenzie, Joy Randall, John Vickers, Janet Leadbeater, Valerie Baines.
Soup Kitchen: Mary Jane Pocock and David Randall

Finance and Operations: John Vickers, Bryan Armstrong, Bob Cleland, Ross Robertson and Rob Lenters

Pastoral Care: Joy Randall, Valerie Baines, Pauline Green, Ruth Kerr, John McDougall, Carol Van Goch, John Vickers and Carol Higgs

Leading with Care: Ruth Kerr

Personnel: Harry Knapper, John Vickers and Janet Leadbeater

Sunday School Teachers

Saskia deLang-Lenters, Gwen Coleman, Ross Robertson, Katie Hoogendam, Nancy Williams, Linda Robertson, Jordan Hoogendam, John McDougall, Helen McDougall, Margaret Greenwood, Diana Carr, Taryn Frybort, Adam Frybort, Karen Toope, Justin Kerr, Janet Leadbeater

Kirk Session Report

“Give thanks to the Lord, for he is good; his love endures forever.” – Psalm 107:1

The Session of St. Andrew’s gives thanks to God for the many good things we have experienced this past year. It was a year which saw our community of faith reach new milestones in its desire to serve the community of Cobourg and the wider world.

A major item that the Session considered over 2019 is the state of the roof over the administrative/education wing of the building. A report about the roof appears later in the Annual Report. The Session has discussed and prayed about what the best solution will be moving forward. You will undoubtedly hear more about the roof project as we progress through 2020.

In the Fall the Session discussed Elder visits. What they should look like in today’s world and how we can best engage the membership of the church. We acknowledge that society and the church no longer function the way it did a generation ago. We don’t bemoan or lament this fact, but struggle with finding ways to keep our community of faith connected and engaged with one another.

This year the Session made the decision to end the employment of David Leonard, our Custodian. We thank David for his work on behalf of the congregation over the past few years.

The Session is deeply grateful for the work of Carolyn Hyma and Mary McPhee. They are dedicated and hard working, keeping the church running well. We are also deeply appreciative to the many volunteers who serve on committees, maintain the building, teach Sunday School, visit members, serve during Coffee and Conversation and assist with the many other hidden tasks which keep St. Andrew’s going.

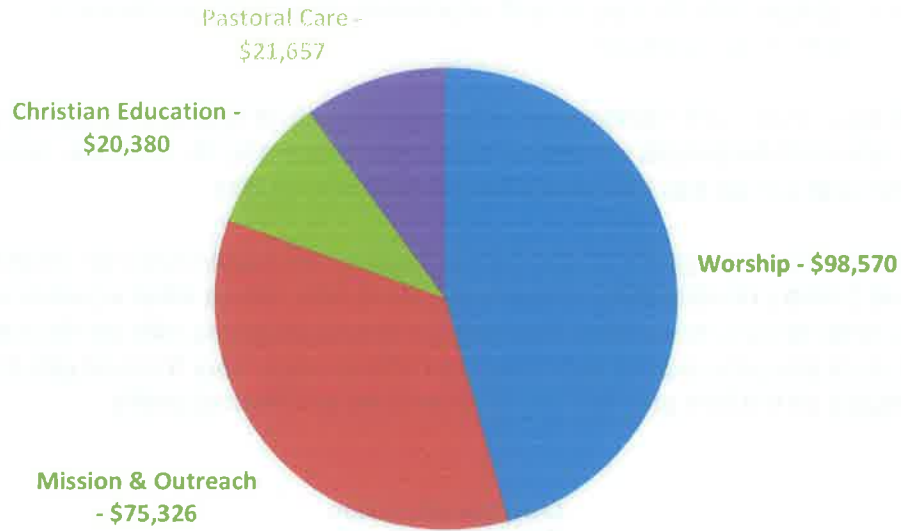
We look forward to 2020 and what God has in store for us.

Rev. Ellis
Clerk, Pro-Tem

<u>CONGREGATIONAL STATISTICS FOR 2019</u>	
Communicant Members	153
New Members	1
Baptisms	1
Deaths	8
Adherents	38
Church School	17
Nursery	3
Youth and Assistants	0
University Students	12
Household of Members	103
Adherents	23

Narrative Summary of St. Andrew's 2019

ST. ANDREW'S COBOURG MISSIONAL EXPENSES



Total disbursements for 2019 \$215,934

Worship
\$98,570 46%

Worship is central to our understanding of who God is. We gather each week to offer God our praise and worship, in thanksgiving for all that God has done and continues to do for us. The average attendance, including children, during worship was 94. As worship is central to our lives as followers of Christ, it encompasses the largest part of where our resources are allocated. Worship is the one time during the week that the entire body of Christ gathers to be with one another. It is where we are fed and equipped to go out and love our neighbours as ourselves.

We are thankful for the dedication of the choir under the direction of Carolyn Hyma for the inspirational anthems and leadership through song. Additionally, the many guest musicians from within and without the congregation who inspire us. Your financial gifts to St. Andrew's enable us to have meaningful worship.

Mission and Outreach
\$75,326 35%

Mission & Outreach is an important part of our Christian calling. At St. Andrew's we support mission in a variety of ways: by connecting with denominational partners and through developing relationships within our community.

We continue to support Presbyterian Sharing and Presbyterian World Service and Development (PWS&D). These two organizations which are part of the Presbyterian Church in Canada allow our offerings to have a global reach. Be sure to read information about both organizations on the bulletin boards located outside of the sanctuary.

We had the pleasure of Rev. Deb Stanbury, the Executive Director of Arise Ministry, come and talk about the work Arise does with individuals whose lives have been affected by the sex trade. In an act of faith, the offering from that Sunday was donated to Arise, a total over \$3,000.

Rev. Ellis represents the congregation on the Northumberland Affordable Housing Committee and the Northumberland Country Housing Corporation Board, along with various other activities within the community. St. Andrew's also hosts many community outreach programs, offering discounted rent in an effort to allow these groups to expand their reach and effectiveness. Your financial gifts to St. Andrew's have a direct impact on the lives of people in our community and internationally.

Christian Education
\$20,381 9%

Christian Education and faith formation are important aspects of the ministry at St. Andrew's. The most visible aspect of Christian Education are the young people within the congregation. They are an enthusiastic and bright group that are learning about God together. Adult Bible Study is another component of Christian Education. Bible study normally sees a dozen individuals come together to learn about various aspects of our Christian faith as scripture informs it. Your financial gifts to St. Andrew's have a direct impact of how the next generation will come to know and understand God.

Pastoral Care
\$21,657 10%

Pastoral Care is an active ministry at St. Andrew's. Visits occur with regular frequency. These include visits at home, hospital and phone calls. Rev. Ellis also leads worship services at The Golden Plough as part of our pastoral care in the community. The Pastoral Care Branch distributes Prayer Shawls to those who are in special need of prayer.

How we care for one another speaks volumes about us as a Christian community. Pastoral Care is a responsibility of the whole congregation to ensure that we are all being cared for. Rev. Ellis continues to visit members of the congregation regularly, makes hospital visits and crisis visits as required. If you would like a visit please speak with Rev. Ellis or Joy Randall. Your financial gifts to St. Andrew's assist the community in knowing that they are cared for and loved.

SECTION 2

Branches of Ministry

Worship

Stewardship

Nurture

Mission and Outreach

Marce L. Wood, Women's Missionary Society

Finance and Operations

Pastoral Care

The Women's Association

St. Andrew's Trust Fund

Fund Scrip

Hope and Opportunities Fund

Personnel Committee

Worship

Worship continues to be a vital part of our life of faith together. We gather weekly to offer praise to God our creator. We are blessed as St. Andrew's with a wonderful choir and many musicians who lend their talent to enhance our time of worship together.

This year we introduced congregational hymn sings on the first Sunday of each month. We plan to continue this practice in the coming year. Using it as an opportunity to learn new hymns which one day might become old favourites.

In December we were challenged by the message of Rev. Deb Stanbury from Arise Ministry. The choir delighted us with the Cantata, *A New Birth... A New Beginning*. Our two Christmas Eve services brought in a combined 150 people to celebrate the birth of Jesus. A profound way to end the year celebrating God's goodness and to recognize the call we have as disciples.

Stewardship

The primary goal of the Stewardship Team is to ensure that the congregation is meeting its financial commitments and that the gifts of congregation are well used. The team has primarily focused on ensuring that the financial health of the congregation is sound. The members of the team are Rob Lenters, Suzanne Kerr and Rev. Ellis

Over the past year the Stewardship Team has worked on a variety of items which will go into effect in 2020. These include semi-annual letters, weekly thank you cards and a Planned Giving Workshop. Our plan is to talk about intentional giving to the church in order to lay a firm financial footing for years to come.

Nurture

Our Sunday School program has successfully continued with a team approach to teaching the ways of God to our young people. On top of a weekly Sunday School program, our Nursery program continues to be active with Mary Jones and Ruth Kerr alternating weeks to watch the youngest members of our congregation. Sunday School attendance has fluctuated each week, with sometimes over 12 kids during busy times. The children's ages within Sunday School range between 13 and 5 years old.

Our church's young people are involved in supporting special projects and campaigns throughout the year, including Jordan Randall's Sock Drive, and the Fare Share Food Bank.

Activities that are designed to engage our young people, and nurture their unique talents, include working with our music director, Carolyn Hyma, to enrich their music talents with Chime Time. As well, this past Christmas Eve, the youth enjoyed participating in a "messy" Christmas Pageant, and look forward to taking on more of a role in special services as they mature in the coming years. We sold hot chocolate at the Santa Clause Parade outside the church, with John and Maggie McDougall's help in the kitchen to get things ready to sell. We are in the process of making plans to get the young people together for more events, which will serve to make stronger connections between the kids and parents alike.

In 2020, we will continue to offer an enriching program for our young people, led by caring and dedicated adults within our church. New leaders interested in supporting our Sunday School program through teaching, or who want to host a young people's event, are encouraged to get in touch with someone on the Nurture Committee.

Justin Kerr

Bible Study

Sacred Resistance: A Practical Guide to Dissent

This year our Bible Study focused on the book *Sacred Resistance: A Practical Guide to Dissent* by Ginger Gaines-Cirelli. The book looks at a variety of issues that we find in society and in scripture and asks how the Christian should respond in times of distress, when injustice and inequality are found. Over the course of six weeks we engaged with the different chapters in the book enjoying robust discussion on a variety of topics.

Mission and Outreach

It has been a busy year for Mission and Outreach at St. Andrew's. We have continued to support Transition House up to their emergency closure in December. The funding for the Mission Branch is done through a portion of the money received from the Hope & Opportunities Fund. This year the Mission Branch used money to assist the following projects:

- \$500 Cornerstone Family Violence Prevention Centre
- \$500 Transition House
- \$500 Greenwood Coalition
- \$3,038.55 Arise Ministry

In September Rev. Ellis moderated an all-candidates meeting for the Federal Election. This was an initiative of the Northumberland Affordable Housing Committee, which meets at St. Andrew's. The focus of the all-candidates meeting was the issue of affordable housing in our community.

Rev. Ellis was also invited to sit on a discussion panel in November on National Housing Day, following a screening of the documentary *Us & Them* which takes an in depth look at the lives of four homeless individuals over a ten-year span.

Rev. Ellis represents St. Andrew's on the Northumberland Affordable Housing Committee. This group is comprised of organizations and individuals who advocate on behalf of those who are in vulnerable situations and living in precarious housing situations. The group meets at St. Andrew's on a monthly basis.

Finally, Rev. Ellis is a board member of the Northumberland Country Housing Corporation (NCHC) Board. He holds the position of Secretary. The Board is responsible for oversight of all community housing in the country. This includes ensuring the properties are maintained, ensuring resident concerns are addressed and any future development.

Presbyterian World Service & Development (PWS&D)

St. Andrew's is a very active partner with PWS&D, which is the emergency development and relief agency of the Presbyterian Church in Canada. PWS&D has a wide variety of programs and is present in many parts of the world. Funds donated to PWS&D assist in disaster relief, poverty reduction, justice promotion and providing hope for vulnerable individuals throughout the world. On the first Sunday of February we promote the work of PWS&D during worship.

Our historic giving to PWS&D is as follows:

2015	\$14,295
2016	\$13,597
2017	\$12,452
2018	\$10,436
2019	\$9,468

Thank you for continuing to support this important part of our ministry. The financial contributions to PWS&D make a difference around the world.

Marce L. Wood, Women's Missionary Society

The Marce L. Wood WMS Auxiliary was under the leadership of Cecilia Morris in 2019. We have 6 members and 1 associate member. The group met once a month (Sept- June). We now meet on the third Thursday at 12 noon in the Allen Room. We first enjoy lunch time fellowship and then our meeting/study follows. New members are always welcome.

The Mission Studies were taken from the Glad Tidings articles entitled **The Land of Palestine and Stories of Mission**. The World Day of Prayer was held at Calvary Baptist Church on the first Friday in March, 2019. This service was shared with the various churches in Cobourg.

Mission Awareness Sunday was in June 2019 with the theme: "No Doubt" prepared by Rev. Dr. Lynda Reid and the members of our group shared this with the congregation. CNOB Synsocial WMS Annual Meeting was held at St. Paul's, Port Hope and all the groups in Peterborough Presbyterial assisted the hosts. Our theme was "Kindness". There were three guest speakers, Dr Glynis Williams, International Ministries, Janet Brewer, National WMS President, and Cathy Reid on Malawi.

During 2019 the WMS sent \$2200 (see financial report) to Presbyterial for the work of the WMS. We appreciate your sharing in our offerings during the year to help us to achieve this amount.

We are part of our Presbyterial Prayer Chain that prays for members of their families and church friends when there is a special need.

Our Presbyterial "Spring Fling and Annual Meeting" was at St. Andrew's. Burnbrae.

In June and in December we enjoyed our pot luck lunches at the home of Joy Randall and sharing with our associate members.

Our members and friends receive the Glad Tidings and this year we had 7 regular subscriptions. This is the last year we will receive the Glad Tidings as WMS Council felt they could not continue because of the great cost. They will provide news and study information by direct mailing or in the PCC Connection.

We appreciate our president Cecilia Morris, Carol Higgs as secretary, Louise Baxter- treasurer, and Joy Randall (Glad Tidings) who help our group. Our group is getting smaller but we still continue to enjoy our special times together in prayer, study, service, and fellowship as part of our WMS purpose.

Soup Kitchen

St. Andrew's Soup Kitchen runs every Thursday from mid-September to the end of the following May of each year. Our guests enjoy a wide variety of soups and sandwiches and once a month, a hot meal is served. Homemade desserts are always a highlight and well anticipated. Our soup is kindly donated by CJ's Bar and Grill.

In the fiscal year January to December 2019, we served 919 meals and sent 260 meals home. This totaled 1172 meals served not including seconds. Meals sent home may be for someone who is infirm and cannot get out, may be for someone who is homeless or simply represents an extra meal for a particular guest.

We thank the volunteers of whom there were 19 in total at one time or another during 2019 for helping to serve the meals and a special thanks to those who made the wonderful desserts. While lunch is served from 11:00 am until 12:00 pm, our doors are open earlier and some of guests take advantage and arrive early and enjoy tea, coffee, juice and comradery before lunch is served.

Courtesy of donations from among our volunteers, parishioners and our membership at Food 4 All we were able to provide an array of extras including packaged food with a stress on items for personal care and, when available mitts, hats and socks. Thanks to members of Inner Wheel who, since November, have been providing transport to one member of our Community who could not otherwise take advantage of 5 meals a week.

We appreciate the help and support from the community and members of St. Andrew's.

Mary Jane Pocock

Finance and Operations

Our year started during the clean-up phase of the roof leakage problem from 2018. The related clean-up projects included:

- the basement floor by the elevator was replaced.
- The flat roof underwent several coats of sealer
- the flat roof over the downstairs washroom was resealed.
- The office computer was replaced and additional software was purchased to handle the congregational donations.
- Rhodes room north wall was resealed and painted.
- Hall roof tiles on both levels were replaced.
- The doors to the sanctuary from the offices were re-stained to repair the water discoloration.

In addition, the following items were worked on:

- the lift developed a squeak which indicated that the shaft had shifted. This was repaired. The lift stopped working in the fall as the temperature in the service closet was below 20 degrees Celsius. A heater has been installed to keep the closet warm.
- Exterior painting. Volunteers did an excellent job painting and repairing the exterior windows.
- As they burn out, the interior lights in the sanctuary are being replaced by 100-watt LED lights.
- The Pancake supper was a fun event for all who participated.
- The Waterfront festival was a very good fundraiser for the congregation.
- Repaired four actuator valves for the heating radiators.
- Re-hang the door at the front side entrance

The Finance and Operations Branch is looking at the following items for 2020:

The east walkway was raised two years ago. This has not solved the water pooling and freezing problem. We shall be raising the walkway an additional five or six centimeters.

Security has become an issue as we have had several non-members come into the church during the week. Several options are being investigated.

The Bell tower will be inspected.

Nave roof shingle repair. During the windstorm in December, several shingles came off the west roof. This will be serviced during the summer.

Resurfacing the oak doors.

The committee thanks everyone for your assistance during the year. Volunteers helped keep our costs down while completing numerous projects in and around the church.

Submitted by

John Vickers – Member Finance and Operations

Roof Report

In 2019 a New Roof Planning Committee was formed to examine the options for installing a new roof on the east wing of our church. Members include John Vickers, Jordan Hoogendam, Rob Lenters, Randy Walling, and Bryan Armstrong.

The last two winters we have had several leaks that were successfully patched in summer. However, we recognize that because the asphalt roof is so old there remains a risk of leaking around the perimeter especially in March and April. This is caused by melting snow drifts against the parapets. The east half of the roof is 57 years old and the west half is older. We believe it is time to plan for a new roof.

A new sloped metal roof is estimated to cost about \$80,000 and have a life expectancy of 50+ years. It will last three times longer than a shingle roof. The metal roof provides the best opportunity for us to do our part for climate change mitigation by using the best insulation value and giving us an excellent facility for installing solar panels in the future.

In October the Session gave approval for the committee to proceed with design of the metal roof and to submit the plan to the town Heritage Review committee. We plan to bring a final proposal to the congregation in 2020.

Pastoral Care

Our Pastoral Care Visitors have met 2-3 times during the year to plan and carry out our mandate; share concerns of pastoral care of our members and adherents. Our visitors are, Joy Randall, Convener, Val Baines, Pauline Green, Carol Higgs, Ruth Kerr, John Vickers.

Rev. Ellis and Joy Randall visit people in the hospital, and lead worship services at the Golden Plough and team members assist. Many of our church people are over 90 and others are unable to attend services. We usually have about 25 people to visit. They appreciate time with our visitors in their homes. Ruth Kerr looks after those in Port Hope and they wait for her visits. Some keep contact with them by telephone, delivering the devotional books and other church news. They forward prayer requests to us and we ask the congregation to remember them through prayer.

At our meetings we continue to share new ways of caring, sharing our faith and to help our visitors be supportive of members and friends on their journey in life. The WA, on behalf of St. Andrew's sent 22 plants at Christmas time. Our church school students prepared little cards to go with them. These were appreciated by many. Joy Randall sends cards to people on behalf of St. Andrew's on special occasions, illness, and sympathy. Ruth Kerr sends birthday cards to children on the Nursery Roll.

If you know of someone who would like a visit either from the minister or a pastoral care person please call the church office or let the minister or Joy Randall know. We try to contact the elder of the member when needed.

If you would like to be part of this team please talk with the minister or Joy Randall.

Women's Association

As Barbara Walters said – "This is 2020"

The W.A. was very busy in 2019. We catered the Ministers Luncheon, Spring Luncheon, a birthday party, North Lakeshore Chorus, Seniors Lunch, Beef dinner, Christmas Tea and Bazaar and the Christmas and Gospel Concert with Elvis Tribute Artist. Also, we helped out at the Waterfront and the Pancake Supper.

On behalf of the ladies of the W.A. we thank everyone who helped us in any way.

The outlook for the W.A. in 2020 is to take a pause, catch our breath, and see where we go from here. We are in need of someone who is willing to take over the position of planning, co-ordinating and executing activities. Our group is 15 strong, but our ability to keep up with our ideas and traditions is becoming difficult.

Both 2018 and 2019 were good years and we saw a substantial amount of money raised. In Dec 2019, we passed over a cheque to the Hope and Opportunity Fund for a total of \$17,500 to be used for any upcoming projects.

We hope to continue to meet as a group in faith and fellowship. We are planning our next meeting in March so catch the weekly bulletin for date and time. Any ladies of our congregation are very welcome to join us for tea and sweets and we love to get to know new members.

Yours in faith
Joan Kemp

Young at Heart Group

Young at Heart met regularly on Friday mornings at 10 a.m. Our concern of caring for our seniors who came is an important part being of our church family. Our numbers are less so in December we decided to take a break for this time. It is more difficult for older people to get out in the winter and much concern for their safety.

We have had programmes related to lifestyle, health and concerns of society today. We invited George Parker to share about the Pines of our area during the years.

We invited other members to our Pot Luck Lunches. We keep in touch with other seniors on important days in their life. Everyone enjoys a time of sharing in our conversations and praying for our members, the church and the community.

Coffee and Conversation

Coffee and Conversation is a time of fellowship after our morning services. We appreciate the volunteers who help prepare and host this time. We organized new teams and they seem to be working well but we can always use a few more hands. Our numbers are growing and the children like the contact with others and one highlight of their time after church school is "juice and cookies. If you are not on a team yet and would like to help, please contact our Church Administrator

We also have some lunches and BBQs during the year on special occasions. The Chili Contest always brings crowds and such fun! We continue to use Fair Trade Coffee each Sunday. We appreciate your donations to help cover the costs for these times together.

Joy Randall, Convener

Fundscrip

This year is the 10-year anniversary for our Fundscrip program. It's a program in which supporters pay for their shopping (groceries, gas, home & garden, entertainment, restaurants, and much more) with gift cards. The cards are purchased at face value from Bob Cleland at Coffee and Conversation and we get face value from retailers. With cards from over 230 leading retailers, there's no need to change your shopping habits. Just pay with gift cards instead of credit/debit/cash for your everyday items & gifts. Each purchase automatically includes a donation for St. Andrew's Church. To date, St. Andrew's has received \$20,096 from this very successful program. Please consider supporting Fundscrip by visiting Bob after services and purchasing your cards. A special thank you to Bob Cleland for managing and maintain the program for a decade.

St. Andrew's Trust Fund

The elected Trustees of St. Andrew's Presbyterian Church, Cobourg are:

- Art Jeninga - Member
- Saskia deLang-lenters - Treasurer
- Bryan Armstrong - Secretary
- Brian MacInnes - Convener

Much of our activity this year was a continuation of directing investments held with Scotia MacLeod to be transferred and re-invested in the Consolidated Fund of the Presbyterian Church in Canada. This further supported monies invested by our Hope and Opportunities Fund and, as a combined investment, has proven to be prudent. During 2020, all transfer of funds from Scotia MacLeod will be completed.

The Trustees have also been monitoring real estate developments of a neighbouring property known as 254 St. Andrews Lane. The legal access to this property is being monitored.

All responsibilities for transferring investment earnings to the General Fund from the Manse Fund and from the St. Andrew's Trust will be completed within the Trusts' terms and directions.

Respectfully,
Brian W. MacInnes, Convener

Hope and Opportunities Fund

The Hope & Opportunities Fund was founded by the generous gift of David and Esther Paterson. To provide a source of funds for the church to use towards its mission and maintenance of its building. The Hope & Opportunities Fund is invested in the Consolidated Portfolio of the Presbyterian Church in Canada. We continue to be pleased with the performance of this fund. At September 30, 2019 the Hope & Opportunities Fund had a value of \$191,155.09. There were no major withdrawals to the Hope & Opportunities Fund during 2018. The year end value of the Hope and Opportunities Fund was not available at the time of printing. We hope to receive this information in time for the congregational meeting.

Ross Robertson, Dave Jones and Trevor Gillman

Personnel Committee Report

A congregational meeting was held on December 8, 2019 to approve staff salaries for the 2020 church year.

The following salary changes were approved:

1. The stipend for the minister follows the Presbyterian Church in Canada 2020 guideline schedule. Placing our Minister on the 8th increment (qualifications and experience) raised the stipend to \$46,786. The housing allowance was increased by 2% to \$20,972.
2. The salary of the Music Director follows the schedule of the Royal College of Choral Conducting and Organists. Based on qualifications and experience the salary was increased to \$21,720.
3. The salary of the Church Administrator was increased by 2% to \$13,604.
4. The salary of the Custodian was set at \$16,680.

A change of personnel in the custodial position was effected on December 31, 2019. The Session has approved the hiring of this part-time position based on a 50-week work year.

Respectively Submitted
Harry Knapper

SECTION 3

Financial Statements

Financial Report 2019
Trusts Statement of Change in Investments 2019
Trust Income and Cash Flow 2019
Manse Trust Income and Cash Flow 2019
2020 Budget
Financial Reports - Groups

ST. ANDREW'S PRESBYTERIAN CHURCH, COBOURG - 2019 FINANCIAL REPORT

RECEIPTS		DISBURSEMENTS	
Bank Balance December 31, 2018 (accrual)	\$11,500	Employees expenses, salaries & benefits	\$138,877
		Office	
Envelopes and plate offerings	\$90,381	General expenses	\$2,270
PreAuthorized Remittances	67,794	Telephone & Internet	1,083
Special donations	12,061	Photocopier	<u>1,930</u>
Hope & Opportunity Trust transfers	9,244		5,283
St. Andrew's Trust transfers	2,777	Branches	
Manse Trust transfers	0	Worship	349
Various fund-raisers	14,061	Pulpit Supply	1,200
Rentals	8,925	Nurture	591
Line of Credit Adjustment	0	Pastoral Care	<u>478</u>
Women's Association	0		2,618
Sunday School & Youth Group	0	Fin & Op	
Donations to St. Andrew's Trust	150	Heating	8,127
Donations to Music Program	0	Lakefront Utilities	4,115
Donations to Soup Kitchen	<u>100</u>	Insurance	6,208
		Maintenance & supplies	12,127
Total Revenue	\$205,494	Bank service fees	183
Total disbursements	<u>215,934</u>	Line of credit Interest	0
Net Income 2019	-10,440	Sales tax rebate	<u>-4,108</u>
			26,652
Bank Balance-December 31, 2019 (accrual)	\$1,060	Music	
RBC Overdraft as of December 31, 2018	\$0	General operating	1,633
Total overdraft loans for 2019	0	Tuning & maintenance	777
Overdraft payments made in 2019	<u>0</u>	Organist Supply	590
RBC Overdraft as of December 31, 2019	\$0	Guest Musicians	<u>275</u>
			3,275
Other		Presbytery Assessment	2,637
Owing to Manse Trust Fund Dec. 31, 2018	\$6,000	Fund-raising expenses	4,565
Loan Repayment	<u>2,000</u>	Transfer to St. Andr Trust	150
Owing to Manse Trust Fund Dec. 31, 2019	<u>4,000</u>	Manse fund loan payment	<u>2,000</u>
Total Liabilities December 31, 2019	\$4,000	Total Operating Expenses	<u>9,352</u>
		Mission & Benevolence	
		Presbyterians Sharing	13,467
		P.W.S & D.	9,468
		Mission & donations	6,559
		Outreach Advertising	<u>384</u>
		Total disbursements:	<u>\$215,934</u>

St. Andrew's 2019 Year-end Projections and 2020 budget

	2019 budgeted	2019 projected	2020 proposed
RBC Bank balance at Jan 1	\$11,500	\$11,500.34	-\$9,000.00
Total all receipts	\$186,500	\$200,147.29	\$198,300.00
Total all expenditures	\$227,237	\$219,983.81	\$226,285.84
Accrual Bank balance to date	-\$29,237	-\$8,336.18	-\$36,985.84

Net Income:	-\$40,737	-\$19,836.52	-\$27,985.84
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RECEIPTS:

Collections:			
total plate offerings	\$65,000	\$83,000.00	\$84,000.00
Pre-Authorized (P.A.R.)	\$70,000	\$68,070.40	\$68,000.00
special gifts	\$10,000	\$13,141.00	\$10,000.00
Receipts sub-total:	\$145,000	\$164,211.40	\$162,000.00

Other receipts:

Hope & Opportunities fund receipts	\$9,500	\$9,244.37	\$9,300.00
St. Andrew's Trust Fund receipts	\$4,000	\$2,777.00	\$3,000.00
Manse Trust Fund receipts	\$1,000	\$0.00	\$500.00
Miscellaneous Fund Raising	\$12,000	\$10,964.59	\$11,000.00
Roofing renewal fundraising			
Rental Income	\$10,000	\$8,700.00	\$8,500.00
82% PST and 50% GST tax rebate	\$5,000	\$3,999.93	\$4,000.00
Line of Credit Adjustment	\$0	\$0.00	\$0.00
Women's Association	\$0	\$0.00	\$0.00
Donations to St. A Trust Fund	\$0	\$150.00	\$0.00
Donations to Hope & Opp. Fund	\$0	\$0.00	\$0.00
Soup Kitchen donations	\$0	\$100.00	\$0.00
Other receipts sub-total:	\$41,500	\$35,935.89	\$36,300.00
Total church receipts:	\$186,500	\$200,147.29	\$198,300.00

Thanks to generous giving and prudent spending, St. Andrew's did not need to dip into our RBC overdraft at any time this year.

Operating expenses:	2019	2019	2020
Employee expenses:	budgeted	projected	proposed
Total salaries and benefits:	\$139,000	\$136,982.75	\$141,808.00
Office:			
General office expenses	\$2,000	\$1,962.48	\$1,600.00
Telephone & Internet	\$1,100	\$1,083.36	\$1,200.00
Printing and Photocopier	\$1,800	\$1,844.00	\$2,000.00
Total Office:	\$4,900	\$4,889.84	\$4,800.00
Branches of Ministry:			
Worship committee	\$1,000	\$251.98	\$300.00
Pulpit supply	\$1,500	\$1,200.00	\$1,400.00
Nurture	\$750	\$390.95	\$500.00
Pastoral Care	\$600	\$226.43	\$300.00
Total for Branches of Ministry:	\$3,850	\$2,069.36	\$2,500.00
Finance and Operations:			
Heating (gas)	\$9,000	\$8,127.00	\$8,400.00
Lakefront Utilities (electricity, water)	\$4,000	\$4,100.00	\$4,200.00
Insurance	\$6,200	\$6,207.84	\$6,207.84
Maintenance & supplies	\$15,000	\$15,000.00	\$15,000.00
Roofing renewal expenses			\$0.00
Bank service fees	\$200	\$183.40	\$190.00
Line of credit interest	\$100	\$0.00	\$0.00
Total for Finance and Operations:	\$34,500	\$33,618.24	\$33,997.84
Music:			
General operating	\$2,300	\$1,633.20	\$1,600.00
Tuning and maintenance	\$1,000	\$800.00	\$800.00
Organ supply	\$800	\$590.00	\$600.00
Guest musicians		\$325.00	\$350.00
Total Music:	\$4,100	\$3,348.20	\$3,350.00
Other Expenses:			
Presbytery assessment	\$2,637	\$2,637.00	\$2,430.00
Fund-raising expenses	\$5,500	\$4,545.67	\$5,000.00
Transfer to St. Andrew's trust fund	\$0	\$150.00	\$0.00
Transfer to Hope & Opp. trust fund	\$0	\$0.00	\$0.00
Manse Fund loan payments	\$2,000	\$2,000.00	\$2,000.00
Women's Association	\$0	\$0.00	\$0.00
Total Other:	\$10,137	\$9,332.67	\$9,430.00
Total operating expenses:	\$196,487	\$190,241.06	\$195,885.84
Missions and Benevolence:			
Presbyterians Sharing	\$15,750	\$13,500.00	\$15,000.00
P.W.S.&D.	\$10,000	\$9,300.00	\$10,000.00
Mission & donations to other org	\$5,000	\$6,558.55	\$5,000.00
Outreach advertising	\$100	\$384.20	\$400.00
Total Missions and Benevolence:	\$30,750	\$29,742.75	\$30,400.00
TOTAL EXPENDITURES:	\$227,237	\$219,983.81	\$226,285.84

**SAINT ANDREW'S PRESBYTERIAN CHURCH, COBOURG - 2019 STATEMENT of CASH FLOW
for Church Annual Report**

Bank balance December 31, 2018 \$11,500

RECEIPTS

Receipted Donations

Envelopes and Plate Offerings	\$88,664	
PreAuthorized Remittances	67,794	
Special donations	<u>12,061</u>	\$168,519

Amounts received from other charities

Hope & Opportunity trust	9,244	
St. Andrew's trust	2,777	
Manse fund trust	<u>0</u>	\$12,021

Other Receipts

Loose unreceipted gifts	1,718	
Various fund raisers	14,061	
Rentals	8,925	
Donation to St. Andrew's trust	150	
Donations to Soup Kitchen	<u>100</u>	<u>24,953</u>

Total Collections and Other Receipts	<u>\$205,494</u>
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Total Funds Available for Disbursement	216,994
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Total Disbursements (see page 2)	<u>215,934</u>
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Net Income for 2018	-\$10,440
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Bank balance December 31, 2019	\$1,060
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DISBURSEMENTS

Employee expenses, salaries, benefits \$138,877

Office

General office expenses	\$2,270	
Telephone & Internet	1,083	
Photocopier	<u>1,930</u>	5,283

Branches of Ministry

Worship	349	
Pulpit Supply	1,200	
Nurture	591	
Pastoral Care	<u>478</u>	2,618

Finance & Operations

Heating	8,127	
Utilities (electricity, water)	4,115	
Insurance	6,208	
Maintenance and Supplies	12,127	
Bank service fees	183	
Line of Credit Interest	0	
Sales Tax rebates	<u>-4,108</u>	26,652

Music

General operating expenses	1,633	
Tuning and Maintenance	777	
Organist Supply	590	
Guest Musicians	<u>275</u>	3,275

Other Expenses

Presbytery Assessment	2,637	
Fundraising expenses	4,565	
Transfers to St. Andrew's Trust	150	
Transfers to Hope & Opp	0	
Manse Trust Loan payment	<u>2,000</u>	<u>9,352</u>

Total Operating Expenses \$186,056

Missions and Benevolence

Presbyterians Sharing	13,467	
P.W.S & D.	9,468	
Missions & donations to others	6,559	
Outreach advertising	<u>384</u>	<u>29,878</u>

Total Disbursements \$215,934

Trusts Statement of Change in Investments and Total Value 2019

	St. Andrew's		Manse		Total
Total value Scotia investments Dec 31, 2018	\$193,525		\$88,681		\$282,206
Change during the year					
matured Scotia GICs	-\$79,000		-\$44,001		
sale of shares	-15,333		-6,680		
cash equivalent investments	<u>177</u>		<u>0</u>		
	<u>-94,156</u>		<u>-50,681</u>		<u>-144,837</u>
Total value of Scotia investments	\$99,369		\$38,000		\$137,369
transfer to PCC Fund* 2018	\$125,860		\$24,000		
transfer to PCC Fund 2019	<u>119,694</u>		<u>60,106</u>		
	<u>245,554</u>		<u>84,106</u>		<u>329,660</u>
Total investments	\$344,923		\$122,106		\$467,029
PCC Fund income Q1 to Q3	10,199		3,400		13,599
Bank account	<u>121</u>		<u>4,586</u>		<u>4,707</u>
Total value of Trusts	<u>\$355,243</u>		<u>\$130,092</u>		<u>\$485,335</u>

*Presbyterian Church of Canada Consolidated Fund

St. Andrew's Trust Income Statement

Income:			
interest from GICs	\$4,051		
dividends	333		
PCC Fund	<u>10,199</u>	\$14,583	
Expenses:			
decrease in share value	\$1,843		
commission sale of shares	337		
bank fees	<u>16</u>	<u>-2,196</u>	
Net income		<u>\$12,387</u>	

St. Andrew's Trust Bank Account

Bank Dec. 31, 2018		\$24,088	
transfer from Manse Trust	\$10,000		
WA donation for Hope & Opp	17,500		
transfer Scotia investments	148,476		
member donation	<u>150</u>	\$176,126	
2018 income paid to church	\$2,777		
bank fees	16		
transfer to PCC Fund	<u>197,300</u>	<u>-200,093</u>	
Bank Dec. 31, 2019		<u>\$121</u>	

Manse Trust Income Statement

Income:			
interest GICs		\$1,790	
dividends		223	
PCC Fund		<u>3,400</u>	\$5,413
Expenses:			
decrease in share value		\$400	
commission sale of shares		<u>175</u>	<u>-575</u>
Net income			<u>\$4,838</u>

Manse Trust Bank Account

Bank Dec. 31, 2018		\$12,586
transfer to PCC Fund	-\$10,000	
loan repayment from Church	<u>2,000</u>	<u>-8,000</u>
Bank Dec. 31, 2019		<u>\$4,586</u>

FINANCIAL REPORTS - GROUPS

Women's Association

RECEIPTS		EXPENDITURES	
Bank Balance Dec 31, 2018	\$ 6,546.85	Bank Service charges	\$ 27.30
Catering for funerals	\$ 2,680.00	Cheque purchase	\$ 34.05
Seniors luncheon	\$ 546.00	Floats	\$ 1,075.00
Donation	\$ 20.00	Purchase 5 new tables	\$ 294.87
Spring Coffee Party	\$ 1,913.05	Supplies	\$ 2,535.65
Misc. Catering	\$ 752.00	Donation to H&O Fund	\$ 17,500.00
Christmas Bazaar	\$ 4,013.50	St. Andrew's Poinsettia Purchase	\$ 110.00
Float Redeposited	\$ 1,075.00		
Elvis Concert	\$ 1,280.00	Bank Balance Dec 31, 2019	\$ 18.28
Harvest Dinner	\$ 2,749.25		
Bank Charge reversed	\$ 19.50		
	\$ 21,595.15		\$ 21,595.15

Submitted by Roberta Armstrong

Marce L. Wood WMS

RECEIPTS		EXPENDITURES	
Bank Balance Dec 31, 2018	\$ 87.83	Peterborough Presbyterian Fund	\$ 2,200.00
Offerings	\$ 702.00	Expenses	\$ 45.00
Donations	\$ 1,515.75	Special Project	\$ 100.00
2nd Mile	\$ 154.30		
		Bank Balance Dec 31, 2019	\$ 114.88
	\$ 2,459.88		\$ 2,459.88

Submitted by Louise Baxter

Fundscrip

RECEIPTS		EXPENDITURES	
Bank Balance Dec 31, 2018	\$ 3,037.00	Purchase of Gift Cards	\$ 56,895.00
Sales of Gift Cards	\$ 56,313.00	Bank Charges	\$ 80.00
Commission of Gift Card Sales	\$ 1,786.00	Finance and Operations transferred to church	\$ 2,000.00
Inventory Balance of Gift Cards \$1110	\$ -	Bank Balance Dec 31, 2019	\$ 2,161.00
	\$ 61,136.00		\$ 61,136.00

Submitted by Bob Cleland

Cash on hand for advance sales \$200

Hope & Opportunites Fund

RECEIPTS		EXPENDITURES	
Balance Dec 31, 2018	\$ 184,887.41	5% of Dec 31, 2018 balance	\$9,244.37
Q1 Income	\$ 11,983.25		
Q2 Income	\$ 1,867.39	Balance September 30, 2019	\$191,155.09
Q3 Income	\$ 1,661.41		
	\$ 200,399.46		\$200,399.46

The year end balance was not available at the time of the report and will be made available at the Annual Meeting.

**St. Andrew's Presbyterian Church, Cobourg
Annual Congregational Meeting**

Sunday February 24, 2019

Words of Welcome

Rev. Ellis opened the meeting with scripture and prayer. A memorial moment of remembrance and reflection was observed.

Nomination of Secretary

B. Cleland & B. Armstrong - That Ruth Kerr serve as secretary for the meeting. CARRIED.

Adoption of Agenda

B. MacInnes & C. Morris - That the Agenda be accepted. CARRIED.

Approval of Minutes from February 25 and May 18, 2018.

B. MacInnes & D. Jones - That the minutes from the congregational meetings held on February 25, 2018 and May 18, 2018 be accepted as printed. CARRIED.

Ministry Highlights

Rev. Ellis shared ministry highlights from the past year.

Business Arising

Donation from Trust Fund Proceeds

C. MacInnes & B. Armstrong - That the percentage of funds received from the St. Andrew's Trust Fund be entrusted to the Mission Branch of St. Andrew's for distribution. CARRIED.

Salary Recommendations for 2019 Budget

Neil Ellis – Minister

H. Knapper & R. Lenters - That the minister be moved to the 7th increment of the pay scale published by General Assembly, a stipend of \$44,898 for 2019. CARRIED.

H. Knapper & B. Kerr – That the housing allowance for Rev. Ellis be increased to \$20,561 a 2% increase for 2019. CARRIED.

Carolyn Hyma – Music Director

H. Knapper & B. MacInnes – That the Church Organist compensation be moved to level 5 of the RCCO pay scale an amount of \$21,088 for 2019. CARRIED.

Mary McPhee – Administrative Assistant

H. Knapper & J. Leadbeater – That the Church Secretary compensation be increased to \$13,337 an increase of 2.2% for 2019. CARRIED.

David Leonard – Custodian

H. Knapper & B. Armstrong – That the Church Custodian compensation be increased to \$16,645 an increase of 1% for 2019. CARRIED.

Presbyterian Sharing

J. Randall & B. Kerr - That St. Andrew's accept a Presbyterian Sharing goal of \$15,750 for 2019. CARRIED.

Budget Presentation

R. Lenters & H. Knapper - That the 2019 budget be approved as presented. CARRIED.

Reports for Information

D. Jones & B. Kerr - That the reports be accepted as presented. CARRIED.

Group Financial Reports

C. Morris & R. Armstrong - That the reports be accepted as reviewed by the examiner. CARRIED.

Examiner's Report

Rev. Ellis provided a verbal report on behalf of John Saunders indicating that he was satisfied with that status of the financial records at St. Andrew's.

Nomination of Examiner for 2019

J. Randall & R. Armstrong - That John Saunders examine the 2019 financial records for St. Andrew's Presbyterian Church, Cobourg. CARRIED.

Hope and Opportunities Fund

H. Knapper & J. Randall – That David Jones and Ross Robertson serve as Administrators for the Hope & Opportunities Fund. CARRIED.

B. MacInnes & J. Vickers – That Session be given permission to name a third Administrator to the Hope & Opportunities Fund. CARRIED.

New Business

R. Lenters & T. Gillman – That the congregation hold a meeting in November for the purpose of passing the 2020 budget.

Words of Thanks

Rev. Ellis shared words of thanks to the many individuals within the congregation who work on committees, care for one another and making St. Andrew's a welcoming community.

Adjournment

B. MacInnes & J. Vickers - That the meeting be adjourned. CARRIED.

Benediction

Rev. Ellis closed the meeting with a benediction.

Rev. Neil Ellis
Moderator

Ruth Kerr
Secretary

St. Andrew's Presbyterian Church, Cobourg
Congregational Meeting, December 8, 2019

The Moderator constituted the meeting with prayer.

R. Lake & B. MacInnes - That Joan Kemp serve as the secretary for the meeting. **CARRIED.**

H. Knapper & J. Vickers - That the Church Administrator receive an inflation increase of 2% for the 2020 year. **CARRIED.**

H. Knapper & R. Lake - That the Choir Director receive an increase of 3% for the 2020 year. **CARRIED.**

H. Knapper & B. Armstrong - That the Minister be placed on the 8th increment for Stipend. That the total increase for the Minister be 3.5% for the 2020 year. **CARRIED.**

H. Knapper & B. Armstrong - That the Custodian receive an increase of 0.2% for the 2020 year. **CARRIED**

R. Lenters & B. MacInnes - That the budget for 2020 be approved. **CARRIED.**

A motion to adjourn the meeting was made, all showed their agreement by standing for the Benediction as pronounced by the Moderator and the court was adjourned.

Moderator: _____

Secretary: _____

St. Andrew's Presbyterian Church Hope & Opportunities Fund Terms

1. The name of the fund shall be the St. Andrew's Presbyterian Church Hope and Opportunities fund (hereafter referred to the Hope & Opportunities Fund). The Hope & Opportunities Fund was established in 2015 by the generous gift of David and Esther Patterson.
2. The purpose of the Hope & Opportunities Fund is to support the work of St. Andrew's Presbyterian Church, Cobourg. To provide an opportunity for the members and friends of St. Andrew's to make bequests or gifts with knowledge that these gifts will be used in a manner in keeping with the mission of St. Andrew's.
3. The money in the Hope & Opportunities Fund is not designated to any one purpose. Nor are the funds to be restricted.
4. The Hope & Opportunities Fund will be administered by the Hope & Opportunities Fund Committee. This committee will consist of three members from St. Andrew's, one of which will be an elected elder of the congregation. In addition, the Treasurer and Minister will sit on the committee in an Ex-Officio capacity. Each member shall be elected for a three-year term.
5. The Hope & Opportunities Fund Committee will meet at least annually and as needed.
6. A financial statement for the Hope & Opportunities Fund will be communicated to the congregation annually at the Annual Congregational Meeting.
7. The Hope & Opportunities Fund is not intended to compete with or replace the St. Andrew's Trust Fund. Rather it is seen to complement the St. Andrew's Trust Fund by providing another avenue to do God's work.
8. The funds of the Hope & Opportunities Fund will be invested in the Consolidated Portfolio of the Presbyterian Church in Canada, which is administered by the Trustee Board of the Presbyterian Church in Canada.
9. The annual disbursement of the Hope & Opportunities Fund will be 5% of the assets on December 31.
10. Money disbursed from the Hope & Opportunities Fund will be designated for use by the congregation in the following way:
 - a. 50% Church Facilities
 - b. 50% Mission
11. Principal from the Hope & Opportunities Fund may be withdrawn for large projects or emergencies. A request to do so will come to a duly called congregational meeting with a recommendation from session and there must be at least an 80% affirmative vote of members in attendance approving the use of such funds.
12. Any revision to the terms of reference for the Hope & Opportunities Fund may only occur at a duly called congregational meeting.
13. The Hope & Opportunities Fund will be dissolved in the event of the dissolution of the congregation of St. Andrew's Presbyterian Church, Cobourg. Should the congregation of St. Andrew's Presbyterian Church amalgamate or cease to exist all assets held by the fund will be disbursed in accordance with the provision as set out by The Book of Forms of the Presbyterian Church in Canada. In the event of the dissolution of the fund, care needs to be taken that the designation of the gift/donation does not contravene with the intended designation of the donor.