

St. Andrew's Presbyterian Church Cobourg, Ontario



Reports for 2020

Annual Meeting – February 28, 2021

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 28, 2021**

Agenda

Words of Welcome

Rev. Ellis

1. Nomination of Secretary
2. Adoption of Agenda
3. Approval of Minutes from February 23, 2020
4. Ministry Highlights from 2020
5. Reports for Information
6. Group Financial Reports
7. Examiner's Report
8. Nomination of Examiner for 2021
9. 2021 Budget
10. Presbyterians Sharing Goal for 2021
 - a. Suggested allocation amount of \$10,000

Rev. Ellis

John Saunders

11. Proceeds from Trust Fund

Rev. Ellis

12. Looking forward into 2021

Words of Thanks

Adjournment

Benediction

Rev. Neil Ellis

*Moments that highlight and reflect on the past year will be included throughout the meeting.

Date of 2022 Annual Congregational Meeting – February 27, 2022

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Minister's Message

For I know the plans I have for you," declares the Lord,
"plans to prosper you and not to harm you, plans to give you hope and a future."
Jeremiah 29:11

When the year began, I don't think any of us could have imagined what would unfold. We entered 2020 with the same enthusiasm and hope that we enter each new year. Looking forward to the promise that it has and searching for new ways to serve God. What unfolded caught many of us off guard and has caused us to find new ways to worship and care for one another.

As people of faith we trust in God. The passage above from Jeremiah speaks to that trust, however looking back on the year that was it can be difficult to understand God's plan and our trust can be eroded. I am currently reading *The Sin of Certainty: why God desires our trust more than our 'correct' beliefs* by Peter Enns. Enns' primary argument is that what we believe about God is far less important than simply trusting in God. That as we grow and develop what we believe about God will change as our faith matures.

I have found this to be an encouraging message as I reflect on the past year and look to the future. The immediate future will contain more of the same and we as a community of faith will handle that faithfully, trusting in God. However, I believe that as this new year comes to a close, we will find opportunities to return to what was once familiar. In doing so I hope that we will bring some of the lessons and enhanced trust we have developed in God with us.

Care for the congregation is one of my primary concerns. The emotional, mental, physical, and spiritual health of each of you matters to me and to God. As we move through this year, I hope we can develop new ways of connecting and being together.

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, let us continue to trust in God who is our Creator, Redeemer, and Sustainer.

Yours in Christ,
Rev. Neil Ellis

ST. ANDREW'S YEAR 2020 IN REVIEW

In Memoriam

Jean Butchart | Betty Matthews | Charles Briand | Gerry Chatten | Mary Thomson
Joy Randall | Laurine Cheer | Merle Zealand | Joan Whyte | Ruthanna Thompson | Betty Robson

Term Eldership

2020

Bryan Armstrong
Bob Cleland
Joan Kemp
Ross Robertson
Justin Kerr

2022

Carol Higgs
Harry Knapper
Robert Lenters

2024

Janet Leadbeater
Carol Ann MacInnes
Nancy Williams
John Vickers

Trustees

Art Jeninga Bryan Armstrong Brian MacInnes Saskia deLang-Lenters

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

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 Vickers
and Carol Higgs

Leading with Care: Janet Leadbeater, 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

The Session of St. Andrew's continues to work diligently on behalf of the congregation and to provide leadership during these extraordinary times. The coronavirus has made it difficult to worship and gather as a community of faith in ways that are familiar.

When the Covid-19 pandemic hit in March the Session responded quickly by cancelling in person worship. At the time we believed this would be a temporary measure for a few weeks. We never imagined that this amount of time would pass with us still unable to worship in person. At each meeting of Session the topic of resuming in person worship was discussed. A small team was organized to develop Covid-19 protocols for return to worship. However, it was felt that the risks were not worth taking.

During 2020 many of our elders had their terms expire. However, due to the Covid-19 pandemic and the difficulty at the time of organizing nominations and a congregational meeting those elders whose terms were expiring committed to serving on Session for another year. This coming Spring the congregation will hold nominations and a meeting to elect new elders.

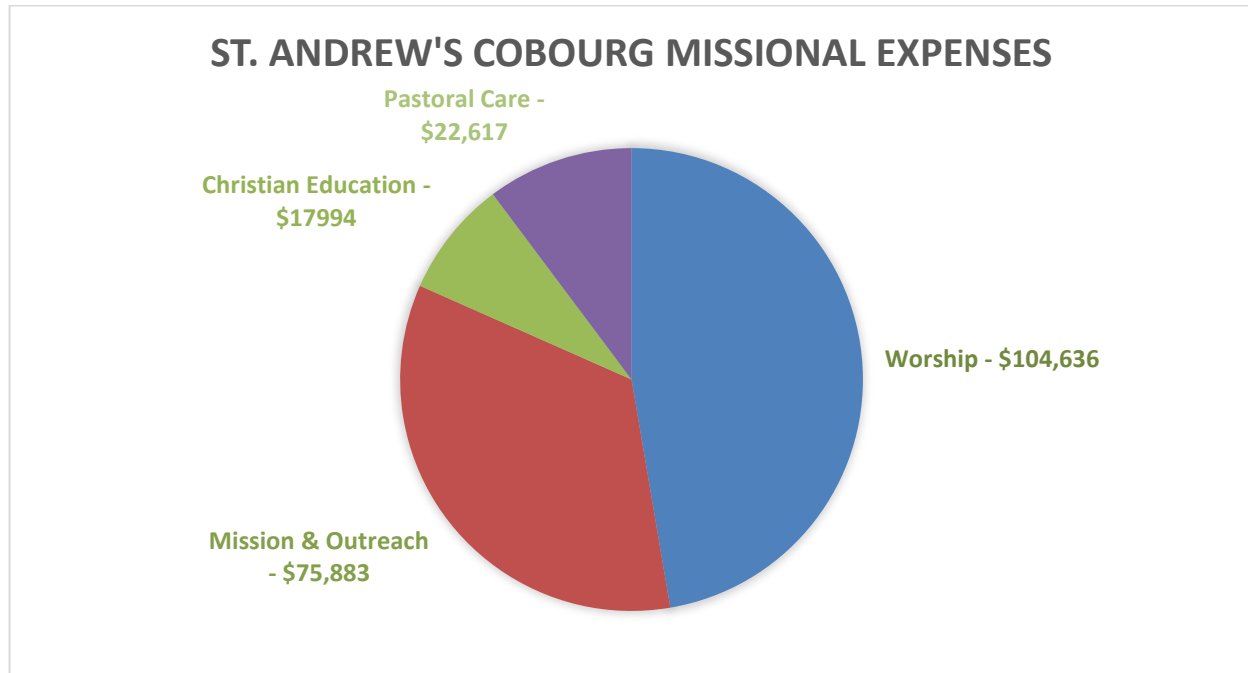
Care for the congregation has been a primary point of discussion for the elders over the course of the year. Elders have been encouraged to find ways to connect with their districts, ensuring that the community is cared for.

The Session is deeply grateful for the work of Carolyn Hyma, Mary McPhee and Charlie Willett. They are dedicated and hard working, keeping the church running well. We are also deeply appreciative to the many volunteers who continue to make St. Andrew's be a welcoming and inviting community.

Rev. Ellis
Clerk, Pro-Tem

<u>CONGREGATIONAL STATISTICS FOR 2020</u>	
Communicant Members	142
New Members	0
Deaths	11
Baptisms	0
Adherents	38
Church School	17
Nursery	4
Youth and Assistants	0
University Students	12
Household of Members	93
Adherents	23

Narrative Summary of St. Andrew's 2020



Total disbursements for 2020 \$221,131

Worship
\$104,636 47%

Over the course of 2020 worship changed dramatically. Faced with the reality that we were unable to physically gather for worship Rev. Ellis and Carolyn Hyma adapted to the changing environment. Finding a model for delivering the service each week was challenging. Initially, we sought to replicate what we had been doing by providing the audio and transcript of the sermon. However, once we realized that this change would be of a longer duration other options were considered.

We considered the status quo, live streaming and pre-recording the service. Based on available technology, costs and available support the decision was made to use pre-recorded services. This required a shift in how Rev. Ellis and Carolyn develop and prepare for the service each week. In order to record and edit the service together all elements were required to be completed by Thursday afternoon. This enabled Mary McPhee to deliver the sermon to those without the appropriate technology on Friday and Saturday. It then allowed Rev. Ellis to edit the various elements together to complete the worship service.

We are thankful for the many musicians and volunteers from the congregation who provided wonderful music and read the liturgies throughout the year.

Mission and Outreach
\$75,88334%

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.

During Covid-19 we have been able to support our community in three unique ways:

1. The St. Andrew's Soup Kitchen normally takes a break throughout the summer months. However, with the pandemic and ever-changing situation we adapted and continued the program.
2. We allowed the chef from Cornerstone Family Violence Prevention Centre to use the kitchen at St. Andrew's from April through August. This reduced the physical footprint in the shelter, keeping people safe from the virus and allowing services to continue.
3. We partnered with Northumberland County and Greenwood Coalition to open a day and night Warming Room in Cobourg. Allowing those who are homeless to have a place to keep warm during the winter months.

Christian Education
\$17,9948%

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. Over 2020 many of the Christian Education activities we engage in changed or stopped. As we move into the new year, we look forward to re-engaging in these activities.

Pastoral Care
\$22,61610%

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.

Covid-19 changed how we are able to care for one another, resulting in less in person visits at home or hospital. What has not changed is our commitment to the congregation and holding each member in prayer.

SECTION 2

Branches of Ministry

Worship

Stewardship

Nurture

Mission and Outreach

Soup Kichen

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 is an integral part of who we are as Christians. We gather to praise God and offer thanks for all that God has done in our lives. To gain further understanding of who we are as followers of Christ and how that impacts our lives.

During 2020 we had to adjust our approach to worship due to the Covid-19 Pandemic. Over the course of the year we have adapted worship to an online format. Initially these services were audio only containing the sermon. As we realized that the situation would be prolonged, we adapted to providing video and enhancing the music. In Fall 2020 the church purchased a video camera to enhance quality of the service.

We are thankful for the leadership of Carolyn Hyma in finding new ways to include members of the congregation, both musicians and vocalists, to the worship service. This has enhanced the worship services we are able to provide.

We acknowledge that not everyone in the congregation has the ability to view the worship service that is presented online. Mary McPhee our church administrator has been delivering sermons to many members of the congregation throughout 2020.

As we look to the year ahead, we are unsure of when we will be able to gather together again for worship. However, we look forward with hope to that day when all of our voices can ring out in song as we praise God together.

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 been diligent about communicating to the congregation about giving to St. Andrew's. Semi-annual letters, weekly thank you cards have been a part of our response. We had hoped to run a Planned Giving seminar in the Spring, however as we began planning for it we were interrupted by the Coronavirus pandemic. We believe that such an event is best held in person and plan to organize it once it is safe to gather again in larger numbers.

The Stewardship Team is thankful for the many members of St. Andrew's who have given to the church over the past year. Your generosity has helped the congregation meet its obligations and ensured that ministry has continued to grow within our community.

Nurture

We continued to follow the team-teaching model this year within Sunday School classes, which carried on from January to March. Teacher groups of 2-3 adults per month led lessons from the Seasons of the Spirit Curriculum. We would start classes held in the Rhodes Room with all age groups together, and then at time separate the larger group into a younger age and older age group for some activities.

The nursery was cleaned and maintained each week and supervised each Sunday for kids aged 3 and under. The Laing Room next to the Choir Room was cleaned up and made available for young people and families to relax in during Coffee and Conversation time.

If parents or members of the church are interested in supporting activities for young people, or have suggestions for the church, please feel free to speak to me, Justin Kerr, or Neil Ellis. We look forward to the time when we can safely get our young people back together to connect within the church community.

Justin Kerr

Bible Study

It is our normal practice to hold two or three Bible Studies throughout the year. Due to Covid-19 the Winter/Spring study did not take place. In the Fall a study was held on the book *The Emotionally Healthy Church* by Peter Scazzero. Plans are currently underway for a Winter/Spring study on 1 Corinthians.

Mission and Outreach

The Mission Branch of St. Andrew's continues to actively support a variety of different initiatives. Over the past year gift card have been made available to the guests of the Soup Kitchen. Helping to augment their food security over the course of the year.

Through the Mission Branch St. Andrew's has supported the following charities:

- Cornerstone Family Violence Prevention Centre
- Transition House
- Greenwood Coalition
- Crieff Hill Conference Centre
- WMS

In the Fall the Mission Branch hosted a very successful drive-by food drive. Over the course of the morning many members of the congregation and community stopped by the church to chat and to donate food for the Fareshare Food Bank in Cobourg. This socially distanced event was a wonderful way for us to connect as a community of faith and to support the food bank.

In the late Summer Rev. Ellis was approached by community partners about opening a Warming Room in Cobourg over the winter months. St. Andrew's has partnered with Greenwood Coalition and Northumberland Country in the opening of the Warming Rooms. There are two locations, the Columbus Centre location is open at night and the Lions Centre is opened during the day time. Approximately 15 staff have been hired to run the Warming Room. The funding has been provided through provincial Covid-19 relief funds. We are proud to be a part of this initiative which demonstrates the churches advocacy to some of the most vulnerable within our community. The Warming Room is a pilot project which runs until March 31, 2021.

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.

Our historic giving to PWS&D is as follows:

2016	\$13,597
2017	\$12,452
2018	\$10,436
2019	\$9,468
2020	\$7,233

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 did not meet in 2020. We had decided at our December meeting in 2019 not to have meetings in January and February of 2020. In years past we have had to cancel those meetings due to bad weather and decided not to take any chances in the coming year. Then, of course, the Covid-19 pandemic cancelled the rest of our 2020 meetings.

During the year we mourned the passing of two of our members. Jean Butchart and Joy Randall. Jean was a loyal member of our group for many years and even when she could not attend the meetings she was always interested in the work of the WMS. Joy was a very faithful member who attended all the meetings and kept us up to date with all that went on in the WMS and other mission work of the Presbyterian Church, provincially, nationally and overseas. They will be missed.

We are a small group with only 6 members. We pray that it won't be too much longer before we can start meeting again and start planning the future of our group.

Cecilia Morris, President

Soup Kitchen

To quote one of our volunteers who recently chaired an AGM for another organization, "this report is like no other because this past year has been like no other". Over the 10-week period ending March 12, the Soup Kitchen volunteers prepared, served and/or sent home 383 meals. This included 2 days of hot meals in January and February. When the doors were effectively locked in mid-March, Susan Milne and Barbara Tait made, served and bagged lunches every week for the remainder of the year. This included the 3 summer months when our volunteers normally have a break. Meals were available in June on a trial basis and after polling our guests, we determined that there was a continued need or desire for us to continue through July and August.

Early on, CJ's Bar and Grill provided our soup, and we were able to stockpile the soup donations. That supply, together with the odd pot made by Sue or Barbara got us through to the end of June. After Thanksgiving, a small roster of volunteers including Helen Scott, Valerie Thompson, Leona Woods and Linda and Martin Foxhall provided soup and, there again, we stockpiled in order to have extras in the freezer if needed.

While the number of guests using our services has certainly diminished since March, we have a core group of faithful. We also have some new guests, intermittent guests, and occasionally a guest we don't recognize but is someone surely in need.

Our membership at Food 4 All allows us to provide an array of "extras" including packaged food and personal care items so our guests can essentially "shop" and thereby stretch their food dollars.

As for statistics for the year, we have prepared and served something in the range of 1,127 meals including the number mentioned above.

We wish to thank County of Northumberland, Laurette Beta Beta of Beta Sigma Phi and an anonymous parishioner for cash donations with which we have been able to provide our guests with gift cards and augment our coffers. We are grateful for these donations. We are also grateful to the volunteers who have provided desserts (when we are open) and soup (now we are closed) as well as the odd volunteer who slipped a bill into the donation jar or to someone on the committee under the table. We also want to recognize the donation jar. Our guests give back what they can, sometimes more, sometimes less. We also want to recognize one of our guests who is now deceased. Last spring, she made two significant cash gifts, not wanting receipts or recognition. While we knew she was in ill health, we didn't know about it until the final stages of her demise and thereafter her death. And, we only heard through word from one of our other guests. Ours is a first name only business.

Lastly, we thank Mary for our signage and maintaining our account and Charlie for his assistance in setting up and roping off our dispensing area with appropriate COVID signage each week and for always greeting us with a smile and willingness to help us in any way.

Mary Jane Pocock

Finance and Operations

In compliance with Province of Ontario law, due to the Covid19 pandemic, the church building was closed for all meeting mid-March, 2020, and will remain closed until the pandemic is under control.

Charlie Willett has been hired as the full-time custodian.

The three sets of oak doors were sanded and refinished during the summer. A crew of volunteers spent three full days sanding down the finish and applying a fresh coat of sealer to the doors. Our thanks to the individuals who accomplished this job.

The lift has been stopping during usage. Upon investigation, it was determined that the lift closet, which is on an outside wall, was too cold. By installing a small heater in the closet, the area is warm enough to keep the temperature above 20 degrees Celsius. This has solved the problem.

The bell tower has not been serviced for several decades. It has been determined that the louvers on the east, west and south sides of the tower do not go into the opening above the ceiling, therefore they are only cosmetic. We will need to determine how we paint the louvers in the near future.

Several small jobs were done around the church during the summer. The Nave roof south west side required shingle repair. The east walkway has become a slipping hazard during the cold weather. A volunteer crew raised the walkway by approximately four centimeters. The janitor's and choir rooms have developed a strong musty odor. Vents have been installed in both doors, thus giving some air movement. We believe this has cleared up the problem. The two exterior doors with locks were rekeyed as there were too many keys in circulation for the building. Charlie Willett repaired one of the toilets.

Our Pancake supper was held on Tuesday, February 25 which raised over \$500. This was a great social occasion.

The flat roof which was the source of the flooding problem has been serviced several times during the summer. This is a patch job while the permanent repair is being investigated by the F & O Branch. Several bids have been received and the project will be placed before session in January or February.

According to the fire extinguisher inspector, many of our fire extinguishers have reached expiry date. Three are in the process of being replaced and three more need to be replaced this year. An annual Fire Drill was held on Wednesday, November 4, 2020. The entrance to the parking lot was blocked on Wednesday, November 3 till Thursday, November 4 per legal requirements.

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

Pastoral Care

St. Andrew's Pastoral Care Team included Rev. Neil Ellis, Val Baines, Pauline Green, Carol Higgs, Ruth Kerr and John Vickers under the faithful leadership of Joy Randall. Joy's death on July 10, 2020 was a significant loss on many levels in our Church and certainly on our community's attempts to keep connected.

The aim of Pastoral Care was to maintain our ties to those who were unable to attend public worship due to age, mobility or medical issues. The Team members originally visited in person or made phone calls, sent cards, delivered Daily Bread devotional books or poinsettias at Christmas. We remembered them in prayer.

Since the Covid 19 pandemic, the cessation of worship services in the sanctuary and the passing of Joy, some of the responsibility has shifted to the Elders who maintain phone contact with our congregation. The Pastoral Care Team still reaches out in a limited capacity to those on their list. At the end of 2020, the Team is looking for a leader and guidance for meeting the mission of Pastoral Care at St. Andrew's in the coming year.

Submitted by Ruth Kerr

Women's Association

As most of you are aware, the W.A. is no longer a working group. Many of us just needed a break from making sandwiches and the planning. BUT that hasn't stopped us from keeping in touch, getting together for fellowship and a good cup of coffee.

We managed to have a few social distancing gatherings in the park to share our lockdown stories and a good laugh.

Should restrictions continue into the summer, watch your newsletters for our next dates together. All ladies are welcome to join in, just bring your mask, a lawn chair, cup of your favorite and perhaps a sweater. Looking forward to when we can meet again, but until that time, stay safe.

Submitted by Joan Kemp

Fundscrip

2020 has been a funny year as reflected in our gift card sales and earned commissions. However, we have had a steady pickup and delivery business with 12 regular patrons resulting in sales equal to 60% of last year's total.

Feel free to call Bob Cleland at 905-372-9475 for gift card purchases. Delivery in town will be provided.

St. Andrew's Trust Fund/Trustees

During the year of 2020, your Trustees have been dealing with two (2) critical issues; one an employment matter, and the other, a property resolution. We feel that both are being dealt with in a most efficient manner and yet, have not been resolved.

Also, during the year, the transfer of all investments was completed and are now unified in the Presbyterian Church in Canada Consolidated Fund portfolio.

Trustees: Art Jeninga, Bryan Armstrong, Saskia deLang-Lenters, and Brian MacInnes

Respectfully,
Brian 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. Revenue from the Hope & Opportunities fund for 2019 was \$10,237.87. At September 30, 2020 the Hope & Opportunities Fund had a value of \$216,030.89. There were no major withdrawals to the Hope & Opportunities Fund during 2020. 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

During these difficult times of the Pandemic and St. Andrews' temporary closing, St. Andrews staff members have made important adjustments for carrying out their responsibilities. Office manager, Mary and Custodian Charlie have voluntarily reduced their hours. These adjustments will have a significant impact on the church budget. Cost savings have also been made in the music budget.

St. Andrews, through the leadership of our Minister, has been instrumental in spearheading accommodation for the homeless in "warming rooms" in Cobourg. Our treasurer has volunteered to manage the accounting requirements.

Through telephone calls and drop off information, our congregation has been kept up to date.

The Personnel committee has recommended to session, the following changes in staff salaries. These will be presented at the annual zoom meeting.

Minister stipend:	\$46,786
Housing allowance:	\$21,286.84
Total	\$68,072.84

Music Director: \$21,937.81

Office Manager: \$13,010.40

Custodian: \$13,010.40

These salary changes will be moved at the congregational meeting of February 28.

Harry Knapper, chair, Personnel Committee

SECTION 3

Financial Statements

Financial Report 2020

2021 Budget

Trust Income and Cash Flow 2020

Trusts Statement of Change in Investments 2020

Financial Reports - Groups

St. Andrew's 2021 Budget for ACM		Operating expenses:	2021
	2021	Employee expenses:	budget
	budget	Total salaries and benefits:	\$138,809
RBC Bank balance at Jan 1	\$74,553	Office:	
Total all Income	\$207,746	General office expenses	\$1,000
Total all Expenses	\$199,239	Telephone & Internet	\$1,200
Accrual Bank balance at year end	\$83,060	Printing and Photocopier	\$1,500
		Total Office:	\$3,700
Net Income:	\$8,507	Branches of Ministry:	
		Worship committee	\$300
INCOME:		Pulpit supply	\$800
Collections:		Nurture	\$300
total plate offerings	\$90,000	Pastoral Care	\$100
Pre-Authorized (P.A.R.)	\$55,000	Total for Branches of Ministry:	\$1,500
special gifts received	\$10,000	Finance and Operations:	
Other donations received	\$0	Heating (gas)	\$8,000
Receipts sub-total:	\$155,000	Lakefront Utilities (electricity, water)	\$4,000
Other Income:		Insurance	\$6,200
Miscellaneous Fund Raising	\$500	Maintenance & supplies	\$10,000
Rental Income	\$2,500	Bank service fees	\$190
Hope & Opportunities fund receipts	\$10,238	Line of credit interest	\$0
St. Andrew's Trust Fund receipts	\$25,619	Flat Roof expenses	\$0
Manse Trust Fund receipts	\$3,889	Total for Finance and Operations:	\$28,390
Donations to St. A Trust Fund		Music:	
Donations to Hope & Opp. Fund		General operating	\$500
Roofing renewal fundraising		Tuning and maintenance	\$850
Soup Kitchen donations		Organist supply	\$300
Canadian Emergency Bank Account	\$10,000	Guest musicians	\$250
Canadian Emergency Wage Subsidy	\$0	Total Music:	\$1,900
Other receipts sub-total:	\$52,746	Other Expenses:	
Total church receipts:	\$207,746	Rebate of sales tax	-\$3,000
		Presbytery assessment	\$2,340
		Fund-raising expenses	\$1,000
		Transfer to St. Andrew's trust fund	\$0
		Transfer to Hope & Opp. trust fund	\$0
		Manse Fund loan payments	\$0
		Legal Fees	\$2,000
		Total Other:	\$2,340
		Total operating expenses:	\$176,639
		Missions and Benevolence:	
		Presbyterians Sharing	\$10,000
		P.W.S.&D.	\$6,000
		Mission & donations to other org	\$6,200
		Outreach advertising	\$400
		Total Missions and Benevolence:	\$22,600
		TOTAL EXPENDITURES:	\$199,239

Liabilities:
Canadian Emergency Bank Account loan:
\$40,000

**ST ANDREW'S PRESBYTERIAN CHURCH, COBOURG - 2020 STATEMENT of CASH FLOW
for Church Annual Report**

		Bank balance December 31, 2019	\$1,060
RECEIPTS			
Received Donations			
Envelopes and Plate Offerings	\$95,445		
PreAuthorized Remittances	65,542		
Special donations	<u>39,741</u>	\$200,728	
Amounts received from other charities			
Hope & Opportunity trust*	10,238		
St. Andrew's trust*	25,619		
Manse fund trust*	<u>3,889</u>	\$39,746	
*Note: no trust income was directly transferred to the church in 2020. The trust income will be transferred to the church when needed in 2021.			
Other Receipts			
Loose unreceipted gifts	264		
Various fund raisers	5,815		
Rentals	2,190		
Canadian EmergencyWage Subsidy	41,277		
Donations to St. Andrew's trusts	<u>1,050</u>	<u>50,595</u>	
Total Collections and Other Receipts			<u>\$251,323</u>
Total Funds Available for Disbursement			252,383
Total Disbursements (see below)			<u>221,131</u>
		Net Income for 2020	\$30,192
Bank balance December 31, 2020			\$31,252
DISBURSEMENTS			
Employee expenses, salaries, benefits		\$144,426	
Office			
General office expenses	\$1,441		
Telephone & Internet	1,063		
Photocopier	<u>1,408</u>	3,912	

Branches of Ministry		
Worship	1,242	
Pulpit Supply	0	
Nurture	0	
Pastoral Care	<u>80</u>	1,322
Finance & Operations		
Heating	7,387	
Utilities (electricity, water)	3,502	
Insurance	6,208	
Maintenance and Supplies	18,703	
Bank service fees	180	
Line of Credit Interest	12	
Sales Tax rebates	<u>-3,606</u>	32,385
Music		
General operating expenses	422	
Tuning and Maintenance	240	
Organist Supply	0	
Guest Musicians	<u>125</u>	787
Other Expenses		
Presbytery Assessment	2,430	
Fundraising expenses	3,479	
Transfers to St. Andrew's Trust	50	
Transfers to Hope & Opp	0	
Legal fee expenses	1,500	
Manse Trust Loan payment	<u>4,000</u>	<u>11,459</u>
Total Operating Expenses		\$194,292
Missions and Benevolence		
Presbyterians Sharing	12,811	
P.W.S & D.	7,233	
Missions & donations to others	6,400	
Outreach advertising	<u>396</u>	<u>26,840</u>
Total Disbursements		<u><u>\$221,131</u></u>

Trusts Statement of Change in Investments and Total Value 2020

	St. Andrew's	Manse	Total
Total value Scotia investments Dec 31, 2019	\$99,369	\$38,000	\$137,369
Change during the year			
matured investments transferred to PCC*	-99,369	-\$38,000	<u>-137,369</u>
Total value Scotia investments Dec 31, 2020			0
income and cash transferred to PCC	<u>1,757</u>	<u>9,278</u>	
Transferred to PCC	101,126	47,278	148,404
Value of PCC Dec 31, 2019	\$245,554	84,106	
Market revaluation	274,119	87,995	362,114
PCC income Q1 to Q3**	<u>5,850</u>	<u>1,895</u>	<u>7,745</u>
Value of Trust prior to deemed transfer	\$381,095	\$137,168	\$518,263
Deemed transfer to St. Andrew's Church	<u>-25,619</u>	<u>-3,889</u>	<u>-29,508</u>
Value of Trust Dec 31, 2020	<u>\$355,476</u>	<u>\$133,279</u>	<u>\$488,755</u>

St. Andrew's Trust Income Statement

Income:		
interest from GICs	\$1,645	
PCC income Q1 to Q3	<u>5,850</u>	\$7,495
Expenses:		
bank fees	<u>-20</u>	
Net income		<u>\$7,475</u>

Manse Trust Income Statement

Income:		
income from GICs	\$778	
PCC income Q1 to Q3	<u>1,895</u>	\$2,673
Expenses:		
bank fees	<u>0</u>	
Net income		<u>\$2,673</u>

St. Andrew's Trust Income Statement

Bank Dec 31, 2019	\$121	
transfer Scotia investments	\$81,369	
income from GICs	1,645	
donation	50	
bank fees	<u>-20</u>	83,044
Transfer to PCC		<u>-83,121</u>
Bank Dec 31, 2020		<u>\$44</u>

Manse Trust Income Statement

Bank Dec 31, 2019	\$4,586	
loan repayment Church	\$4,000	
transfer to PCC	<u>-8,500</u>	-4,500
Bank Dec 31, 2020		<u>\$86</u>

*Presbyterian Church in Canada Consolidated Portfolio (PCC)

**PCC earnings reported through Sept 30, 2020

FINANCIAL REPORTS - GROUPS

<u>Marce L. Wood WMS</u>			
RECEIPTS		EXPENDITURES	
Bank Balance Dec 31, 2019	\$ 114.88	Peterborough Presbyterian Fund	\$ 114.88
Offerings	\$ 58.93	Expenses	\$ -
Donations	\$ 1,100.00	Special Project	\$ -
2nd Mile	\$ 55.95		
		Bank Balance Dec 31, 2020	\$ 1,214.88
	\$ 1,329.76		\$ 1,329.76
Submitted by Louise Baxter			

<u>Fundscrip</u>			
RECEIPTS		EXPENDITURES	
Bank Balance January 1, 2020	\$ 2,161.92	Purchase of Gift Cards	\$ 35,915.00
Sales of Gift Cards	\$ 34,905.00	Bank Charges	\$ 74.93
Transfers	\$ 1,630.00		
Commission of Gift Card Sales	\$ 1,060.60	Finance and Operations transferred to church	\$ 1,000.00
Inventory Balance of Gift Cards \$1490	\$ -	Bank Balance Dec 31, 2019	\$ 2,782.44
	\$ 39,757.52		\$ 39,772.37
Submitted by Bob Cleland			

<u>Hope & Opportunites Fund</u>			
RECEIPTS		EXPENDITURES	
Balance Dec 31, 2019	\$ 204,757.37	5% of Dec 31, 2019 balance	\$10,237.87
WA deposit (roof)	\$ 17,500.00		
Q1 Income	\$ 1,516.83		
Q2 Income	\$ 850.17	Balance September 30, 2020	\$216,030.89
Q3 Income	\$ 1,644.39		
	\$ 226,268.76		\$226,268.76
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 23, 2020

Words of Welcome

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

Nomination of Secretary

R. Lenters & B. Armstrong - That Margret Greenwood 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 24 and December 8, 2019.

B. MacInnes & R. Lenters - That the minutes from the congregational meetings held on February 24, 2019 and December 8, 2019 be accepted as printed. **CARRIED.**

Ministry Highlights

Rev. Ellis shared ministry highlights from the past year. This included a presentation to the Women's Association who after 75 years of service will be stepping back from active fundraising. The group will stay together and gather socially.

Reports for Information

B. MacInnes & K. Hoogendam - That the written reports be accepted as presented. **CARRIED.**

Group Financial Reports

C. MacInnes & D. Jones - 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.

K. Hoogendam & B. Armstrong – That the examiners report be received. **CARRIED.**

Nomination of Examiner for 2020

J. Randall & R. Armstrong - That John Saunders examine the 2020 financial records for St. Andrew's Presbyterian Church, Cobourg. **CARRIED.**

Presbyterian Sharing

J. Vickers & D. Jones - That St. Andrew's accept a Presbyterian Sharing goal of \$15,750 for 2019. **CARRIED.**

Donation from Trust Fund Proceeds

R. Lenters & K. Hoogendam - 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.**

B. MacInnes & R. Kerr – That the Trustee's review the terms of reference of the Trust Fund and that any changes be approved by the congregation at a subsequent congregational meeting. **CARRIED.**

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.

Date of Next Year's Meeting

February 28, 2021.

Adjournment

B. Armstrong & S. Kerr - That the meeting be adjourned. **CARRIED.**

Rev. Neil Ellis
Moderator

Margaret Greenwood
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.