

Bethel St. Andrew's United Church
2021 Annual Report
March 2022

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Annual Meeting Minutes (from Previous Year)

Due to being in lockdown due to Covid, we did not have an annual general meeting in March 2021. We only had a Board meeting in July and November.

Minister's Report

Rev. Dr. Christine Johnson

The year of 2021 began with the continued restrictions imposed by the Province of Ontario due to the COVID-19 virus. Social activities in the church were limited and depended on whether or not there was a lockdown.

Worship was pre-recorded and posted to YouTube. The main worship team included me and Rick Leben. In March, Sermon By Phone was set up so parishioners without a computer could listen to the service simply by using their phone. Technical assistance was graciously offered by the Rev. James Murray, who helped with the recording during this time.

In the spring, we experimented with doing some services on Google Meet and/or Zoom. The Aldis Family led worship on-line on March 21, April 11, May 30 and June 27. On Easter Sunday, I led the worship service by Zoom from my backyard, with the help of Phil and Tonja Aldis. We also experimented by having the occasional "coffee time" by Zoom, hosted by members of the congregation, in particular Nancy and Dave Hayley.

On Palm Sunday, I designed a walk around Fitzroy Harbour that would replicate the walk Jesus did leading up to the events of his crucifixion. This walk was also video recorded and the edited version was put on YouTube.

When Rick was away, I asked musician Mike McCormick from Trinity-St. Andrew's United Church in Renfrew to lead the music. He filled in on March 7, April 18, and April 25.

One result of recording our worship services is that now we have quite a collection of videos on our YouTube channel.

During the Spring, Rick Leben did extensive research on improving our sound system and recording capabilities. He developed a plan to replace outdated equipment in the sanctuary. The project was approved and funded by the Bethel Ministry Fund. Also, some physical changes were made to the sanctuary. The pews in the choir loft were moved so the piano could now sit in that area.

Two dear members of our congregation died in the spring: Donna Jorgensen and Gordon Baird. They will be deeply missed.

For three sessions over May and June, I took a course called Hybrid Ministry in a Post-Pandemic World offered by the Faith + Lead Learning Lab, a ministry of the Lutheran church in the U.S. It was very enlightening and helpful to consider the possibilities of doing "hybrid" ministry, that is, offering programs both in-person and online.

From January to May, I served as supervisor for the Pakenham Pastoral Charge and the Glasgow-Castleford Pastoral Charge. In addition, during that time, I helped out St. Andrew's United in Pakenham with Sunday supply. During this time, they were holding service in-person and because our services were pre-recorded, I was free on Sunday morning. Occasionally, I was asked to record the service for this church.

The Communications Team met regularly during the later Spring in order to work on a new website.

In May 2021, I underwent routine medical tests and it was discovered I had breast cancer. Surgery took place on June 22nd and I was off on medical leave for two weeks (June 21-July 5). I returned to work on July 5th and finished out the services until my holidays from August 2 to Sept. 6. During my holidays, I was told I would require both chemotherapy and radiation. This meant a return to medical leave for these treatments. I was off on Restorative Care from August 30, 2021 to Feb. 7, 2022.

During my absence, the Rev. Jan Lougheed was appointed Supervisor.

I would like to take this opportunity to thank the members of BSA for their prayers and support during this time. The Monday Stitchers created a beautiful quilt for me and delivered it to my home on the day of my first chemo treatment. Thank you for the many cards, phone calls and small gifts I received during this time. Special thanks go to Rick and Elly Leben for their support during the recording of worship videos and for their friendship. Thanks also to the Rev. James Murray for his assistance and for his unfailing love.

During my absence, the members of the church rose to the occasion and from all accounts, did an excellent job. Thanks to the Rev. Jan and the Rev. Peter Lougheed for helping out; to Tonja and Phil Aldis for assisting in many ways; to Dave Hayley as Official Board Chair and Chair of the Stewards; to Nancy Hayley as UCW President; to Carole Williams as the Clerk of Session.

May God richly bless our ministry in 2022.

Note from Rev. Jan Lougheed

In August I was approached by the Rev. Dan Hayward from the Regional office with a request to act as The Pastoral Charge Supervisor here at Bethel St. Andrews. There was no end date suggested since Christine was not certain how long it would be before she returned to good health. I accepted the request and with the help of very dedicated church members determined how to walk through our Covid times.

While the weather was still warm and sunny, we were able to worship outside through the month of September which was a very rich experience. Gathering together in nature was very satisfying. In October, after much work on the part of the re-opening committee, we moved inside on Sunday mornings and carried on with in person worship services until the third Sunday in Advent.

An official Board meeting brought us together at the end of November for a rare in person meeting prior to our next "shut down." Just when we thought things were relaxing and we could perhaps move to having coffee hour after worship services Covid began again spreading widely and wildly.

At that point we moved back to virtual services. This was another learning curve and again, with dedicated and knowledgeable members of the congregation we were able to broadcast our services. It wasn't until the beginning of February that we could return again to in person worship. Finally!

Journeying together with folks at Bethel St. Andrews, even in the midst of certain chaos and uncertainties was a blessed time. Thank you for all your work, commitment and fellowship over these five months.

Blessings,
Jan

Official Board Report

The Official Board had three meetings in 2021: January 26 via Zoom, July 20 in the Hall, November 24 in the Hall.

January 26 – This Zoom meeting was exclusively for visioning. Every attendee had a time to give their thoughts. Reverend Christine took notes and distributed them to everyone.

Reverend Christine began her holiday leave on July 25th and after that she was on medical leave for the rest of the year. Jan Loughheed took on the role of Supervising Minister in September and continued the rest of the year. Jan and Peter did the Sunday services with the help of Tonja and Phil for the rest of the year.

The Re-opening Committee met on January 12 via Zoom, June 16 outside at the Church and September 8 outside at the Church. The Church re-opened to in-person services on September 12, outside with everyone bringing their lunch. We met informally outside every Sunday in August for circle services on the Church lawn. Thanks go to Tonja, Phil and their family for organizing these services. October 3 was our first in-person service in the Sanctuary and we were there until November 19 when we went virtual again because of the Omicron variant.

Thank you to all the Official Board Members for all they have done for Bethel-St. Andrew's through these difficult times.

Respectfully Submitted
Dave Hayley,
Chair, Bethel-St. Andrew's Official Board

Session Report

Again, I will say that 2021 was not a normal Session year because of Covid 19. Despite the trials and tribulations of the year, Bethel St Andrew's remains strong and functioning well due to everyone's efforts, and support.

Thanks to all the Session members, **Mary Cohan-Pekarchuk, Anita D’Arcy, Nancy Hayley, Elly Leben, Win Munro, Allison Paoliello, Sandra Preece, Donna Wickie, Carole Williams and Rev. Dr. Christine Johnson** for continuing with visiting either by telephone, or in person at a distance. Allison has resigned from the Session at the Nov.24th meeting so we are hoping for someone else to fill the vacancy.

The **Session** held only one meeting this year on November 24, 2021.

Communion was held virtually on March 28, 2021 by Rev. Dr. Christine. Jan and Peter Lougheed presided in person on October 3, 2021, November 28, 2021, and virtually on Christmas Eve.

During the year we were saddened on the **deaths** of Donna Jorgensen on April 12, 2021.

Gordon Baird on May 2, 2021, and Bob Pekarchuk on May 9, 2021. On July 9, 2021, Rev. Dr. Christine presided at a graveside service for Edna Hayley, mother of Dave Hayley.

On June 2, 2021, Rev. Dr. Christine celebrated her **twenty-fifth anniversary** as an ordained minister. Congratulations from BSA on your years of service to the church.

Rev. Dr. Christine faced some health challenges over the past year, and took on a short term disability leave. During her absence, Jan and Peter Lougheed presided over the services.....Jan in a supervisory role. We are indeed thankful to them for leading our services from September 2021 to the beginning of February 2022.

We are very appreciative for the weekly **“Letter from Christine”** and in her absence a vote of thanks is extended to those who kept up the weekly newsletter to the congregation....Phil & Tonja Aldis, Dave & Nancy Hayley, Rick & Elly Leben.

We also thank John & Barbara Legrow for leading our service on October 17, 2021, and for the UCW for the service on December 12, 2021.

Thanks is extended to Travis Strong who came aboard in October as a full-time Audio/Visual Technician.

To the Aldis family for their many tasks: August services were led by them on the lawn outside the church, Phil did recordings of the services so that everyone could enjoy the services on You Tube, Tonja, Mackenzie and Alex for their musical accompaniments. Also, to Tonja who took on the role as Administrator of the charge.

Thank you to Rick Leben for being the Music Director over the past year, and to Rick, Travis Strong and Walter McIlquham for the Christmas Eve carols. Thank you to Phillip Burness for filling in when needed.

Thanks is also extended to the scripture readers over the past year.

In closing, we are pleased to welcome back Rev. Dr. Christine to the pulpit on February 13, 2022, and wish you good health in the coming years.

Respectfully submitted,

Carole Williams
Clerk of Session
February 2022

St Columba Report

The main purpose of the St. Columba Ministry Fund is to continue “the mission and faithful service” of St. Columba United Church in Galetta, Ontario, now part of Bethel-St. Andrew’s United Church.

Our year has been a quiet one due to extensive effects of the Covid 19 pandemic. We are so thankful to be healthy and that our Church and Ministry has continued.

This year we:

- Supported audio/visual needs by subsidizing the cost of a technician
- Gave a donation to the Church for our M&S target

We continue to offer support to the congregation and Bethel-St. Andrew’s and encourage our members to apply for funds for projects that promote outreach, education and general aid and encouragement. We pray for God’s blessing on our fund and our work.

Respectively Submitted:

Nancy Hayley

Chair, St. Columba Ministry Fund

Bethel Ministry Fund Activities: 2021

With the stepping down of Wendy Storey as Chair and member of this Committee, the position of Chair was filled by Sandra Preece as a past member of Bethel United Church.

During the Covid 19 Pandemic it was necessary to close the doors of the church to in-person services in the Sanctuary. Because of this we explored options such as YouTube and live streaming of our services. As our audio/video equipment was either very old or borrowed the Board of Stewards requested assistance from the Bethel Ministry Fund for the money to fund these upgrades.

The application met the approval of the committee with respect to the on-line ministry of the Church. The total of \$8,407.71 was paid to obtain the necessary keyboard, audio/video equipment as well as labour and supplies to update and install shelves for the equipment aforesaid. An additional \$28.50 was spent in Bank Charges for a total of \$8,433.21, leaving a balance in the Fund of \$45,454.79.

Respectfully submitted,

Sandra Preece

Chair

UCW Report

Our UCW women faced Covid 19 challenges again this year, but we continued to work together to support the Church and, at the same time, share in fellowship and community. We have a core group of 10-12 women who regularly attend meetings and we're so thankful for all the women of the congregation who always help us at our events.

Pie-making continued, when allowed, and we had a successful year! Our tourtières proved extremely popular again; we are challenged to meet the demand! Donna Laughlin directed our pie team this year and we thank her for all her efforts! "Pie Days" are very busy, happy days, with everyone sharing news and supporting each other.

We continued with our Christmas Outreach programme and met for a day of crafting to make quilting scraps Christmas tree decorations. Then we packaged them up with some cookies to give to all the women in the congregation. We also gave poinsettias and card to those who are not able to attend church or participate in our events.

We did have a Christmas Bazaar (Covid adjusted) that proved to be a wonderful success. Instead of our traditional lunch of soup and sandwiches, we sold four different kinds of frozen soups. The crafts and bake tables were successful, too and we were very pleased with the results.

Luck held with us and we were able to have our Christmas Potluck Dinner and "Penny" Auction one evening before Christmas. There was such good food and so much joy in the Hall that night. We haven't laughed like that for a long time and it felt good!

Financially, the UCW gave \$6000 to the BSA general fund and we donated \$4000 toward the costs of the new Sanctuary door. We continue to stock the kitchen and look forward to the time when we can all gather for coffee and fellowship after service.

Our Sunshine Committee continues to send cards to those of us facing challenges and we share in prayers and ideas of how to help at our meetings.

We are so hopeful for being able to return to normal schedules in 2022 and pray that we can share close fellowship soon!

Respectfully Submitted

Nancy Hayley

President, Bethel-St. Andrew's UCW

Men's Ministry 2021 Report

The global pandemic changed the way this men's group meets. Instead of the monthly breakfast gatherings we have been meeting bi-weekly for coffee, namely the events "Lug-a-Mug". In the nice weather we sat under our trees and the cool weather brought us indoors to Baldwin Hall. On average we had about 10 men from the community attend these events for fellowship and great conversation.

We are hopeful that we can return to our “Breakfast Saturdays” later in 2022 and we encourage all men in the community to come and join us. Watch our website for updates for these coming events.

Submitted by: Walter Veenstra, Ken Stewart, Jim Simpson and Steve Duffield.

Communication Committee – 2021 Annual Report

The Communications Team and the Strategic Planning Team have been meeting every Thursday and all are invited to participate.

The Communications Team has been primarily focused on development of our new website. You can visit our new website at bethelstandrews.com. There has been a significant increase in visitors to our website over the last several months. Our Worship Services are being recorded and can be viewed either live using Facebook or after the service via YouTube. One can also listen to our church service live on your telephone. We were very pleased to learn that a couple came to BSA for a Sunday Service and made the decision to visit based on our new website.

The Strategic Planning Team started to gather ideas from the congregation during the summer months when we were able to meet outdoors. We examined fundraising ideas, volunteering, development of community events, different outreach projects, and family-oriented activities that may use the church building. There are several other topics to explore in 2022.

We continue to recruit for a Community Events Organizer. There are plenty of people who have volunteered to help which is wonderful and we are looking for someone to take leadership and organize an event. We look forward to integrating our Church with the people of Fitzroy Harbour and beyond.

Submitted by: Walter Veenstra, Phil Aldis, Cathy Guertin, Christine Johnson

Whytes Cemetery Report

Whyte’s Cemetery Report - Year Ending December 31, 2021

The Cemetery Committee: Chairman, Clayton Barr; Secretary-Treasurer, Ken Stewart; members Barry Pretty, Rob Roesler and Glen Gordon submit the following report.

Burials / Inurnments:

David Humphrys and Douglas Smith

Services : No Memorial Service for Whyte’s Cemetery was held due to the covid-19 pandemic but donations received amounted to \$5,225.00. This is the largest amount ever donated to Whyte’s in a single year.

Financial Report as of December 31, 2021

Balances as of December 31, 2020

Operating Balance **\$11,875.41**

Operating Income :

Donations 5225.00
 Interest Public Trustee (Hst \$24.47) 238.14
 Headstone Care & Maintenance . . 100.00
 Urnment Fee 50.00

Operating Expenditures :

Levelling / Seeding (Hst \$137.15) 1192.15
 Grass Cutting & maintenance . . . 2060.00
 Baldwin Flowers (Hst \$9.75) 84.75
 Banking Fees 2.73
 Transferred to mutual funds 8000.00

Total Operating Income **\$5,613.14** Total Operating Expenditures . **\$11,339.63**

Bank Balance as of December 31, 2021

Operating Balance **\$6,148.92**

The Baldwin Flower funds traditionally provided by the Board of Trustees were depleted this year.

HST paid in 2021 was \$171.37

Improvement funds for gates and fencing of **\$26,491** are invested in the Scotia Diversified Monthly Income mutual fund.

Long Term Investments as of December 31, 2021

The market value of the Primerica mutual fund on Dec 31/21 is up 22% to **\$16,447.**

The 5-year ladder GIC at 2.1322% maturing Feb 8, 2023 had a value of **\$19,734.67**

The perpetual care **trust** balance was **\$25,985.38** at the Office of the Public Guardian and Trustee.

Respectfully submitted
 Ken Stewart
 Secretary-Treasurer

February 12, 2022

Lowry Cemetery Financial Statement for 2020

Lowry Cemetery Financial Statement for 2021

Committee members for 2021 :

Annette Cousens, Isabel Wilson, George Wilson, Dale Hanna,
Carolyn Clarke, Dave McMurtry, Audrey Shaw, Jack Shaw,
Alana McMurtry, Kathy McGuire and Wayne Senior

Bank Balance as of Jan 1, 2021			\$790.55
<i>Income</i>			
Interest			0.16
Public Trustee Interest			129.95
Plot or lots sold	\$	3,000.00	
Cremations	\$	1,900.00	
Donations	\$	1,350.00	
Donation	\$	170.00	
Marker	\$	113.00	
Total			\$6,663.11
<i>Expenses</i>			
Office of Public Guardian	\$	1,350.00	
Lawn & grounds maintenance	\$	1,700.00	
Insurance	\$	600.00	
HST	\$	256.00	
Service Charge	\$	4.00	
Total			\$3,910.00
Bank Balance as of Dec 31, 2021			\$3,543.66
<i>GICs :</i>			
\$3,493.66 cashable matures Dec 2022			
\$8,576.03 @ .50% matures Jan 17 2022			
\$10,568.71 @.70% matures Feb 19 2022			
\$10,959.09 @.57% matures Sept 20 2022			
Total \$33,596.49			
Money held by Public Trustee		as of Dec 31, 2021 is	\$10,955.92
Due to the pandemic the annual cemetery service was cancelled for 2021			

Trustees Report

REPORT TO CONGREGATION for Year Ending December 31, 2021

Board Members in 2021 were:

Ken Stewart - Chairman/Treasurer, Rev Christine Johnston, Win Munro, Helen Parsons, Jack Loughheed and Rick Leben.

Assets – Fixed:

3-year escalating Gic at the Northern Credit Union	
at 1.0%, 1.3% and 1.85% . Interest paid annually Nov 16	\$54,817.65
Mutual Funds as of December 31, 2021: up \$1,892	\$24,290.56
Scotia Partners Balanced Growth Portfolio	
Total Fixed Assets	\$79,108.21

Assets – Liquid:

Cash on Hand as of Dec 31, 2021	\$4,104.60
4 Outstanding Cheques	-\$800.00
Total Liquid Assets	\$3,304.60

Total Assets	\$82,412.81
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Income:

GIC of \$55,265.00 @ 1.0 % provided \$552.65 in interest on November 16, 2021.

Expenses:

In 2016 the Trustees provided a loan of \$6,000 to the Stewards towards the furnace upgrade to propane.

We continued with our commitment to our post-secondary students with an increased gift at Christmas for each of the four students that are presently in college or university. This is the 29th year these gifts have been provided for a total of 253 gifts to our post-secondary students. The 4 recipients were: Jacob Gagnon, Gord McIlquham, Jacob Simpson and Teegan Tabbert.

At our Congregational general meeting in early 2022 we would like to add two new members to the Board of Trustees.

Manse Housing Allowance Funds

Initially in 2009, the value of the investment was \$201,612. After two significant withdrawals of \$20,100 in 2014 and 2015 the value of the fund is \$161,825 today.

The interest payment transferred to the General fund from this investment in August 2021 was \$2,827.38.

The estimated interest earned in August 2022 will be \$1,988.

Respectfully submitted
Ken Stewart
Chair / Treasurer

January 31, 2022

Stewards Report

The Board of Stewards for 2021 consists of Dave Hayley - Chair, Rob Roesler – Treasurer, Judi Roesler – Secretary, Barry Pretty, Cathy Guertin, Donna Laughlin, Ben McLeod, Jim Simpson, Walter McIlquahan, Jorgen Jensen and Walter Veenstra. Sue and Mike Grohn, who looked after the collection envelopes and tax receipts for us for years, left in April of 2021 and we thank them for all their work. Jane Leveck took over the envelope and tax receipt job and we thank her for that.

We again thank the UCW this year for their continued generous support of both the general fund and to the new door project. We also thank them for all that they continue to do for the Church.

The West Ottawa Community Resource Centre continued to use the Hall this year.

This was another difficult year with the continuation of Covid 19 and being shut down a couple of times, plus the loss of our Christine for the last 5 months of the year. We thank everyone who stepped up and made life at Bethel-St. Andrew's continue like it did.

Events – It is hard to find any to talk about. We did have circle services outside in August that were very special and thanks to Phil and Tonja and Jan and Peter for leading them.

Carp Fair did happen this year and turned out to be very successful. Thanks to all who participated.

Thanks to Cathy and Jake Guertin for running the berry sale.

Maintenance - All the usual things were done: water testing, pumping of holding tank, grass cutting, snow clearing, and gardening, painting of doors and under the Hall windows. The Church sign fell down, or was pushed down, so a new base was built and the sign was cleaned and freshened and put back up.

The big thing for this year is the installation of our new front door and it looks great!

This year we put the outside Christmas lights in late November and they were lit until little Christmas.

Thanks to all the Stewards for all their work this year with a special mention to Rob and Judi Roesler for the work they do keeping the books and records for us, Jorgen Jensen for all he does and also Walter Veenstra, as well as a special thanks to the Carp Fair Committee.

Finally, I want to say a thanks to all the members of Bethel-St. Andrew's for their financial support again this year.

Respectfully Submitted
Dave Hayley
Chair, Board of Stewards

Ministry & Personnel Report

The Manual of the United Church mandates that every pastoral charge must have a Ministry & Personnel Committee (M&P) that is accountable to the governing body, the executive board, in the case of Bethel St. Andrew's United Church. The M&P is an ongoing, standing Committee with the primary responsibility to oversee the relationships and functions within the ministry personnel and other employees of the Church. Its role is to be both consultative and supportive; it does not have executive powers. The Committee may be comprised of up to seven members.

Phil Aldis assumed the role of chair of this committee in June 2017 joining fellow members Donna Laughlin and Phyllis Douglas. The committee did not hold any official meetings in 2021 due to COVID-19 but discussed items by phone as needed. Consultation was infrequent but ongoing with BSA staff members.

Here are some of the key M&P events for the year:

- Christine was on medical leave from Aug. 30th, 2021 to Feb 7, 2022. Coverage provided by Jan Lougheed and Peter Lougheed.
- Rick continued in his role as Church Musician.
- Travis was contracted on a trial basis in 2021 and was hired as a part-time Audio/Visual Technician in January 2022.
- Tonja Aldis continued the role as Church Administrator on a volunteer basis.

Much of the M&P Committee's most effective work is done quietly and confidentially. The Committee has a responsibility to make recommendations to the Board and receives direction from the Board. We welcome feedback and input from staff and the congregation at all times.

Respectfully submitted,
Phil Aldis Chairperson, M&P

Treasurer's Report

Feb 28, 2022

Respectively submitted, Robert Roesler

The 2021 budget was created with cautious optimism as we entered the second year of the pandemic. Re-opening was delayed but the church moved ahead with new technology and a more polished online presence. As always, the congregation responded with their time and talent and donations. To our delight, the Carp fair returned and contributions from UCW pies sales were exceptional, so the year ended with a healthy bank balance.

History

Category	2016	2017	2018	2019	2020	2021	2022 (budget)
Total Income	\$ 101,563	\$ 124,922	\$105,371	\$113,330	\$87,581	\$103,681	\$92,840
Total Expenses	\$ 145,870	\$ 121,157	\$99,364	\$114,763	\$90,040	\$98,361	\$99,514
Outreach (M&S/Charities/Cemeteries)		\$13,921	\$11,675	\$22,686	\$10,007	\$16,051	
Bank Balance	\$ 24,450	\$ 34,343	\$33,393	\$30,405	\$27,313	\$32,633	

2021 Cash:

Bank Account balance:	\$32,633.38	Dec 31, 2021
Reserved monies		
Special Olympics	0.00	
Outreach	0.00	
Youth Sponsorship	2,300.00	
Memorials	6,532.28	\$2500 went to Front Door
CRA	934.00	Ongoing dispute over underpaid CPP & EI for Minister
Total reserved:	\$9,766.28	
Net Cash	\$22,867.10	Started year at \$16,058.62.

2021 Income:

Category	Actual	2021 Budget	Difference
INCOME	103,681.28	81,158.07	22,523.21
△ Income	11,575.31	450.00	11,125.31
△ Fundraising	11,575.31	450.00	11,125.31
Carp Fair	10,536.09	0.00	10,536.09
Frozen Berries	288.00	450.00	-162.00
Other	751.22	0.00	751.22
△ Income	2,827.97	3,500.00	-672.03
▶ Funds	2,827.97	3,500.00	-672.03
△ Income	5,126.00	5,385.48	-259.48
△ Givings	5,126.00	5,385.48	-259.48
M&S	5,126.00	5,385.48	-259.48
△ Income	71,902.00	62,830.65	9,071.35
△ Givings	71,902.00	62,830.65	9,071.35
Cash+Coins	0.00	598.39	-598.39
Local Church	61,022.00	62,232.26	-1,210.26
Memorials	1,175.00	0.00	1,175.00
Other	9,705.00	0.00	9,705.00
△ Income	12,250.00	8,991.94	3,258.06
△ MiscIn	12,250.00	8,991.94	3,258.06
Building	2,250.00	2,991.94	-741.94
UCW	10,000.00	6,000.00	4,000.00
Net Difference:	103,681.28	81,158.07	22,523.21

Income:

- \$22,000 increased income was unbudgeted money from Carp Fair, Memorials, and Other (Door, Outreach). Also, UCW contributions reached \$10,000!

Expenses:

- \$10,000 under budget for employees
- \$10,000 over budget for building (mostly Front door which was not budgeted).
- \$9,000 over budget for Cemeteries and Outreach (flow through related, again not budgeted)

2021 Expenses:

Category	Actual	2021 Budget	Difference
EXPENSES	98,360.52	89,500.00	-8,860.52
△ Expenses	39,487.60	46,980.00	7,492.40
△ Minister	39,487.60	46,980.00	7,492.40
Cell phone	504.00	960.00	456.00
Education	96.45	960.00	863.55
Mileage	0.00	1,200.00	1,200.00
Misc	0.00	0.00	0.00
Pulpit Supply	3,221.00	180.00	-3,041.00
Salary Minister	35,627.21	43,680.00	8,052.79
△ Expenses	4,434.59	4,920.00	485.41
△ Music	4,434.59	4,920.00	485.41
Employer Music Dir CPP&EI	84.02	60.00	-24.02
Mileage	104.49	120.00	15.51
Misc	71.08	300.00	228.92
Music Dir Gross Pay	3,800.00	3,600.00	-200.00
Music Supply	375.00	840.00	465.00
△ Expenses	556.04	2,700.00	2,143.96
△ Admin + Office	556.04	2,700.00	2,143.96
Admin Gross Pay	0.00	2,280.00	2,280.00
Employer CPP & EI for ...	0.00	120.00	120.00
Office Supplies	556.04	300.00	-256.04
△ Expenses	4,853.80	5,100.00	246.20
Presbytery Assessment	4,260.00	4,620.00	360.00
▶ Worship Supplies	593.80	480.00	-113.80
△ Expenses	30,040.43	19,520.00	-10,520.43
△ Building	30,040.43	19,520.00	-10,520.43
Capital	24.81	0.00	-24.81
▶ Cleaning	189.98	480.00	290.02
▶ Grounds	3,007.90	2,400.00	-607.90
Insurance	5,764.92	8,000.00	2,235.08
▶ Repairs	10,456.63	120.00	-10,336.63
△ Utilities	10,571.38	8,520.00	-2,051.38
Electric	2,519.07	2,880.00	360.93
Heating	5,908.66	3,300.00	-2,608.66
Internet	466.68	540.00	73.32
Phone	686.97	660.00	-26.97
Water (Testing-Pum...	990.00	840.00	-150.00
Web Site	0.00	300.00	300.00
△ Expenses	2,437.06	2,160.00	-277.06
△ MiscEx	2,437.06	2,160.00	-277.06
Gifts	1,234.40	1,080.00	-154.40
HST	962.91	600.00	-362.91
Other	0.00	480.00	480.00
Flowthru	6,675.00	0.00	-6,675.00
△ Expenses	9,876.00	7,400.00	-2,476.00
△ Outreach	9,876.00	7,400.00	-2,476.00
Disaster Relief	0.00	0.00	0.00
M&S	5,126.00	5,400.00	274.00
▶ Qualified Donees	4,250.00	2,000.00	-2,250.00
Loans	0.00	0.00	0.00
△ Communications	0.00	720.00	720.00
Advertising	0.00	720.00	720.00

2022 Proposed Budget

2022 Income Budget

Category	2022 Budget
△ INCOME	92,840.00
△ Income	10,300.00
△ Fundraising	10,300.00
Carp Fair	10,000.00
Frozen Berries	300.00
Other	0.00
△ Income	5,000.00
△ Funds	5,000.00
Fund Transfers	0.00
Interest Inc	5,000.00
△ Income	5,400.00
△ Givings	5,400.00
M&S	5,400.00
△ Income	62,940.00
△ Givings	62,940.00
Cash+Coins	540.00
Local Church	62,400.00
Memorials	0.00
Other	0.00
△ Income	9,200.00
△ MiscIn	9,200.00
Building	3,200.00
UCW	6,000.00

- Income:
 - Carp Fair has been added back.
 - Fund transfers increased to \$5000.
 - UCW reset to \$6000.
- Expenses:
 - \$4,000 increase for insurance.
 - \$6,000 building repairs are planned.
 - \$1,000 ministry increase for pulpit supply during Christine's sabbatical (tentative).
 - \$1,900 music increase for Audio/Visual position. Note that Music budget is 2X that of 2021 spending.
 - \$400 Advertising budget.
 - Energy costs have increased.
 - No budget for administrative staff position (now two years without).
 - Planning to cancel ZOOM subscription.
 - Reduced Presbytery assessment.
 - Will try to reduce Bank charges and phone bill.

2022 Expense Budget

Category	2022 Budget
EXPENSES	99,514.00
Expenses	47,000.00
Minister	47,000.00
Cell phone	960.00
Education	960.00
Mileage	1,200.00
Misc	0.00
Pulpit Supply	1,680.00
Salary Minister	42,200.00
Expenses	10,320.00
Music	10,320.00
Audio+Visual Net pay	1,920.00
Mileage	120.00
Misc	300.00
Music Dir Gross Pay	7,200.00
Music Supply	780.00
Expenses	350.00
Admin + Office	350.00
Expenses	3,600.00
Presbytery Assessment	3,000.00
Worship Supplies	600.00
Expenses	29,460.00
Building	29,460.00
Capital	0.00
Cleaning	0.00
Grounds	2,040.00
Insurance	9,720.00
Repairs	6,000.00
Utilities	11,700.00
Electric	2,880.00
Heating	6,000.00
Internet	540.00
Phone	720.00
Water (Testing-Pumping)	1,080.00
Web Site	480.00
Expenses	984.00
MiscEx	984.00
Bank Charge	264.00
Gifts	0.00
HST	720.00
Volunteer Appreciation	0.00
Expenses	7,400.00
Outreach	7,400.00
Disaster Relief	0.00
M&S	5,400.00
Qualified Donees	2,000.00
Communications	400.00
Advertising	400.00