

Bethel St. Andrew's United Church
2023 Annual Report
February 2024

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Annual Meeting Minutes (from Previous Year)

Annual Congregation Meeting Minutes for 2022

Bethel-St. Andrew's United Church

March 26th, 2023

1. Nomination of Chair and Recording Secretary

a. Moved by Jim Simpson, seconded by Mary Cohan-Pekarchuk, that Ken Stewart be nominated as chair of the BSA Annual Meeting. - carried

b. Moved by Elly Leben, seconded by Jayne Leveck, that Judi Roesler be nominated as recording secretary of the BSA Annual Meeting - carried

2. Opening Prayer – Rev. Jan Loughheed

Motion to approve: all adherence from our congregation will be allowed to vote in the meeting. Moved by Nancy Hayley, seconded by Carol Williams - carried

3. Approval of Agenda – moved by Mary Cohan-Pekarchuk, seconded by Dave Hayley - carried

4. Approval of Minutes of 2021 Annual Congregational meeting – moved by Rob Roesler, seconded by Rick Leben - carried

5. Business Arising

6. Approval Process

It is proposed that all reports up to the Treasurer's Report for 2022 will stand as presented in the 2022 Annual Report booklet and will be accepted by one vote at the end of the reports. It is assumed that attendees have accessed the online version or a printed copy of the annual report, so reports will not be individually read during the meeting.

A representative will stand to receive any questions and comments about each report.

Moved by Rick Leben, seconded by Judith Waddell, that all reports are accepted as presented. - carried

7. Financial Report for 2022 and Approval of 2023 Budget

- fund raising is needed to supplement the budget. Rick Leben suggested hosting a music day at the community center as one option.

- Elly asked where the 2022 Bethel fund transfers were in the report. Rob said they appear as fund transfers \$1000 for the Sunday School teacher and \$676.87 for the coffee maker.

- a question was asked from Dave of what the 2023 fund transfer of \$5600 was for. Rob indicated that the funds being transferred from Bethel and St. Columba were \$3600 for the Sunday school teacher and \$2000 for the audio position. Rob mentioned that Bethel and St. Columba could work how much from each fund.

– motioned by Rob Roesler seconded by Rick Leben - carried

8. New Business:

In 2022 we worked on policies and procedures for our church, and we will continue to finish and compile them into a booklet.

9. Open Positions/Elections

Current Officers

Nominate Jan Lougheed for M&P chair- motioned by Elly Leben, seconded by Carol Williams

Nominate Phil Aldis for Stewards – motioned by Dave Hayley, seconded by Walter Veenstra

Nominate another member of Session: the main duties of an elder is to be in contact with members of the congregation who are on their elder list and assist with communion. No one volunteered.

Session – Carole Williams (Clerk of Session), Anita D’Arcy, Nancy Hayley, Mary Cohan-Pekarchuk, Sandra Preece, Elly Leben, Donna Wickie, Judith Waddell, Rev. Dr. Christine Johnson

Stewards – Dave Hayley – Chair, Rob Roesler – Treasurer, Judi Roesler – Secretary, Cathy Guertin, Donna Laughlin, Ben McLeod, Jim Simpson, Walter McIlquham, Jorgen Jensen, Walter Veenstra, Barry Pretty, Phil Aldis and Jayne Leveck as Envelope Secretary, Rev. Dr. Christine Johnson.

M&P – Jan Lougheed (New Acting Chair), Phyllis Douglas, Donna Laughlin.

Trustees – Ken Stewart - Chairman/Treasurer, Rev Christine Johnston, Helen Parsons, Jack Lougheed, Rick Leben, Sandy Preece and Barry Pretty. Whytes /Epworth Cemeteries - Clayton Barr (Chairman), Barry Pretty, Rob Roesler, Glenn Gordon, Peter Wilson, Ken Stewart (Secretary-Treasurer)

****Need someone to be on Regional Council Committee to keep up to date with what is going on at the church level.**

9. Closing Prayer

Minister’s Report

Note from Rev. Jan Lougheed

This supervising minister role here at Bethel St.-Andrew’s seems to keep finding me, so here I am again in 2023.

With Christine’s retirement at the end of July, I once again agreed to fill this task on behalf of the Region and it truly has been a continued time of growth and reward.

The resilience of this Church Community in the midst of change is remarkable. There is always a positive response to fulfil the duties that keep the congregation afloat. Whether it is planning a roster for worship leadership or stepping up to say “yes” to leading worship, there is always someone to take on the work. The day-to-day tasks of keeping everything running smoothly in the building takes commitment and energy. It might be checking the sump pump, or making sure the heat is regulated, or that there is grit in the boxes to keep the walks cleared from ice, or that the mail is picked up. These countless needs seem to be quietly covered on a regular basis.

Committees take on tasks, sometimes beyond their comfort levels, to ensure that communication and fundraising events are planned and followed through on. The fun, fellowship and funds are all a result of dedication to these ventures.

Our UCW works tirelessly always rising to challenges of just about any request that comes their way, from pie baking, to fashion shows, to redecorating, to hosting BBQ's and the list goes on. And where would we be without folks who look after coffee hour following worship on a regular weekly basis?

So many, so dedicated!!

As we continue to figure out who we are with profile development and renewed energy I can only reiterate my sentiments from my previous times in this role and say again that journeying together with you folks, even in the midst of transition, continues to be a blessed time. Thank you for all your work, commitment and fellowship over these last months of 2023.

Blessings, Jan

Official Board Report

The year 2023 was a challenging but successful time for Bethel-St. Andrews. It started with Christine on sabbatical for the first three months. She returned in early April and started back leading the services. On April 18th I received a letter from her telling me that she was going to end her ministry at Bethel-St. Andrews and her last day would be July 31st. We had a goodbye BBQ for her on the last Sunday of July. She gifted us the blue spruce tree that is out by the front walkway.

We had four Official Board meetings: March 7th, June 13th, September 5th and November 14th. There also were three special Board meetings. One was on October 24th with Beth Sweetman to go through the procedures to possibly get a new minister. On August 13th, a meeting was held to approve Sunday School for 2023, as well as organize a "Welcome Back" BBQ. The possibility of having a part time appointment of a minister for September to year-end and possibly continue in the New Year was discussed and approved. On the next Sunday, August 20th, a meeting was held to vote on giving a contract to Brian Copeland which was approved.

The annual congregational Meeting was chaired by Ken Stewart on March 26th.

With Jan Loughheed as leader, the Worship Committee planned weekly services for August (outside services in August) through until the end of December. The year ended with a delightful Sunday School pageant on December 17th and Peter Loughheed led a wonderful Christmas Eve Service on the 24th.

I want to thank everyone who led and/or participated in the weekly services, as well as the helpers at all our activities and fundraisers. I won't try to name all our volunteers as there are just so many.

God Bless you all,

Respectfully submitted:

Dave Hayley, Chair of the Official Board

Session Report

The **Session** held meetings on the following dates: March 7/23, June 13/23, and November 14/23.

Thanks to our Session members, Mary Cohan-Pekarchuk, Anita D'Arcy, Nancy Hayley, Elly Leben, Sandra Preece, Judith Waddell, Donna Wickie, Carole Williams, Rev. Dr. Christine Johnson, and Rev. Jan Loughheed, for their time and energy in continuing the work of our church.

Communion was held on February 26/23, April 2/23, October 1/23, December 3/23 and December 24/23.

In February 2023, Kimberly Russell requested a **transfer of membership** to St. Andrew's Presbyterian Church in Kinburn. We welcomed Jenna & Glenn Parmiter to BSA through a **transfer of membership** which was completed on June 25/23.

During the year we were saddened on the following **deaths**: Kevin Henry Rolfe on January 1/23, Robert Humphreys on January 28/23, J.F. Willis Gourlay on April 8/23, Jacques (Jake) Guy Guertin on April 24/23, John (Jack) Albert Loughheed on May 2/23, Jane Potter on May 3/23, Ronald William Lang on May 15/23, and Erva MacHardy on December 30/23.

Rev. Dr. Christine conducted Judy Sparks' interment June 5/23 at Pinecrest Cemetery.

We welcomed back Rev. Dr. Christine Johnson from her sabbatical leave on Palm Sunday, Apr.2/23. On April 18/23, Rev. Christine requested a change in pastoral relations effective July 31/23. Rev. Christine conducted her last service with us on July 23/23.

We especially thank Rev. Jan Loughheed for taking up the task of being our Supervising Minister once again until a replacement is found.

We are pleased to congratulate Cathy Stewart on her **ordination** on Saturday, April 15/23 at Rideau Park United Church.

We also extend thanks to so many who have contributed to the success of our church through the year 2023.

- Rev. Jan Loughheed as our Supervising Minister, Rev. Peter Loughheed, Rev. Junior Smith, Rev. Brian Copeland, the Aldis family, Jorgen Jensen, the UCW, Men's Ministry, the Stewards, Jenna Parmiter, & Sunday School for their part in leading our services.
- Rick Leben, Philip Burness, Travis Strong, Tonja, Mackenzie, & Alex Aldis, Walter McIlquham, and the BSA choir in the music capacity.
- Travis Strong, Glenn Parmiter and Phil Aldis for their part of the audio/visual team.
- Tonja Aldis and Judi Roesler as Charge administrators, for sending out the BSA weekly "Join Us for Worship" announcements to keep us up-to-date, and for providing the Power Point presentations for the services.
- Jenna Parmiter as the Sunday School Coordinator.
- Our weekly scripture readers, greeters, coffee hosts, cleaners, hospitality list preparer, and weekly cleaning list preparer.
- Jenna Parmiter presenting the Christmas Pageant with Sunday School participants, and directors.
- All volunteers who make our church a place we want to be every Sunday morning.

I wish you all many blessings, stay well and safe during the year.

Respectfully submitted,
Carole Williams
Clerk of Session

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. It was created when St. Columba United Church in Galetta was closed and the congregation wanted its mission to continue.

Our year has been quite active and we are thankful to be a support for our Bethel-St. Andrew’s congregation.

This year we:

- Provided palms for Palm Sunday
- Bought bacon for the Mothers’ Day Breakfast
- Helped to fund our Sunday School
- Provided the food for Christine’s Farewell Lunch
- Bought food and other items for our Welcome Back Lunch and Sunday School Kick-off
- Donated \$500 to Mission and Service

We continue to offer support to the congregation of 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: 2023

In June of 2023 the Stewards requested the sum of \$1300 to be used to upgrade the Carp Fair Booth in order to comply with Public Health requirements as well as some much-needed renovations. A cheque for this amount was provided to the Dave Hayley to cover this work.

In September the Fund contributed the sum of \$2000 to the general fund to assist in the cost of employing the Sunday School Coordinator.

In December, 2023 a request from Rev. Jan Lougheed was made for an additional wireless handheld microphone, some lapel microphone parts as well as a small passive mixer which would provide extra inputs for the clarity of Sunday Services. A cheque in the amount of \$1,037.38 will be submitted to cover this expense.

As of January, 2024 there remains a balance of \$39,061.39 in the Bethel Fund.

Respectfully submitted,
Sandra Preece
Chair

UCW Report

Our UCW women continue to work together to support the Church and, at the same time, share in fellowship and community. We have a core group of 13-15 women who regularly attend meetings and we're so thankful for all the women of the congregation who support us at our events.

Pie-making continues to be a very successful venture for us. Our 201 tourtières were a hit and sold out quickly!. Donna Laughlin continues to direct our "pie days" and we all enjoy the fellowship of those days – busy as they are.

We continued with our Christmas Outreach programme and met for a day of crafting to include a little something in our gift. This year, we made bead Christmas trees that were given to all the women in the congregation. We also gave poinsettias and cards to those who are not able to attend church or participate in our events.

Our Christmas Bazaar was a great success again this year! We continued selling frozen soups, the craft table was laden with beautiful creations and the bake table was fully loaded, too. We are thankful for all who came and supported us.

We met for our Christmas Potluck and "Penny" Auction. The food was outstanding as usual and we went home with lots of treasures. Cathy Jensen was our wonderful auctioneer and we all laughed and enjoyed each others' company.

Our Fashion Show was a great success again this year. The fashions were lovely and our models did a super job! Thank you, men of the church, for serving our guests; the ladies so enjoy your presence.

Judith Waddell organized our "Lunch and Bridge" afternoons in the Hall again this year. She gathered the participants and we ladies made and served the lunch. Everyone who attended had a great day, including the serving staff!

Financially, the UCW gave \$7000 to the BSA General Fund, continued our donations to the Food Banks of West Carleton and Arnprior, and supported our Sunday School purchasing much appreciated resource materials. We continue to stock the kitchen and enjoy providing goodies for our after church fellowship.

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 thankful to be able to continue our work as the UCW and thank Our Lord for all the blessings we receive throughout the year.

Respectfully Submitted

Nancy Hayley

President, Bethel-St. Andrew's UCW

Men's Ministry 2023 Report

The Men's Ministry continues to attract men from our church and community.

Our activities this year centered on Lug - a - Mugs and Saturday Breakfasts.

We enjoyed 16 Lug - a - Mugs on Monday mornings at Bethel-St Andrew's with an average attendance of 6 to 10 men. We held some of our meetings outside weather permitting. Many topics were explored!

Nine home cooked breakfasts were enjoyed by the men averaging 20 in attendance. Eight were hosted by Bethel-St Andrew's in Baldwin Hall and one [Jan 14] by St. Thomas Anglican Church in Woodlawn. We gathered at 9:30 on a Saturday of the month. Following a hearty breakfast cooked by the men, a guest speaker was introduced. Here is a list of our guest speakers and their topics:

Jan 14 - Eli El - Chantiry reminisced about his years as a city councillor.

Feb 17 - Janice Ashworth gave an overview of Ottawa's climate change initiatives.

March 25 - David Shackleton spoke about Matrisensus - The astonishing legacy of the 60's.

April 22 - Rick Probetts talked about the Snowbirds - a Canadian icon.

May 27 - Vace Kurt described the city of Istanbul - a city on two continents.

June 24 - David Morrison talked about his experiences as a Canadian arctic archaeologist.

Oct. 7 - Clarke Kelly reminisced about his first year as a city of Ottawa Councillor.

Nov. 21 - Sector Fire Chief Bill Bell gave us ways to protect our properties from fire.

Dec.2 - Entomologist Bruce Gill described his experiences studying the dung beetle of Angola.

We are fortunate to have the Ottawa area as a source in finding interesting speakers.

Respectfully submitted

Walter Veenstra, Steve Duffield, Ken Stewart, Jim Simpson

Outreach Committee – 2023 Annual Report

Members of the committee are as follows: Elly Leben & Anita D'Arcy. We are looking for new members.

The Outreach fund has an annual budget of \$2000 and is available to assist local charities & local families who need financial assistance as a result of loss of job, fire loss, etc.

No local family in financial need was identified for this year.

This past year the money was distributed as follows:

- \$250 to Shepherd's of Good Hope
- \$250 to The Ottawa Mission
- \$500 to West Carleton Emergency Food Aid
- \$200 to West Ottawa Resource Centre
- \$200 to Operation Come Home
- \$200 to Lanark County Interval House
- \$200 to Caldwell Family Centre
- \$200 to Innerscity Ministries

Respectfully Submitted,

Anita D'Arcy

Communication Committee – 2023 Annual Report

Your Communications Team continues to meet every Thursday morning via Google Meet for 1 hour. We invite anyone to participate and we would like to hear your ideas as promote Bethel-St. Andrews to the community.

This year the Communications Team has been focused on keeping our website current and relevant.. You can visit our website at bethelstandrews.com. We continue to see an increase in visitors to our website, with 9422 viewers in 2023. Our Facebook pages also recorded 4491 views by individuals in our catch basin.

This year an online store was introduced to support our church's fund raising. Fish dinners were sold and tickets for our Dance, together realizing \$3998.00 in sales.

The internet at the church has been updated and is working very well.

We increased our presence in the community by the use of local advertising, using West Carleton Online, promotion on Ward 5 councillor's website, banners, and the use of Facebook.

We need some additional help in 2024 as we continue to promote our active church and programs within our catch basin.

We like to thank all those who have helped us in promoting BSA which is having a positive impact in our community.

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

Whytes Cemetery Report

The Cemetery Committee: Chair, Clayton Barr; Secretary-Treasurer, Ken Stewart;

members Barry Pretty, Rob Roesler, Glenn Gordon and Peter Wilson submit the following report.

Burials / Inurnments: Jack Lougheed, Richard Probetts and Robert Humphrys

Service: A Memorial Service for Whyte's Cemetery was held with a good turnout on July 16, 2023 at Bethel St Andrew's due to inclement weather and rain. Following the service we had a tea and coffee time in the Hall with goodies providing a successful social time. Donations received over the year amounted to \$3,450.00. We were pleased to have Rev Christine lead our memorial service before her leaving. Rick Leben provided the music.

The grass was cut by Jim Trottier of Cojo Lawncare in Constance Bay throughout the summer. Clayton Barr and Glenn Gordon staked out for the new headstones and new plots.

During the Spring we hope to develop financial plans for the gates and fencing along the front of the cemetery.

Financial Report as of December 31, 2023

Operating Balance **\$8,579.76** as of December 31, 2022

Operating Income :

Operating Expenditures :

Donations	3,450.00	Perpetual Care Fee to Public Guardian	
1,750.00			
Interest from Public Guardian . .	1,184.30	Grass Cutting	(Hst \$234.00)
	2,034.00		
Headstone Care & Maintenance . .	400.00	Baldwin Flowers	(Hst \$13.00)
	113.00		
Staking & Opening/Closing Fee .	700.00	Banking Fees	1.97
Plot Sales	3,800.00	Honorarium	300.00
Matured GIC Proceeds	20,195.88		
Total Operating Income	\$29,730.18	Total Operating Expenditures .	\$4,198.97
Bank Balance as of December 31, 2023			
Operating Balance	\$ 34,110.97		

The balance of the Baldwin Flower fund provided by the Board of Trustees is \$312.00

Long Term Investments as of December 31, 2023

The gates and fencing improvement funds of **\$40,000** invested from September to December in 2022 through the Eastern Ontario Outaouais Regional Council (EOORC) had a value of \$40,567 on January 1, 2023 and as of December 31, 2023 had a value of **\$44,027**.

The perpetual care **trust** balance was **\$29,225.38** at the Office of the Public Guardian and Trustee at the end of 2023. The interest earned from this fund can only be used for the cemetery maintenance.

Epworth Cemetery Report

Glenn Gordon volunteered to cut the grass this year and Clayton and Peter Wilson have removed the fallen trees and the shrubs overcrowding a few older headstones. A sign was purchased and installed with the cemetery name and the contact phone number.

Financials

The bank balance on Dec 31, 2022 was **\$5,645.81**

Plot Sale \$1,000.

Interest from Public Guardian . . . \$416.56

Cemetery Sign \$254.25 (Hst \$29.25)

Bank fees \$36.00

The bank balance on Dec 31, 2023 was **\$6,772.12**

The perpetual care **trust** balance was **\$9,110.00** at year end at the Office of the Public Guardian and Trustee.

Total HST paid in 2023 was \$276.25

Respectfully submitted Ken Stewart
Secretary-Treasurer

Lowry Cemetery Financial Statement for 2023

Lowry Cemetery Statement as of Dec 31, 2023

Bank Balance as of Jan 1, 2023	\$2,696.61
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Income

Public Trustee Interest	327.22
Public Trustee Interest 2022	154.04
Cemetery Service	1925.00
Interest	0.67
GIC Interest	351.25
Miscellaneous payment PGT	35.76

TOTAL	2793.94
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Expenses

Honorarium	300.00
Maintanance	153.88
HST	412.50
Service Charge	33.00
Public Trustee 2022	500.00
Lawn Maintenance	2650.00
Insurance	600.00

TOTAL	4649.38
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Bank Balance as of Dec 31, 2023	\$841.17
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GIC at Royal Bank	\$33,963.41
Public Trustee Perpetual Care Fund	\$11,046.00

Committee Members

Chairperson Dave McMurtry, Secretary Annette Cousens, Treasurer Isabel Wilson

Kathy McGuire, Dale Hanna, Carolyn Clarke, Alana McMurtry, George Wilson, Jack & Audrey Shaw

Trustees Report

For Year Ending December 31, 2023

Board Members at the end of 2023 were:

Ken Stewart (Chair/Treasurer), Rick Leben (Secretary), Helen Parsons, Sandy Preece and Barry Pretty.

This past May we lost our mentor Rev. Jack Lougheed. We continue to miss his warm smile, valued contributions and deep conversations spiced with stories and humour. A minister, theologian, philosopher and a gentle man.

Assets – Baldwin fund:

As of Jan 1, 2023 \$69,308 was invested through

the EOORC and the value of this fund at year end was **\$75,220.**

with a gain of 8.53 % or \$5,912.

Total Fixed Assets	\$75,220.
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Assets – Liquid:

Bank balance as of Dec 31, 2023	\$8,675.37
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2 Outstanding Cheques	-\$400.00
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Total Liquid Assets	\$8,275.37
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Total Assets	\$83,495.
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Income:

No earnings have been withdrawn in 2023 from the Baldwin funds.

Expenses:

We continued with our commitment to our post-secondary students with an increased gift at Christmas for each of the three students that are currently in college or university. 2023 marked 31 years these gifts have been provided for a total of 260 gifts to our post-secondary students. The 3 recipients were: Jacob Gagnon, Mathieu Gagnon and Connor Hopper.

Manse Housing Allowance Fund

The value of this fund for a number of years has been \$161,825 with the interest transferred to the BSA General account.

By September 2022 this fund was fully invested through the Eastern Ontario Outaouais Regional Council and had on December 31, 2022 a value of \$166,085. On Dec 31, 2023 the value was **\$180,253** for a gain of \$14,168 at 8.53 %. No interest was withdrawn in 2023.

The investments through the Regional Council follow closely the United Church of Canada guidelines. Eight smaller churches like Bethel St. Andrew's had invested about \$1.0 million through the Regional Council at year end.

Respectfully submitted Ken Stewart
Chair / Treasurer

BSA Funds Invested Through EOORC

BSA funds Invested through the Regional Council

Currently the following amounts have been deposited:

	Manse Baldwin	Whytes	St Columba	
July 1/22	\$80,000			
Sept 1/22	\$81,825	\$20,000	\$40,000	
Dec 1/22		\$50,000		
Dec 31/22	\$166,085	\$69,308	\$40,567	Year-end Totals
Jan 1/23				\$60,000 Deposit
Dec 31/23	\$180,253	\$75,220	\$44,027	\$65,118 Year-end Totals
Annual Gain	\$14,168	\$5,912	\$3,460	\$5,118

All 4 funds increased in value by 8.5% during 2023. Very respectable in these economic times.

The St. Columba fund deposited a second \$60,000 by January 1, 2024 for a total of \$125,118.

- All our 4 funds are invested together under the BSA umbrella with 7 other Churches in our region such as Rideau Ferry, Thurso, Glencairn and Winchester.
- At the end of 2023 these 8 Churches had about \$1,000,000 invested through the Regional fund or about 15% of the total.
- Monies are deposited just before the start of the month and withdrawals occur just after month end.
- Typically gains are greater than 4-5 % in a year. Churches are encouraged to withdraw about 4% per year to maintain or grow their investments. This does encourage planned investing.
- Monies can be withdrawn quickly in emergency situations.
- The Regional Treasurer, currently Brian Cornelius, provides Rob Roesler and me with the quarterly reports for tracking purposes covering the Regional funds and those of the 8 Churches.

Ken Stewart

Stewards Report

In 2023 Dave Hayley stepped down as Chair of the Steward's and we thank him for all his hard work in the last several years.

In the summer of this year some major renovations happened in our booth at the Carp Fair. Jorgen Jenson led a group of workers, Dave Hayley, Jan & Peter Loughheed, Phil Aldis and many others to make this project a success. We thank the Bethel Fund for it's financial contribution to this project.

Fundraising events were fun and together we raised over \$21,000 for our church. The events this year included Shrove Tuesday, Mother's Day Brunch, the Fish Fry (led and organized by Donna Laughlin) The

Carp Fair with all hands on deck, and for a first time a Dance with the Fabulous Heartbeats (led and organized by Rick Leben) with the last event being a veteran's brunch following the Remembrance Day church service.

A special thanks to the UCW, Bethel Fund and St. Columba Fund for their strong financial support to many projects/programs within our church.

Western Ottawa Community Resource Center continues to rent Baldwin Hall for the Early On Program, which is extremely well attended and demonstrates to the community our commitment to young children. WOCRC also hosts Community Café in Baldwin Hall which is open all in the community to enjoy coffee and conversation. WOCRC has also held their Diner's Club in our hall which is a time for the seniors in our community to enjoy a hearty lunch followed by some entertainment.

The outside festive lights were put up again this year and lit in late November until end of January 2024. The Christmas tree was put up and decorated as well as the church decorations.

The stewards started working on the basement to make better use of the space. This will be a project running well into 2024. A commercial dehumidifier has been purchased and is already making a significant improvement in air quality in the basement.

A thank you goes out to all the stewards for all the work they do along with all the volunteers that keep our church clean.

As you can see from our Financial Report BSA experienced a strong surplus for 2023 and thanks to all congregants for their financial support throughout the year.

Last but not least, a thank you to Rob Roesler, our treasurer, for keeping all our financial records in great shape.

Submitted by Walter Veenstra, Chair

Ministry & Personnel

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 Official Board. The M&P is an ongoing, standing Committee with the primary responsibility of overseeing 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 M&P folks are present to offer support and care to our dedicated staff.

- Ministry Personnel, for the last four months, Rev. Brian Copeland
- Music Director, Rick Leben
- Audio Visual Tech, Travis Strong
- Sunday School Coordinator, Jenna Parmiter
- Administrator (volunteer) Judi Roesler
- Choir Director (volunteer) Tonja Aldis

Thanks for all you do as you bless us in offering your gifts and talents in your leadership here at BSA.

Jan Lougheed

2023 Annual Bethel-St. Andrew's Treasurer's Report

Respectively submitted, Robert Roesler

The 2023 budget was created with a \$11,000 deficit but we ended the year with just over a \$29,000 surplus. Expenses are down with the retirement of Christine and Income was up with majority of the increase due to Fundraising, church givings, and memorials. A big thank you to everyone for their generosity and support of our thriving church.

With such a healthy bank balance, \$40,000 will be moved to a high interest savings account.

Our investments with Fiera/EOORC did very well giving with an 8.3% return. No money was withdrawn but re-invested for the future.

Details/History

Category	2019	2020	2021	2022	2023	2024 (budget)
Total Income	\$113,330	\$87,581	\$103,681	\$106,219	\$113,072	\$95,620
Total Expenses	\$114,763	\$90,040	\$98,361	\$109,593	\$88,175	\$78,528
Outreach (M&S/Outreach)	\$8,257	\$7,963	\$9,876	\$8,622	\$7,362	\$6,800
Bank Balance	\$30,405	\$27,313	\$32,633	\$29,686	\$58,732	
Gain/Loss	-\$2,988	-\$3,092	+5,320	-\$3,434	+\$29,046	
Notables	Over \$14K to cemeteries	Reduced expenses due to Covid	Reduced ministry expenses	Significant extra income	Reduced ministry expenses	

Investments: Net worth \$364,620.13

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Date	EOORC balance and returns			Manse			Baldwin			Whytes			St. Columba		
	Balance	\$ return	% return	Deposit or Withdrawal	\$ return	Balance	Deposit or Withdrawal	\$ return	Balance	Deposit or Withdrawal	\$ return	Balance	Deposit or Withdrawal	\$ return	Balance
1/1/2023	\$275,961.31				\$ -	\$166,085.86		\$ -	\$69,308.38		\$ -	\$40,567.07	\$60,000.00	\$ -	\$60,000.00
1/31/2023	\$335,961.31	\$8,311.99	2.4740914%		\$ 4,109.12	\$170,194.97		\$ 1,714.75	\$71,023.13		\$ 1,003.67	\$41,570.74		\$ 1,484.45	\$61,484.45
2/28/2023	\$344,273.30	-\$989.23	-0.2873386%		\$ (489.04)	\$169,705.94		\$ (204.08)	\$70,819.06		\$ (119.45)	\$41,451.29		\$ (176.67)	\$61,307.79
3/31/2023	\$343,284.07	\$4,952.67	1.4427323%		\$ 2,448.40	\$172,154.34		\$ 1,021.73	\$71,840.78		\$ 598.03	\$42,049.32		\$ 884.51	\$62,192.29
4/30/2023	\$348,236.74	\$3,905.88	1.1216163%		\$ 1,930.91	\$174,085.25		\$ 805.78	\$72,646.56		\$ 471.63	\$42,520.95		\$ 697.56	\$62,889.85
5/31/2023	\$352,142.62	-\$4,174.88	-1.1855651%		\$ (2,063.89)	\$172,021.36		\$ (861.27)	\$71,785.29		\$ (504.11)	\$42,016.84		\$ (745.60)	\$62,144.25
6/30/2023	\$347,967.74	\$4,818.33	1.3847060%		\$ 2,381.99	\$174,403.35		\$ 994.02	\$72,779.31		\$ 581.81	\$42,598.65		\$ 860.52	\$63,004.77
7/31/2023	\$352,786.07	\$3,192.82	0.9050301%		\$ 1,578.40	\$175,981.75		\$ 658.67	\$73,437.98		\$ 385.53	\$42,984.18		\$ 570.21	\$63,574.98
8/31/2023	\$355,978.89	-\$314.25	-0.0882777%		\$ (155.35)	\$175,826.40		\$ (64.83)	\$73,373.15		\$ (37.95)	\$42,946.24		\$ (56.12)	\$63,518.86
9/30/2023	\$355,664.64	-\$6,705.47	-1.8853350%		\$ (3,314.92)	\$172,511.48		\$ (1,383.33)	\$71,989.82		\$ (809.68)	\$42,136.55		\$ (1,197.54)	\$62,321.31
10/31/2023	\$348,959.17	-\$335.07	-0.0960198%		\$ (165.65)	\$172,345.84		\$ (69.12)	\$71,920.70		\$ (40.46)	\$42,096.10		\$ (59.84)	\$62,261.47
11/30/2023	\$348,624.10	\$10,122.70	2.9036145%		\$ 5,004.26	\$177,350.09		\$ 2,088.30	\$74,009.00		\$ 1,222.31	\$43,318.40		\$ 1,807.83	\$64,069.31
12/31/2023	\$358,746.80	\$5,873.33	1.6371798%		\$ 2,903.54	\$180,253.63		\$ 1,211.66	\$75,220.66		\$ 709.20	\$44,027.60		\$ 1,048.93	\$65,118.24
12/31/2023	\$364,620.13					\$180,253.63			\$75,220.66			\$44,027.60			\$65,118.24
2022	Gain/Loss	\$4,136.31	3.98%												
2023	Gain/Loss	\$28,658.82	8.33%												

2023 Income:

Category	Actual	2023 Budget	Difference
INCOME	113,071.88	98,579.92	14,491.96
△ Income	21,146.47	12,000.00	9,146.47
△ Fundraising	21,146.47	12,000.00	9,146.47
Carp Fair	15,874.74	10,000.00	5,874.74
Other	5,271.73	2,000.00	3,271.73
△ Income	5,800.41	8,099.92	-2,299.51
△ Funds	5,800.41	8,099.92	-2,299.51
Fund Transfers	5,800.00	5,599.92	200.08
Interest Inc	0.41	2,500.00	-2,499.59
△ Income	4,112.00	4,800.00	-688.00
△ Givings	4,112.00	4,800.00	-688.00
M&S	3,612.00	4,800.00	-1,188.00
M&S - No receipt	500.00	0.00	500.00
△ Income	70,695.25	62,880.00	7,815.25
△ Givings	70,695.25	62,880.00	7,815.25
Local Church	64,753.00	60,000.00	4,753.00
Local Church - No rece	1,507.25	480.00	1,027.25
Memorials	4,205.00	0.00	4,205.00
Stewardship	230.00	2,400.00	-2,170.00
△ Income	11,317.75	10,800.00	517.75
△ MiscIn	11,317.75	10,800.00	517.75
Building	4,309.75	3,800.00	509.75
UCW	7,008.00	7,000.00	8.00

2023 Expenses:

Category	Actual	Budget	Difference
△ EXPENSES	82,089.58	110,146.00	28,056.42
△ Expenses	32,030.45	49,730.00	17,699.55
▶ Ministry	32,030.45	49,730.00	17,699.55
△ Expenses	9,537.11	10,730.00	1,192.89
△ Music	9,537.11	10,730.00	1,192.89
Audio+Visual Gross Pay	1,336.54	1,920.00	583.46
Music Dir salary	6,737.21	7,200.00	462.79
Music Supply mileage	90.00	360.00	270.00
Music Supply salary	1,373.36	1,250.00	-123.36
△ Expenses	100.27	240.00	139.73
▶ Admin + Office	100.27	240.00	139.73
△ Expenses	5,639.50	5,520.00	-119.50
Presbytery Assessment	5,081.00	5,040.00	-41.00
Worship Supplies	558.50	480.00	-78.50
△ Expenses	23,770.87	30,804.00	7,033.13
△ Building	23,770.87	30,804.00	7,033.13
Capital	32.40	0.00	-32.40
△ Grounds	1,722.97	2,800.00	1,077.03
Grass	1,080.00	2,000.00	920.00
Snow	642.97	800.00	157.03
Insurance	7,393.70	6,900.00	-493.70
▶ Repairs	2,484.09	8,160.00	5,675.91
△ Utilities	12,060.04	12,944.00	883.96
Electric	3,564.49	3,900.00	335.51
Heating	6,460.90	7,200.00	739.10
Internet	753.40	624.00	-129.40
Phone	160.00	300.00	140.00
Water (Testing-Pu)	1,121.25	840.00	-281.25
Web Site	0.00	80.00	80.00
△ Expenses	864.83	1,452.00	587.17
▶ MiscEx	864.83	1,452.00	587.17
△ Expenses	6,112.00	6,800.00	688.00
▶ Outreach	6,112.00	6,800.00	688.00
△ Expenses	113.52	960.00	846.48
▶ Youth Group	113.52	960.00	846.48
△ Expenses	3,921.03	3,840.00	-81.03
▶ Sunday School	3,921.03	3,840.00	-81.03

2023 Flowthru (Unbudgeted money that passes thru the books)

Cemeteries	\$4,880 (Whytes, Lowry)
Outreach	\$1,250 (Food bank, Special Olympics)

2024 Proposed Budgets

Income

Category	2024 Budget
INCOME	95,620.00
△ Income	15,000.00
△ Fundraising	15,000.00
Carp Fair	12,000.00
Other	3,000.00
△ Income	0.00
△ Funds	0.00
Fund Transfers	0.00
Interest Inc	0.00
△ Income	4,800.00
△ Givings	4,800.00
M&S	4,800.00
M&S - No receipt	0.00
△ Income	64,920.00
△ Givings	64,920.00
Local Church	63,600.00
Local Church - No receipt	1,320.00
Memorials	0.00
△ Income	10,900.00
△ MiscIn	10,900.00
Building	3,900.00
UCW	7,000.00

Expenses

Category	2024 Budget
EXPENSES	78,528.00
△ Expenses	15,360.00
▶ Ministry	15,360.00
△ Expenses	9,900.00
▶ Music	9,900.00
△ Expenses	240.00
▶ Admin + Office	240.00
△ Expenses	5,640.00
Presbytery Assessment	5,280.00
Worship Supplies	360.00
△ Expenses	33,916.00
△ Building	33,916.00
Capital	0.00
△ Grounds	1,900.00
Grass	1,200.00
Snow	700.00
Insurance	7,500.00
▶ Repairs	12,000.00
△ Utilities	12,516.00
Electric	3,600.00
Heating	6,600.00
Internet	696.00
Phone	240.00
Water (Testing-Pum...	1,080.00
Web Site	300.00
△ Expenses	1,972.00
△ MiscEx	1,972.00
Bank Charge	252.00
HST	720.00
Subscriptions	0.00
Volunteer Appreciation	1,000.00
△ Expenses	6,800.00
▶ Outreach	6,800.00
△ Expenses	540.00
▶ Youth Group	540.00
▶ Communications	540.00
△ Expenses	3,620.00
▶ Sunday School	3,620.00

Notables:

- Fundraising is 75% of 2023
- Ministry expenses are pulpit supply & mileage (45 times)
- Main building repairs are Water Softener (\$2000), Basement reno (\$1000), Fix ramp to Baldwin Hall (\$3000), Lift/fix cement walkway (\$3000), Green Audit (\$2000)