

2023 Annual Report

Sharing Hope



The
Presbyterian
Church
in Canada



Presbyterians
Sharing

Supporting Mission and Ministry Together

through The Presbyterian Church in Canada



"St. Matthew's is very grateful for the PCC's support, which allows us to continue our ministry as we strive to help others and, as a result, grow spiritually. We are a small congregation with a big heart."

—Lynne Allan,
St. Matthew's Presbyterian Church,
Grand Falls-Windsor, Nfld.



"Because of Presbyterians Sharing, newcomers to Canada are now hearing about the teachings of Christ, many who had never heard them before. Our ministry has helped many newcomers settle down and start a new life."

—Pastor Rani Ibrahim, Newcomers Mission, Peterborough, Ont.



"The grant from Presbyterians Sharing makes it possible to support our community with food, a place of safety and culturally appropriate programs. It allows us to remain in contact with local indigenous elders, who actively support the fellowship centre, and operate our community transition housing program."

—Yvonne Bearbull, Anamiewigummig Fellowship Centre, Kenora, Ont.



"The grant funds were used to support the costs of ordained ministry after many years of contract leadership. This allowed for greater financial and leadership stability as we started the implementation phase of our New Beginnings program and look for new partnerships and ways to engage the community."

—Sharon Buchanan,
St. James Presbyterian Church, North Yarmouth, Ont.



Presbyterians
Sharing

Your gifts make a difference!

For we are God's servants, working together

I Corinthians 3:9a



"We thank the PCC for helping us pay salaries during these difficult and challenging times. We thank you for your constant support and prayers and look forward to working with you and sharing our experience."

—Shimy Mathew, Nurses League of Christian Medical Association of India

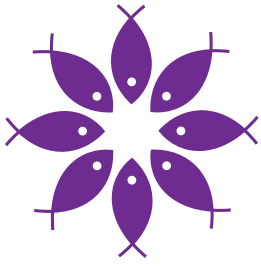
"According to the traditional elders of my people, we should serve the less fortunate of this world. We call it caring and sharing. It is one of our sacred teachings. Jesus also says that the greatest of all people will be the servants of all. Thanks to Presbyterians Sharing our congregation can do this amazing work for the Lord."

*—The Rev. Stewart Folster,
Mistawasis Memorial Presbyterian Church,
Mistawasis First Nation, Sask.*



"The participants promise to bring glory to God by helping inmates see God's calling in their lives. We are very thankful to you for the funds and your prayers towards this mission. Our continued partnership is a success story."

*—The Rev. Hastings Phale,
Training Pastors for Prison Ministry, Malawi*



Presbyterians Sharing

Sharing Hope, Together

For surely I know the plans I have for you, says the Lord, plans for your welfare and not harm, to give you a future with hope. Jeremiah 29:11

A little over five hundred years before the birth of Jesus, when the people of God were in exile in Babylon, an alien and hostile land, Jeremiah told them that God had plans for their welfare: a future of hope.

These days, it often feels like we are living through hostile times. The news is full of warnings of recession. Lying and deceit have become acceptable traits in politics. Companies put profits before people. Costs are rising faster than wages. Creation groans after years of exploitation and neglect. War and conflict kill and displace people.



Fear is a natural reaction to uncertainty. In the face of overwhelming challenges, it is easy to feel hopeless and alone. It can be easier to allow fear to envelop us and do nothing at all, rather than believe that we can make any kind of difference. Yet, the words of Jeremiah are there for us as much as they were for the people of Israel. In times of crisis, we are called to be hopeful. We are not alone. This is why we come together in our churches. This is why our churches come together in our denomination.

Gifts to **Presbyterians Sharing** help congregations navigate these challenging times. Together, we equip leaders by supporting theological colleges and hosting conferences and webinars. Coaches, mentors, national and regional staff and volunteers help congregations courageously follow where the Holy Spirit is leading them. Grants help launch new faith communities and renew established ones. Together we respond to injustice and support international partners sharing God's love around the world. Together, we are talking about difficult issues and learning to care for creation and one another better.

Meeting in person for the first time in four years, the 2023 Assembly offered opportunities for Presbyterians from across Canada to be together in times of worship and reflection. With the installation of the Rev. Mary Fontaine, the PCC's first Indigenous Moderator, and by hearing the reports of the National Indigenous Ministries Committee, we again saw the harm the church has caused Indigenous people, and we committed to working together on a renewed apology. Stories of hope, courage and commitment were shared. Decisions were made to advocate for human rights, work against racism and continue building a church where all are welcome.

Together we look forward to where God is leading us—as individuals, congregations and as a denomination. Together, we are sharing hope. We couldn't do this without your support. **Thank you for your gifts to your congregation and to Presbyterians Sharing.**

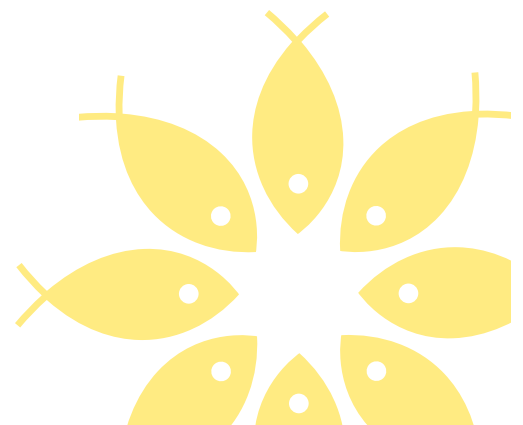
As we put our gifts into God's hands, God is doing remarkable things.

Karen Plater
Stewardship & Planned Giving

Ian Ross-McDonald
General Secretary, Life & Mission Agency



The Presbyterian Church in Canada
presbyterian.ca | sharing@presbyterian.ca



St. Andrew's Presbyterian Church, Petrolia
Annual Report for 2023

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MINISTER'S MESSAGE

As I reflect upon 2023, I am amazed at the changes I have seen in St. Andrew's Presbyterian Church. We have deepened our faith as we have struggled with change. We have not allowed the fact that we are small in numbers dampen our enthusiasm for God's church. We have remained faithful to the cause of Christ by continuing to serve.

Servanthood is at the heart of St. Andrew's which is demonstrated in many ways. For one thing. . . the coffee is always on for Sunday morning and somebody always bring treats . Then the men pitch in and wash up all the dirty cups after our fellowship time.

Even though we are still considered to be a small congregation, we have welcomed 3 new members into our fellowship and we have had 2 ladies renew their commitment to Christ by renewing their memberships with us and demonstrating their faithfulness to the ministry of this church.

We baptized one adult and five children.

The choir has continued to delight our hearts with leading in worship almost every Sunday. We now have a band made up of a guitar, piano, bass, and drums and the occasional trumpet! What fun we have at practice! Last year we hired an organist, Brian Krale to come and play the pipe organ twice a month. We also welcomed Ina Hodges who shares her beautiful talent with us, playing the hymns twice a month. We strive to continue to have a blended worship style, singing the old hymns of the faith plus the contemporary songs of today.

Daniel Bennett was welcomed as our Pastor of Outreach. We are in the process of defining his role. He also faithfully leads bible study every Wednesday at 10 a.m.

We have begun to establish a pastoral care team which will be visiting shut-ins. Last year seniors enjoyed a fellowship afternoon once a month and that will continue. Be it a small group, it is always lots of fun.

We are dreaming of welcoming youth into our building for hot dogs at noon on Fridays. Is this the beginning of some kind of youth ministry?

I am thankful for the excellent leadership of Marianne Hyatt. The children love her! We look forward to the time when she will need helpers as our Sunday School grows.

It has been delightful to work with our secretary Katharine Currie. Her efficiency in exercising her role is unmatched!

St. Andrew's has played a leading part in bringing churches in Petrolia together for joint ministry projects:

The Walk With the Cross with a Good Friday Service following took place last year and will take place again in 2024, with the walk culminating at St. Andrew's. Rev. Katherine will be the speaker and a joint choir will perform.

The services in the park last summer were a huge success and will happen again in the summer of 2024. The schedule is already set!

We are presently embarking on a Blessing Bags Project together.

The churches of Petrolia have been invited by the town to provide a joint worship service in Greenway Park on August 18 th at 10 a.m. to celebrate the town's 150 th anniversary. The pastors are working hard on this service. Pastor Alex Craig will be the speaker and once again there will be a joint choir.

Our challenge for 2024 is to continue to reach out, to offer hope to all people, to dream big, and to follow the will of God in all things. God has given us eternal life through our faith in Jesus Christ. John 3:16.

It behooves us to offer the Good News to others so that people can find hope in Jesus. Let us continue to be the Good News church that we are...the church with the 'open door'. To God be the glory!

Lovingly,
Katherine Hawley

INTERIM MODERATOR'S MESSAGE

"The Lord has done great things for us...and we are glad!" So says the Psalmist in Ps. 126. And so say the church family at St. Andrew's Petrolia.

Over 2023, the congregation has grown in number and in love for the Lord. Baptisms and new members are part of your story; increases in outreach, pastoral care, and life in worship. Food has been shared with laughter and love. Meetings have been held, and decisions made to move forward as the Lord leads.

I appreciate the congregation and those who serve and lead you. You are generous, courageous, and caring. "I thank my God upon every remembrance of you" was written by Paul (Philippians 1), but is certainly echoed by me.

One of the bold, courageous decisions St. Andrew's made in 2023 was to invest in calling a full-time pastor. Session had many discussions over the last couple of years, and decided that there is money 'in the bank' that is not tied up, and could fund full-time ministry for several years. This was approved by the congregation, supported by the Presbytery and so here we are!

A very good search committee was formed, and has worked hard. Our church profile has been approved by Session, and sent to over 6 pastors who expressed interest. As the profile is circulated, we will receive more applications. The Search Committee will prayerfully review every application and move towards interviews, hearing the pastors via video, and finally recommend a single candidate to the Session. If Session approves, that candidate (and their family) will be invited to come to St. Andrew's, stay in the community for the weekend, see the area, lead worship on Sunday and have social events within the congregation. The congregation will vote after the service...and we will see what the Lord is leading us all towards.

This is an exciting time, much promise. I would ask you to be praying for the Search Committee, the Session, and the prospective new pastor, for discernment, joy and wisdom. Thank you for your support and prayers for me. I am grateful for the ongoing, faithful, enthusiastic leadership of Rev. Katherine Hawley (and Paul!). With you, I am looking forward to what this year will bring as we serve the Lord in Petrolia and beyond.

In Christ's service,

Christine O'Reilly

Rev. Dr. Christine O'Reilly

MINUTES OF 2023 ANNUAL MEETING

The congregation met on Sunday March 5 th at 12:05 PM

There were 30 present, 26 members and 4 adherents.

Rev. Chris O'Reilly opened the meeting with a prayer.

It was agreed that Rev. Chris would lead the meeting.

Nominations were opened for the position of recorder for the meeting. Gladys Ottens nominated Gini Newman, seconded by Larry Zavitz. Gini accepted. Carried

Rev. Chris reviewed the messages from herself and from Rev. Katherine.

Gini moved that the minutes of the March 20, 2022 annual meeting be accepted as printed. Seconded by Mike Belan. Carried.

Bob Newman spoke to the message from the session.

Financial statements were reviewed. There was clarification of where the Knox Dawn proceeds were entered (in the trustee's investment report). Balance sheets were presented for the general account, the restoration account, session fund, and Ladies of the Church account. Bob informed the meeting that the bank had notified the office that the Ladies account was inactive and that session had recommended that it be closed, transferring the balance to the general account. Moved by Dick Ottens, seconded by Wendy Dunn that the financial reports be accepted. Carried

Committee reports were reviewed next

1. Financial resource team. It was clarified that the surplus is mainly due to the Knox Dawn proceeds. It is also noted that insurance was paid December 2021 and January 2023, so no payment is shown for 2022. The wishes of the former members of Knox Dawn for the disbursement of the proceeds are noted. Appreciation was shown to them for their gift and for their faithful service and contributions to St. Andrew's. Rev. Chris spoke briefly on the PAR program which makes the job of the finance committee easier. Rev. Chris expressed thanks for the generosity of the congregation.

2. Sunday School report – Marianne Hyatt explained her process for when there are no children present. They continue to follow the story line unless a particular lesson in time sensitive (Thanksgiving or Christmas). They have been studying the New Testament. They have looked at the life of child when Jesus was a child, and have studied his baptism and are now moving into his ministry.

3. Property Team - Dick Ottens reported that new carpet should be installed in the sanctuary this week, but inability to get the plaster repairs completed is holding up other work. The new microphone appears to be working well.

4. Mission team – Pam Belan explained a new mission – Kelly's Cupboard at LCCVI. Norm Holbrook told a little about TearFund Canada. We have also added the Petrolia Community Refrigerator for this year. Rev. Katherine asked if TearFund was active with indigenous people and Norm explained a group who have been helping to reintroduce bison herds on the prairies.

Budget for 2023. Rev. Chris spoke to the change in the stipend (a housing allowance has been added). Moved by Gladys, seconded by Larry that the budget be accepted. Carried.

Rev. Chris explained that the Presbytery was making changes and that as of June the Rev. Dick Eric van Dorsten would be our interim moderator.

The floor was opened for discussion. –

1. Was the Alpha program still under discussion? Rev. Chris gave a brief outline of its origin as an evangelical outreach but that it is also used by current church goers to deepen their understanding. Rev. Katherine has spoken with Alex Craig & Carol Ferguson and they agree that this would be too much for the pastors to lead at this time.

Rev. Chris offered thanks to the members of session, and to Katharine Currie and Gini for recording the minutes, to Marianne for good work with the children, Rev. Katherine and others for music ministry, Cindy and Dave Vandenberghe for their custodial work, Katharine Currie for all of her efforts, Kelsey for the PowerPoint and the online streaming, Rev. Katherine for her leadership and offered a pray for Paul's recovery.

Marjorie Douglas offered thanks to Rev. Chris for her leadership.

Kelsey McMurphy and Sue Walters agreed to review the books next year.

Larry moved adjournment at 1:10 PM

Rev. Chris closed with a prayer.

ANNUAL SESSION REPORT 2023

The year 2023 was again a year of change.

Current active session members are Mike Belan, Pam Belan, Pam Irwin, Bob Newman, Dick Ottens, Gladys Ottens and Larry Zavitz. We continue under the excellent leadership of our interim moderator Rev. Christine O'Reilly.

Rev. Katherine Hawley stepped back from part time ministry due to health concerns in 2023 and finished the year as stated pulpit supply. In August we held a congregational meeting to determine how to move forward and the decision was to follow the process to call a full-time minister and a search committee was formed under the leadership of Rev. Christine O'Reilly.

We were able to worship in our sanctuary throughout this year as well as continuing to offer live stream of the services via You Tube. We appreciate the number of you who worshiped from your homes and continued to support us.

In person Bible study also continued. We studied a series Unshakeable Hope from Max Lucado originally with Rev. Katherine and then finished by Daniel Bennett who also lead studies on Psalms and the Gospel of John.

Rev. Katherine continued to play the piano, organ or guitar during worship. Brian Krale plays the organ 2 Sundays per month and Ina Hodgkin plays the piano on 2 Sundays. Rev. Katherine continues to work with the St. Andrew's singers to add new music to our services.

We were again able to participate with the local ministerial. There was a joint Good Friday Service at the Baptist Church and there were 8 Sunday evening services in Victoria Park, shared by the Baptist, United, Anglican and Presbyterian Churches.

A special thank you is offered to Ken and Jean McGregor and Dick Ottens for ensuring that a crop of soybeans was harvested on the 4 acre property on LaSalle Line. The revenues went to the Canadian Foodgrains Bank via the Bluewater Growing Project specifically marked for PWS&D projects. The Canadian government matches the funds 3:1.

Thank you to the Belans who decorated our sanctuary for the Christmas season. They worked extra hard this year because we participated in a home and church tour sponsored by the Anglican Church. I can't begin to list all of the things they have done for us this year. We are truly thankful for all of their efforts.

At this time session would like to thank our paid staff – Rev. Katherine, Marianne and Katharine for the exceptional efforts they make on behalf of our congregation. Special thanks to Kelsey McMurphy, Dick and Gladys Ottens and Pam and Mike Belan who assist with sound and live streaming.

We have also benefitted from youth volunteering for our church. Abe Ottens, Danton Webster, and Dylan Webster all assisted with the sound and Dylan also played drums for us. Audrey Newman helps in the nursery and Ethan Currie has kept our grass cut.

Statistics for St. Andrew's Petrolia 2023

Professing members as of December 31, 2022	85
Professing members removed from the roll by death	0
By transfer	0
By Act of Session	0
Professing members added to the roll by Affirmation of faith	1
By transfer	1
Professing member added by Act of Session	2
Professing members as of December 31, 2022	89

Bob Newman, Clerk of Session

ST. ANDREW'S PRESBYTERIAN CHURCH

Balance Sheet

GENERAL FUND 01, December 2023

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	Current Year
ASSETS	
CHECKING ACCOUNTS	
Office Petty Cash	\$15.11
General Account	60,004.30
Subtotal Checking Accounts	<u>60,019.41</u>
INVESTMENTS	
G.I.C. 's	659,953.60
MRS General	-201.19
FIXED ASSETS	
EQUIPMENT	
Office Equipment	7,446.60
OTHER ASSETS	
Grand Piano	13,567.50
TOTAL ASSETS	<u><u>\$740,785.92</u></u>
LIABILITIES	
CURRENT LIABILITIES	
Income Tax Payable	-\$299.80
UIC Payable	357.35
cpp payable	34.10
Organ Fund Payable	240.65
Shares Donation	21,000.00
James R. Drummond Bequest	33,981.54
Jim Drummond Donation	25,000.00
Nancy Jacques Bequest	10,000.65
Schuldt Bequest	399,249.07
Bruce McCallum Bequest	2,000.00
Knox Dawn Proceeds	11,043.16
J. McAlpine Estate	157,438.53
TOTAL LIABILITIES	<u>660,045.25</u>
FUND BALANCE	
Fund Balance	<u>\$80,740.67</u>
TOTAL FUND BALANCE	80,740.67
TOTAL LIABILITIES AND FUND BALANCE	<u><u>\$740,785.92</u></u>

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
 GENERAL FUND 01, January 2023 - December 2023

	Current Period	Year to Date	Year to Date Budget	YTD Prior Year
INCOME				
CONTRIBUTIONS				
envelope contrib.	\$100,115.00	\$100,115.00	\$0.00	\$90,236.00
Loose Collection	1,223.00	1,223.00	0.00	685.00
Tearfund donation	6.00	6.00	0.00	0.00
CanadaHelps.org Income	5,350.00	5,350.00	0.00	2,150.00
Christmas4Everyone donati	80.00	80.00	0.00	0.00
Toastmasters donation	450.00	450.00	0.00	0.00
Subtotal Contributions	107,224.00	107,224.00	0.00	93,071.00
INVESTMENT INCOME				
HST Rebate	3,555.12	3,555.12	0.00	7,136.40
MISCELLANEOUS INCOME				
Miscellaneous Income	464.60	464.60	0.00	100.00
Phot copying Income	0.00	0.00	0.00	49.72
Christmas EvOne & Food BK	0.00	0.00	0.00	10.00
Subtotal Miscellaneous Income	464.60	464.60	0.00	159.72
TOTAL INCOME	111,243.72	111,243.72	0.00	100,367.12
EXPENSES				
SALARIES AND BENEFITS				
SALARIES				
Minister's Stipend	\$16,669.59	\$16,669.59	\$0.00	\$24,497.16
Custodian Services	9,306.12	9,306.12	0.00	8,948.16
Secretary	7,001.85	7,001.85	0.00	5,417.15
Organist	3,480.00	3,480.00	0.00	3,080.12
Pulpit Supply	2,402.50	2,402.50	0.00	720.00
Treasurer	400.00	400.00	0.00	400.00
Sunday School Coordinator	5,068.20	5,068.20	0.00	4,041.80
Subtotal Salaries	44,328.26	44,328.26	0.00	47,104.39
BENEFITS				
cpp expense	249.33	249.33	0.00	175.67
uic expense	250.57	250.57	0.00	205.22
Workers Compensation	69.22	69.22	0.00	111.63
Mileage	172.35	172.35	0.00	92.70
Subtotal Benefits	741.47	741.47	0.00	585.22
Subtotal Salaries And Benefits	45,069.73	45,069.73	0.00	47,689.61
ASSESSMENTS AND DUES				
Presbyterian Sharing	500.00	500.00	0.00	500.00
Presbytery dues	1,328.56	1,328.56	0.00	1,039.84
Minister's pension-emplryr	3,047.76	3,047.76	0.00	3,594.00
Subtotal Assessments And Dues	4,876.32	4,876.32	0.00	5,133.84
WORSHIP AND SANCTUARY				
Special Services	793.98	793.98	0.00	629.39
OTHER EXPENSES				
CHRISTIAN EDUCATION				
Church School	1,313.51	1,313.51	0.00	297.07
Christian Education Train	0.00	0.00	0.00	74.15

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
 GENERAL FUND 01, January 2023 - December 2023

	Current Period	Year to Date	Year to Date Budget	YTD Prior Year
Subtotal Christian Education	1,313.51	1,313.51	0.00	371.22
SUPPLIES PURCHASED				
Office Supplies	533.43	533.43	0.00	287.36
Maintenance and Cleaning	6,820.90	6,820.90	0.00	2,166.40
Snow Removal	1,757.25	1,757.25	0.00	4,100.26
Groceries/KitchenSupplies	543.87	543.87	0.00	210.83
Equipment purchased	1,214.00	1,214.00	0.00	437.50
Subtotal Supplies Purchased	10,869.45	10,869.45	0.00	7,202.35
EQUIP REPAIR\MAINT.				
Elevator expense	1,255.82	1,255.82	0.00	1,195.80
Photo copier expense	203.35	203.35	0.00	243.56
Insurance	7,251.00	7,251.00	0.00	0.00
Subtotal Equip Repair\maint.	8,710.17	8,710.17	0.00	1,439.36
Insurance Appraisal				
Choir Music	563.91	563.91	0.00	673.58
Offering Envelopes	0.00	0.00	0.00	198.39
Postage	92.00	92.00	0.00	525.85
Advertising	735.80	735.80	0.00	866.71
Subtotal Insurance Appraisal	1,391.71	1,391.71	0.00	2,264.53
Subtotal Other Expenses	22,284.84	22,284.84	0.00	11,277.46
UTILITIES				
Telephone	1,505.32	1,505.32	0.00	1,258.80
Hydro	1,911.34	1,911.34	0.00	2,030.78
Water	427.95	427.95	0.00	489.51
Union Gas	6,587.17	6,587.17	0.00	4,858.73
Subtotal Utilities	10,431.78	10,431.78	0.00	8,637.82
MISCELLANEOUS				
Miscellaneous exp	253.42	253.42	0.00	367.77
bank charges	326.55	326.55	0.00	437.86
Habitat for Humanity				
HST payable	4,580.70	4,580.70	0.00	1,930.02
Subtotal Miscellaneous	5,160.67	5,160.67	0.00	2,735.65
TRANSFERS TO OTHER FUNDS				
Transfer to Other Funds	0.00	0.00	0.00	200.00
MISSIONS				
Christmas for Everyone	3,930.00	3,930.00	0.00	3,050.00
Canadian Foodgrains Bank	1,450.00	1,450.00	0.00	500.00
Teen Challenge	0.00	0.00	0.00	3,100.00
Foodbank (General)	1,020.00	1,020.00	0.00	1,610.00
Women's Interval Home	1,400.00	1,400.00	0.00	1,045.00
Community Care Fund	400.00	400.00	0.00	230.00
PresbyterianSharing MISS	0.00	0.00	0.00	500.00
Miscellaneous Missions	740.00	740.00	0.00	250.00
Relay for Life	405.00	405.00	0.00	0.00
Kelly's Cupboard	475.00	475.00	0.00	0.00
PetroliaCommRefrigerator	1,070.00	1,070.00	0.00	0.00
TearFund	1,101.00	1,101.00	0.00	0.00

	Current Period	Year to Date	Year to Date Budget	YTD Prior Year
Subtotal Missions	<u>11,991.00</u>	<u>11,991.00</u>	<u>0.00</u>	<u>10,285.00</u>
Subtotal Transfers To Other Funds	<u>11,991.00</u>	<u>11,991.00</u>	<u>0.00</u>	<u>10,485.00</u>
TOTAL EXPENSES	<u>100,608.32</u>	<u>100,608.32</u>	<u>0.00</u>	<u>86,588.77</u>
EXCESS INCOME/EXPENSES	<u>\$10,635.40</u>	<u>\$10,635.40</u>	<u>\$0.00</u>	<u>\$13,778.35</u>

ST. ANDREW'S PRESBYTERIAN CHURCH

Balance Sheet

RESTORATION 02, December 2023

Page: 1

	Current Year
ASSETS	
CHECKING ACCOUNTS	
General Account	\$49,789.25
Music Bequest Investment	804.08
TOTAL ASSETS	<u><u>\$50,593.33</u></u>
FUND BALANCE	
Fund Balance	\$50,593.33
TOTAL FUND BALANCE	<u>50,593.33</u>
TOTAL LIABILITIES AND FUND BALANCE	<u><u>\$50,593.33</u></u>

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
 RESTORATION 02, January 2023 - December 2023

Page: 1

	Current Period	Year to Date	Year to Date Budget	YTD Prior Year
INCOME				
DONATIONS FROM LADIES				
envelope contrib.	\$0.00	\$0.00	\$0.00	\$905.00
DONATIONS FROM LADIES	<u>2,977.02</u>	<u>2,977.02</u>	<u>0.00</u>	<u>0.00</u>
Subtotal Donations From Ladies	2,977.02	2,977.02	0.00	905.00
INVESTMENT INCOME				
Chequing Account Interest	15.28	15.28	0.00	13.22
GIC Interest	<u>18,083.82</u>	<u>18,083.82</u>	<u>0.00</u>	<u>2,401.68</u>
Subtotal Investment Income	18,099.10	18,099.10	0.00	2,414.90
MISCELLANEOUS INCOME				
Miscellaneous Income	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>125.00</u>
TOTAL INCOME	<u>21,076.12</u>	<u>21,076.12</u>	<u>0.00</u>	<u>3,444.90</u>
EXPENSES				
Miscellaneous Exp.	\$3,396.32	\$3,396.32	\$0.00	\$225.00
ASSESSMENTS AND DUES				
HST Restoration Payable	437.24	437.24	0.00	0.00
DESIGNATED FUND PAYMENTS				
General Fund Payments	<u>-3,299.60</u>	<u>-3,299.60</u>	<u>0.00</u>	<u>-75.00</u>
TOTAL EXPENSES	<u>533.96</u>	<u>533.96</u>	<u>0.00</u>	<u>150.00</u>
EXCESS INCOME/EXPENSES	<u><u>\$20,542.16</u></u>	<u><u>\$20,542.16</u></u>	<u><u>\$0.00</u></u>	<u><u>\$3,294.90</u></u>

	Current Year
ASSETS	
CHECKING ACCOUNTS	
Session Account	\$2.21
Men's Breakfast Acct	192.48
Rev H Osborne Fund	490.00
Subtotal Checking Accounts	684.69
TOTAL ASSETS	\$684.69
FUND BALANCE	
Fund Balance	\$684.69
TOTAL FUND BALANCE	684.69
TOTAL LIABILITIES AND FUND BALANCE	\$684.69

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
SESSION FUND 04, January 2023 - December 2023

	Current Period	Year to Date	Year to Date Budget	YTD Prior Year
INCOME				
MISCELLANEOUS INCOME				
Bank Interest	\$0.12	\$0.12	\$0.00	\$0.12
TOTAL INCOME	0.12	0.12	0.00	0.12
EXPENSES				
Bank charges	\$27.00	\$27.00	\$0.00	\$27.00
TOTAL EXPENSES	27.00	27.00	0.00	27.00
EXCESS INCOME/EXPENSES	-\$26.88	-\$26.88	\$0.00	-\$26.88

Expense Category	Budget 2023	Actual 2023	Budget 2024	Comments
Salaries - Minister	\$34,497.16	\$16,669.59	\$25,497.00	\$21,000 for Rev. Katherine and \$4,497 for Rev. Christine as IM
Custodian	\$9,306.09	\$9,306.12	\$9,752.82	4.8% increase
Office Administrator	\$6,500.00	\$7,001.85	\$7,500.00	Katharine is an hourly employee and is paid based on the number of hours she has worked. 4.8% increase.
Organist	\$3,770.00	\$3,480.00	\$3,915.00	
Pulpit supply	\$1,140.00	\$2,402.50	\$1,140.00	6 weeks supply @ \$190 – more/less depending on Rev Katherine's vacation time, Blue Christmas, etc.
Treasurer	\$400.00	\$400.00	\$400.00	
Sunday School Coordinator	\$4,203.47	\$5,068.20	\$4,405.24	Contract negotiated each September. 4.8% increase
Youth Group Leader	\$0.00	\$0.00	\$0.00	Not in effect for 2024
Subtotal Salaries	\$59,816.72	\$44,328.26	\$52,610.06	
Canada Pension Plan – minister	\$0.00	\$0.00	\$0.00	
CPP - office admin & SS coordinator	\$200.00	\$249.33	\$265.00	
Employment insurance – minister	\$0.00	\$0.00	\$0.00	
EI - SS & office administrator	\$265.00	\$250.57	\$265.00	
Workers' Safety Insurance – minister	\$0.00	\$0.00	\$0.00	
WSIB - office admin & SS coordinator	\$130.00	\$69.22	\$265.00	
Housing allowance	\$0.00	\$0.00	\$8,000.00	Rev Katherine
Mileage	\$125.00	\$172.35	\$1,200.00	\$1,000 for Rev Katherine and \$200 for pulpit supply
Continuing Education (Study Leave)	\$600.00	\$0.00	\$600.00	
Subtotal benefits	\$1,320.00	\$741.47	\$10,595.00	
Presbytery dues	\$1,328.56	\$1,328.56	\$1,493.63	Actual amount (determined by Presbytery)
Presbyterian Sharing	\$500.00	\$500.00	\$500.00	
Minister's pension (employer share)	\$3,047.76	\$3,047.76	\$3,307.08	This is the Congregational Assessment , determined by PCC
Health insurance - minister	\$0.00	\$0.00	\$0.00	
Subtotal assessments	\$4,876.32	\$4,876.32	\$5,300.71	
Special services	\$800.00	\$793.98	\$800.00	Covers photocopies, supplies for Special services such as Blue Christmas, Anniversary, Good Friday, etc.
Decorating	\$100.00	\$0.00	\$100.00	
Choir Training	\$100.00	\$0.00	\$100.00	
Subtotal Special Services	\$1,000.00	\$793.98	\$1,000.00	
Church School	\$500.00	\$1,313.51	\$1,000.00	
Local Outreach	\$0.00	\$0.00	\$1,000.00	Youth hot dog days
Christian Education Training	\$100.00	\$0.00	\$100.00	Bible study supplies
Subtotal Christian Education	\$600.00	\$1,313.51	\$2,100.00	
Office supplies	\$350.00	\$533.43	\$500.00	
Maintenance & cleaning	\$5,000.00	\$6,820.90	\$5,000.00	Furnaces being replaced in 2024, so estimating less b/c no repairs
Snow Removal	\$2,930.00	\$1,757.25	\$3,354.15	Actual amount for 2023-24 winter; \$670.83x5 months

Expense Category (continued)	Budget 2023	Actual 2023	Budget 2024	Comments
Groceries/Kitchen Supplies	\$500.00	\$543.87	\$550.00	
Cap Exp & Restoration	\$1,000.00	\$0.00	\$1,000.00	
Equipment purchased	\$1,000.00	\$1,214.00	\$500.00	Mic and headset from Avolution Multimedia
Subtotal Supplies purchased	\$10,780.00	\$10,869.45	\$10,904.15	
Elevator	\$1,500.00	\$1,255.82	\$1,500.00	This covers maintenance only, not repairs.
Organ	\$450.00	\$0.00	\$450.00	
Piano	\$250.00	\$0.00	\$250.00	
Photocopier	\$450.00	\$203.35	\$250.00	
Insurance	\$7,831.08	\$7,251.00	\$8,164.80	Actual amount
Fundraising expenses	\$1,000.00	\$0.00	\$1,000.00	Includes fee for talent (music group, etc.) if applicable.
Choir Music	\$1,300.00	\$563.91	\$600.00	CCLI licensing x3
Offering envelopes	\$240.00	\$0.00	\$183.69	Actual amount
Postage	\$300.00	\$92.00	\$200.00	Covers cost of mass mailing and regular postage
Advertising	\$500.00	\$735.80	\$750.00	Includes website, mass mailings, newspaper ads, etc.
Subtotal Equipment repair/maint.	\$13,821.08	\$10,101.88	\$13,348.49	
Telephone	\$1,500.00	\$1,505.32	\$1,600.00	
Hydro & Water	\$2,500.00	\$2,339.29	\$2,500.00	
Gas	\$5,400.00	\$6,587.17	\$7,000.00	Significant increase in rates/usage
Subtotal Utilities	\$9,400.00	\$10,431.78	\$11,100.00	
Christmas for Everyone	\$3,000.00	\$3,930.00	\$3,000.00	
Canadian Foodgrains Bank	\$800.00	\$1,450.00	\$800.00	
Rivercity Vineyard	\$0.00	\$0.00	\$1,300.00	
Petrolia Foodbank (General)	\$1,000.00	\$1,020.00	\$1,000.00	
Women's Interval Home	\$1,350.00	\$1,400.00	\$0.00	
Community Care Fund	\$1,000.00	\$400.00	\$1,000.00	
Miscellaneous Missions	\$0.00	\$740.00	\$0.00	Syrian earthquake relief
Relay for Life	\$0.00	\$405.00	\$0.00	
Petrolia Community Refrigerator	\$800.00	\$1,070.00	\$800.00	
Tearfund Canada	\$1,000.00	\$1,101.00	\$1,000.00	
Kelly's Cupboard (LCCVI)	\$250.00	\$475.00	\$300.00	
Subtotal Missions	\$9,200.00	\$11,991.00	\$9,200.00	
HST payable	\$2,500.00	\$4,580.70	\$5,000.00	
miscellaneous	\$500.00	\$253.42	\$500.00	
bank charges	\$300.00	\$326.55	\$350.00	PAR fees, CanadaHelps fees and bank charges
Transfer to Other Funds	\$0.00	\$0.00	\$0.00	
Subtotal Miscellaneous	\$3,300.00	\$5,160.67	\$5,850.00	
Total expenses	\$114,114.12	\$100,608.32	\$122,008.41	
Average weekly contributions required	\$2,194.50		\$2,346.32	

FINANCIAL RESOURCES TEAM

This team is responsible for the receiving and disbursing of the offering of the Congregation. The team is made up of Bob Newman (Member of Session), Church Treasurer (Ann DenBoer), Office Administrator (Katharine Currie), Larry Zavitz (Member of Session) and at least one member from the congregation (Janice Currah).

BUDGET TIME is upon us again.

We ended 2023 with a **surplus of \$10,635.40** in our operating account. The cause of our surplus, in part, is due to a generous donation of \$10,000 by a member of our congregation. Without that donation, we would have barely broken even in 2023.

In April 2023, \$10,000 was withdrawn from the Knox-Dawn investment. This was done at the direction of the Knox-Dawn members and in accordance with their wishes on how to see funds from the sale of Knox-Dawn disbursed. As discussed at last year's annual meeting, their wishes were:

- a) A donation of \$5,000 to Rev Harvey Osborne for seeing them through the hard times and his support up to the end;
- b) A donation of \$5,000 to Rev Katherine Hawley for her extra hours and service; and
- c) The remainder of the funds to be donated to St Andrew's and used as St Andrew's sees fit.

The donations were made to both Rev Harvey and Rev Katherine and the remaining balance remains invested in a GIC.

In June 2023, \$15,900 was withdrawn from one of the Schuldt investments to cover the cost of carpet installation in the sanctuary, nursery, administrative office and elevator area.

Whether you're joining us in-person for worship services or watching us online, there are a number of ways offerings can be made to the church:

~ in person while attending a weekly worship service

~ mailing a cheque to the church at: 416 Queen Street, Petrolia ON N0N 1R0

~ sending an e-transfer of funds using your online banking to: st_andrews@cogeco.net

~ signing up for PAR offerings

PAR offerings are a preauthorized payment that comes out of your bank account automatically each month. Call Office Administrator Katharine in the office at 519-882-2400 to sign up for automatic payments or to increase your offerings for 2024. Just a SMALL increase in your weekly offering makes a HUGE difference in the bottom line of our Church. We are in this together!

In 2023 we needed to bring in \$2,194.50 per week to sustain monthly expenses.

To sustain the Church overhead for 2024, we will require \$2,346.32 on a weekly basis.

We thank those who have been attending worship and giving of their time and talents, and invite those who have not been attending to come and join us in worship. Thank you for your support of OUR CHURCH!

Team responsibilities are as follows:

1. Be responsible for the preparation of the annual operating budget for Session and the congregation's approval in consultation with affiliated pastoral charges.
2. Oversee the stewardship of the operating budget.
3. Encourage the members of the congregation in the stewardship of their financial resources.
4. Provide statements to Session on a monthly basis for information and review.
5. Be responsible for the operations and duties of the Church Administrator.
6. Follow the guidelines as set out in the different Funds of the Church.
7. To invest and disburse trust funds as directed by the Trustees.
8. To make the books available for the annual review by the Reviewers.
9. To issue tax receipts according to the policy approved by Session.
10. To dialogue with the property team on the financial side of property issues.
11. To prepare a written report of the Finance Team's activities for our newsletters and a report to be included in our Annual Report.

Respectfully submitted on behalf of the Financial Resources Team

* There may be further numbers to come in, but we do not expect a significant change to the final surplus.

SUNDAY SCHOOL REPORT

This past year in Sunday School, we have been focusing on the New Testament and the life of Jesus.

We picked up after the Nativity story with the ministry of John the Baptist, Jesus' baptism, the failed efforts by Satan to tempt Him away from His ministry, the calling of the first disciples, and what it means to be a "fisher of men".

The children then began a section about the many miracles of Jesus, then ended the year with a "Games Day", which was enjoyed by 8 children from the congregation.

This past fall, we continued to study the various miracles Jesus performed: calming the storm, healing a blind man, feeding the 5000, curing a paralyzed man, walking on water, healing 10 lepers, and restoring life to Jairus' daughter.

In 2024, we will begin to study the parables of Jesus.

Sunday school classes were attended by 11 different children over the course of 2023, from 3 to 13 years old, with as many as 5 in attendance at a time (outside of the end-of-year party). Thank you to all the parents and grandparents who have made the effort to bring their children to church to learn about Jesus!

Marianne Hyatt

PROPERTY TEAM REPORT

The past year saw the carpet in the sanctuary replaced. Also the administration office and elevator entry area carpet was replaced. The entry areas will be replaced after the plastering and painting are completed but finding the tradespeople for the project has been challenging. Going forward we will continue to seek a solution.

The church was approached by Cogeco about their company using our building to install their equipment in the northwest tower. This will provide the church with an extra source of income. An agreement has been negotiated and approved by the session and trustees to enter into the contract.

The furnaces that supply heat to the sanctuary and heating and cooling to the basement as well as the water heater are quite old and we are planning to replace them this year.

Thank you to all who assist with the property team.

Dick Ottens

TRUSTEE'S REPORT 2023

During the past year the trustees have overseen the following investments on behalf of St. Andrew's Presbyterian Church:

McAlpine Bequest

Opening balance	\$157,438.53
Interest added (May 2023)	+ 1,991.22
Interest added (July 2023)	+ 3,111.58
LESS: Interest transferred to CPR	<u>- 5,102.80</u>
Closing balance	\$157,438.53

James R. Drummond Bequest

Opening balance	\$33,981.54
Interest added (August 2023)	+ 1,359.26
LESS: Interest transferred to CPR	<u>- 1,359.26</u>
Closing balance	\$33,981.54

Music Bequest & Organ Fund

Opening balance	\$795.22
Interest earned and reinvested	<u>+ 228.02</u>
Amount in Chequing acct	\$1,023.24

Jim Drummond Donation

Opening/Closing balance	\$25,000.00
Interest added (December 2023)	+ 1,187.50
LESS: Interest transferred to CPR	<u>- 1,187.50</u>
Closing balance	\$25,000.00

Shares Donation

Opening balance	\$21,000.00
Interest added (August 2023)	+ 840.00
LESS: Interest transferred to CPR	<u>- 840.00</u>
Closing balance	\$21,000.00

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Nancy Jacques Bequest

Opening balance	\$10,000.65
Interest added (August 2023)	+ 425.03
LESS: Interest transferred to CPR	<u>- 425.03</u>
Closing balance	\$10,000.65

Schuldt Bequest

Opening balance	\$415,149.07
Interest added (April 2023)	+ 4,000.00
Interest added (April 2023)	+ 1,590.41
Interest added (May 2023)	+ 2,302.98
Interest added (June 2023)	+ 471.92
Interest added (July 2023)	+ 336.98
LESS: Funds withdrawn for carpets	- 15,900.00
LESS: Interest transferred to CPR	<u>- 8,702.29</u>
Closing balance	\$399,249.07

McCallum Bequest

Opening balance	\$2,000.00
Interest added (August 2023)	+ 85.00
LESS: Interest transferred to CPR	<u>+ 85.00</u>
Closing balance	\$2,000.00

Knox Dawn GIC

New GIC – December 2022 balance	\$21,043.16
Interest added	+ 207.55
LESS: Interest transferred to CPR	- 207.55
LESS: Funds distributed per K-D instruction	<u>- 10,000.00</u>
Closing balance	\$11,043.16

Trustees: Janice Currah, Bob Landon, Dick Ottens, Mike Belan, Bob Newman

MISSION TEAM REPORT 2023

MISSION STATEMENT: Being the hands and feet of Christ in our community and world.

In 2023 we witnessed a world that is in a crisis. Unprecedented weather, wars, homelessness and food insecurities to name a few.

I'm reminded of **ESTHER 4:14, NIV**

“For if you remain silent at this time, relief and deliverance for the Jews will arise from another place, but you and your father's family will perish. **And who knows but that you have come to your royal position for such a time as this?**”

We are created, designed, gifted and equipped by Jesus to be his hands, feet and eyes in this world, **for such a time as this.**

This is the time for us, the Church of Christ to rise up and be the light in this broken and dark world.

The purpose of the Mission Team is to find and assist financially, organizations and people in our community and abroad.

It was decided by the team and approved at the 2023 budget meeting, the amount of \$9,200.00 for Mission Outreach.

Our St. Andrew's congregation may be smaller in numbers but it continues to give and to give generously to our missions. Thank you for answering Christ's call with love and care for those in need.

With that in mind we chose these areas to concentrate our giving's to.

	Budget	Actual
Food Grains	\$800.00	\$1,450.00
Petrolia Community Refrigerator	\$800.00	\$1,070.00
Women's Interval Home	\$1,350.00	\$1,400.00
Petrolia Food Bank	\$1,000.00	\$1,020.00
Lancer Locker (Kelly's Cupboard)	\$250.00	\$475.00
Tearfund	\$1,000.00	\$1,101.00
Christmas for Everyone	\$3,000.00	\$3,930.00
Community Care Fund	\$1,000.00	\$400.00
(Syria – Earthquake Relief via PCC)		\$740.00
(Relay for Life)		\$405.00
TOTALS	\$9,200.00	\$11,991.00

Your Mission Team

Gini Newman, Pam Irwin and Pam Belan