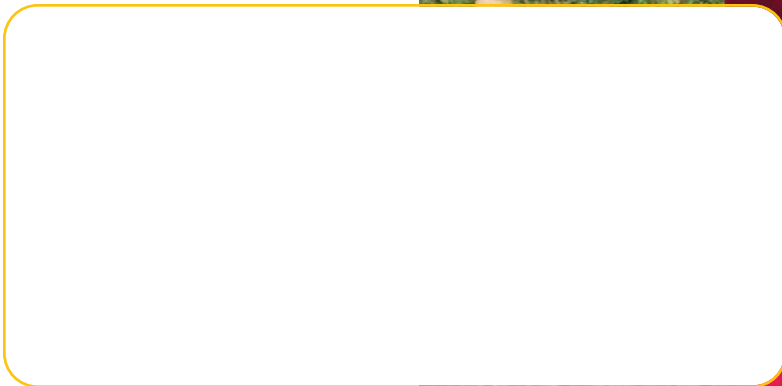




Living Our Faith Together





Presbyterians Sharing

Supporting mission and ministry through The Presbyterian Church in Canada

"Even if the rain from the sky seems to disappear into the ground, it eventually becomes a river and flows continuously to revive the sea. Your prayers and support have become a river of Christ's love flowing into our ministry so that the life may flow from parents to children. We would like to express our deepest gratitude to you for being a river of life for Edmonton Urban Native Ministry."

—The Rev. Tim Choi, Pastor,
Edmonton Urban Native Ministry, Alberta



"It is reassuring to know that all treasurers will benefit from the resources you have shared with us. I personally feel that I have someone who will help me to figure out the correct way to do things or fill in the proper items for CRA forms. Again, thank you. May our Lord bless each person that participated in preparing this series of webinars."

—Jeanne Rustebakke, Treasurer,
St. Andrew's Presbyterian Church, Moosomin, Saskatchewan

"In 2022, we were able to keep offering our six-month employment training program for adults, and in the summer, we opened up more spots for our five-week summer day camp for children between the ages of five and 12. Thanks to the generosity of PCC congregations, we can continue our mission of being a presence to the community of Little Burgundy."

—Tina Naim, Communications Coordinator,
Tyndale St-Georges, Montreal, Quebec



"MIBE Graduate School for Nurses went through difficult times during the last two years. Funds from the PCC gave us space to breathe amid challenging times and to meet crucial needs. We thank God and everyone at the PCC for their partnership, for being a constant support, for their love and prayers and friendships."

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

"Despite the geographic distance between Canada and the Middle East, the Department of Service to Palestinian Refugees of the Middle East Council of Churches appreciates the human touch and caring that the members of PCC congregations exhibit through their generous gifts to Presbyterians Sharing. These gifts touch the lives of hundreds of Palestinian refugees throughout the Middle East. Thank you. We LOVE you."

—Dr. Bernard Sabella, Executive Secretary,
Department of Service to Palestinian Refugees/
Middle East Council of Churches Central Office, Jerusalem



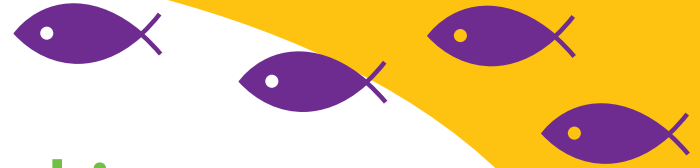
"Everyone is friendly and we're like a community. Being low-income, it's hard to always have consistent meals. This is a big stress relief for me."

—Kristy,
A Place of Hope resident,
Winnipeg Inner City
Missions, Manitoba



Presbyterians
Sharing

Your gifts are making a difference!



"I express my deepest gratitude for your gifts to our educational and social mission work. I remain deeply grateful that you have never forgotten about us in the last 12 years that I have served as bishop, and that you have been holding us in your prayers. We could not have achieved so much without your partnership."

–Istvan Csury, Bishop, Reformed Church in Romania

"Two Rivers continues to pursue its house church and dispersed leadership model as the strategy for its mission of 'inviting all to come alive in Christ.' The gifts from Presbyterian Sharing sustain the pastoral staff and the administrative costs of their equipping work as they work towards self-sustainability. We are grateful for your support!"

–The Rev. Glen Soderholm, Two Rivers Church, Guelph, Ontario

"At a time when Lebanon is going through one of its worst financial and economic crises, the receipt of gifts from the PCC has been literally lifesaving. The funds were used to support our library, student scholarships and various needs in the general budget. Without support from friends and partners abroad, the Near East School of Theology would have closed down."

*–Dr. George Sabra, President,
Professor of Systematic Theology,
Near East School of Theology, Lebanon*

"Our needs are many. Sometimes it becomes overwhelming, and it may seem that your gifts are not making any difference. Know that we can feel, see and hear that difference. May God bless you."

*–Mphatso Nguluwe-Chikhwaza, Synod Health Director,
CCAP Synod of Livingstonia Health Department, Malawi*

"The webinar on Joyful Generosity gave some great points to ponder with the Session and Administration Team, which includes overseeing of the finances."

*–Karen Robbins, Clerk of Session,
St. Andrew's Presbyterian Church,
Lethbridge, Alberta*

"The Raw Carrot is so grateful for the support from Presbyterians Sharing that continues to create meaningful employment–income, community and dignity–for 30 individuals in need of a hand UP in life."

*–Rebecca Sherbino, Director,
the Raw Carrot Soup Enterprise, Paris, Ontario*

"Know that your grants are helping to impact operations of the University and the lives of Zomba Theological University staff, students and their families. ZTU is indebted to the PCC and the congregations that provide financial resources.

*–The Rev. Dr. Takuze S. Chitsulo, Vice Chancellor,
Zomba Theological University, Malawi*





Presbyterians Sharing

When we give to Presbyterians Sharing, we express our faith. Through the words we use, the decisions we make and the actions we take, we proclaim the good news of Jesus Christ and God's hope and grace in the world God loves.

Together, we are continuing Christ's ministry in Canada and around the world.

In the past year, as congregations engaged in vibrant and faithful ministries in their communities, we also carried out intentional mission and ministry at national and international levels.

Together, we called for justice and acted with compassion. We repented of the harm that LGBTQI2+ people, their families and faith communities have experienced because of homophobia and transphobia in our denomination. We found ways to reduce our reliance on fossil fuels and consider the best stewardship of church resources so that we can care for creation and work to heal our world.

Together, we learned more about colonialism and worked against racism. We called for an end to war and dreamed of a world without nuclear weapons. We talked and listened to Christian, Muslim and Jewish neighbours to help build understanding of our faiths and action on common concerns.

Together, we supported ministries with Indigenous people in and outside of Canada. In response to requests from international partners, we sent mission staff to accompany them in their ministry. We supported ministries that serve refugees, sex workers and people who are vulnerable to exploitation and hurt. We started and built new faith communities and encouraged and supported congregations as they renewed their ministries.

Together, we equipped congregations to engage their communities and deepen critical approaches to faith as we invested in opportunities for learning, teaching and formation—both online and in person.

As a denomination, we continue to participate in God's mission, and watch God do incredible things beyond our imaginations. None of this is possible without your generosity.

Thank you for your gifts to Presbyterians Sharing.

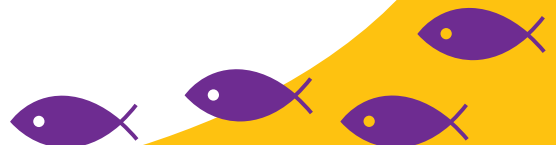


*For we are
God's servants,
working
together.*

— 1 Corinthians 3:9



The Presbyterian Church in Canada
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presbyterian.ca



St. Andrew's Presbyterian Church, Petrolia
Annual Report for 2022

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MINISTER'S MESSAGE

2022 has been a wonderful year of ministry for me here at St. Andrew's. I have grown spiritually while I have been with this congregation, as I have learned so much from you.

Our move to Blenheim hasn't created any changes in the ministry as I (we) are willing to travel to get here. The weather hasn't interfered too much yet. Praise God! I am willing to answer any calls during an emergency. Distance doesn't matter.

The challenge of filling in at the organ and leading in worship plus developing a little worship team has provided a way for my love of music to continue to serve the Lord in His church. I thank you for being patient as there have been some awkward moments during service time while I travel from one place to another within the sanctuary. Please pray for the St. Andrew's Singers. They are a great, faithful little group!

Bible Study has been successful, and I thank God for the number of people who faithfully attend. I have seen all of us loosen up and begin to share our thoughts freely and openly. We read and discuss scripture and even go down a few rabbit trails. It's all good. We always have a little prayer meeting at the conclusion of bible study.

Session and I have worked together to establish an order of service that works for us. That took awhile to figure out. This has allowed some stability to be established. The format has worked out for power point and also for our bulletin. People enjoy the bulletin and I enjoy putting it together.

My challenges have been in the area of visitation. I try to address the greatest needs in this area of ministry, but I feel that I am always left feeling that I haven't done enough. The nursing home visitations always go to the bottom of the time schedule. Anyone who would like to be involved in this area of ministry on our church's behalf would be welcome!

Outreach to members and adherents who do not attend has not been very fruitful, and that is something I cannot allow to weigh me down. It is up to them to decide whether to come to church or not. There is nothing I can do about it.

We have seen around 8 new people begin to attend. This is very encouraging, especially since the new ones are eager to get involved where their interest lies. There is potential for enlarging the leadership base. We need that. I will continue to work on congregational participation during worship services and invite people to read scripture or to offer musical talent. I plan to move in the direction of encouraging people to share their faith stories. This will be good.

The monthly social time is a great success. We need to pray that it will continue and evolve into what the Lord desires. Ministry to seniors seems to be a niche we are good at.

Our children/youth ministry is a big struggle because of the other churches which have cornered the market to speak, in that area. That is OKAY! We will rejoice over the little people that we presently have.

I look forward to serving St. Andrew's PC for another year in whatever capacity the Lord wills.

May God bless us and grant us the fruit of our labor. We are few, but we are faithful and we love the Lord, His Word and His church. We can look forward with expectation to what the Lord has in store for us in 2023.

Keep serving!
Keep praying!
Keep loving one another!
Don't give up!

**“Trust in the Lord with all your heart and lean not on your own understanding; in all your ways
acknowledge him, and he will make your paths straight.” PROVERBS 3:5,6**

In Christ's Love. . . Rev. Katherine Hawley

INTERIM MODERATOR'S MESSAGE

2022 was a year of deep change in the world, and at St. Andrew's. The effects of COVID linger at every level of society; the war in Ukraine began and drags on still; and 2022 has brought change to St. Andrew's. Rev. Katherine Hawley has served you through this year. This has given you stability and encouragement, and also brought some changes!

Changes have layers of sorrow and excitement. Lots of unknowns, and lots of ideas and different ways of doing things. The one constant is the Lord's faithful presence with us! For that we are, I am, very thankful.

Rev. Katherine Hawley continues her ministry with you, and some wonderful ventures have taken place over the year – the paint night, turkey supper, ongoing Bible studies and choir. Katherine and Paul are serving the congregation well, and we look forward to another year together. At the annual meeting, we will present the contract renewal proposal for the congregation's approval.

There are of course questions and challenges ahead. The world has changed, and churches are changing, too. Many congregations have to review what is happening, and what the future may look like. St. Andrew's is doing that as well. We have had conversations, and there are more to come, about how we face the challenges here and now, and in the future, with God's help.

I am grateful for the solid leadership of the Session, and the gifts of administrator Katharine.

We will journey together into 2023 with hope, and with open hearts and minds to what the Lord is doing and where He is leading us.

In Christ's service,

Rev. Dr. Christine O'Reilly

Rev. Dr. Christine O'Reilly

MINUTES OF 2022 ANNUAL MEETING

The congregation of St. Andrew's Presbyterian Church, Petrolia gathered on Sunday March 20, 2022 for the annual meeting. There were 22 professing members, 1 covenant member and the interim moderator Rev. Christine O'Reilly present.

Rev. Christine opened the meeting by reading from Psalm 15 and offering a prayer.

Election of chair of the meeting. Mike Belan nominated Rev. Christine. Wendy Dunn seconded. Carried.

Election of a secretary for the meeting. Bob Newman nominated Gini Newman. Deb Anderson seconded. Carried

Minutes of the previous meeting were reviewed. Moved by Pam Belan, seconded by Marianne Hyatt that they be accepted as read. Carried.

There was no business arising.

Reports of the committees

Financial – the printed statements were reviewed and it was noted that there was a deficit in 2021

Budget – It was noted that there is no money budgeted to send directly to Presbyterian Sharing. In place we have designated specific missions, mainly local to receive funds. There was a discussion about how the mission budget was made. Moved by Wendy Dunn, seconded by Jessie Dobbyn that the budget including \$500 for Presbyterian Sharing be approved. Carried

Session – Bob Newman read the names of those who had passed away in 2021 and Rev. Christine offered a prayer for them. Rev. Christine also acknowledged and gave thanks for the ministry of John MacIntosh and Bettina Mercer over the past years and for Rev. Katherine and Paul Hawley joining us.

Mission team – The report was inadvertently missed in the annual report and copies were circulated. The Mission Committee is looking for volunteers following the departure of Mike Hart.

Financial Resources Team – Bob Newman highlighted the deficit amount and compared it with expenses we no longer have. Rev. Christine reminded us to remember that we are just coming out of 2 years of a pandemic.

Property Team – Bob Newman spoke to the report in Dick Ottens' absence. Dick discussed trying to get the sanctuary and foyer painted and carpet replaced but has been unsuccessful in getting quotes. The suggestion from the trustees is to designate up to \$100,000 for carpeting and painting the foyers and the sanctuary if suitable quotes can be obtained. Moved by Bob Newman, seconded by Larry Zavitz. Carried. Rev. Christine recommended transparency with the congregation.

Sunday School – applause for Marianne who explained that Sunday School continued through the pandemic by e-mail, YouTube and in person since the fall. She is looking into something for the older children.

Trustees report – the investments were listed

Rev. Katherine spoke about the need for activities and outreach for children or a Youth Sunday. She is enjoying working with this congregation.

Review of the books – Sue Walter reported that she and Kelsey Ottens had reviewed the books with Katharine Currie – looking in detail at 3 different months and found them to be in good order. She and Kelsey are willing to do this again next year.

Rev. Katherine offered a vote of appreciation for Rev. Christine for leading the congregation.

Ann DenBoer moved that we adjourn at 12:45. Carried

Rev, Christine closed in prayer.

ANNUAL SESSION REPORT 2022

The year 2022 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 began her term as our interim pastor on January 1st.

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. We were happy when COVID restrictions eased at the end of March and masking became optional. It was wonderful to see your smiling faces once again.

With the easing of the COVID restrictions we were able offer more in person events, Paint Nights with Marianne, a movie & a meal before Easter and a night of music and readings. In person Bible study also resumed with a look at the book of Colossians.

Bettina Mercer resigned as our music coordinator at the end of January. After that time Rev. Katherine stepped in to play the piano, organ or guitar assisted by her daughter Angela Metcalfe. Rev. Katherine also began working 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 United Church and there were 8 Sunday evening services in Victoria Park, shared by the Baptist, United, Pentecostal 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. 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.

We were again saddened by the loss of members of our church family, Marion McKay and Wayne Newman.

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.

Statistics for St. Andrew's Petrolia 2022

| | |
|--|----|
| Professing members as of December 31, 2021 | 84 |
| Professing members removed from the roll by death | 1 |
| By transfer | 0 |
| By Act of Session | 0 |
| Professing members added to the roll by Affirmation of faith | 1 |
| By transfer | 0 |
| Professing member added by Act of Session | 1 |
| Professing members as of December 31, 2022 | 85 |

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
 GENERAL FUND 01, January 2022 - December 2022

| | Current Period | Year to Date | Year to Date Budget | YTD Prior Year |
|--------------------------------|-------------------|-------------------|------------------------|------------------|
| INCOME | | | | |
| CONTRIBUTIONS | | | | |
| envelope contrib. | \$90,236.00 | \$90,236.00 | \$0.00 | \$84,896.30 |
| Loose Collection | 685.00 | 685.00 | 0.00 | 254.25 |
| CanadaHelps.org Income | 2,150.00 | 2,150.00 | 0.00 | 0.00 |
| Subtotal Contributions | <u>93,071.00</u> | <u>93,071.00</u> | <u>0.00</u> | <u>85,150.55</u> |
| INVESTMENT INCOME | | | | |
| HST Rebate | 7,136.40 | 7,136.40 | 0.00 | 0.00 |
| MISCELLANEOUS INCOME | | | | |
| Miscellaneous Income | 100.00 | 100.00 | 0.00 | 0.00 |
| Phot copying Income | 49.72 | 49.72 | 0.00 | 0.00 |
| Christmas EvOne & Food BK | 10.00 | 10.00 | 0.00 | 215.00 |
| Subtotal Miscellaneous Income | <u>159.72</u> | <u>159.72</u> | <u>0.00</u> | <u>215.00</u> |
| TOTAL INCOME | <u>100,367.12</u> | <u>100,367.12</u> | <u>0.00</u> | <u>85,365.55</u> |
| EXPENSES | | | | |
| SALARIES AND BENEFITS | | | | |
| SALARIES | | | | |
| Minister's Stipend | \$24,497.16 | \$24,497.16 | \$0.00 | \$20,072.52 |
| Custodian Services | 8,948.16 | 8,948.16 | 0.00 | 8,860.10 |
| Secretary | 5,417.15 | 5,417.15 | 0.00 | 2,650.83 |
| Organist | 3,080.12 | 3,080.12 | 0.00 | 8,861.44 |
| Pulpit Supply | 720.00 | 720.00 | 0.00 | 2,880.00 |
| Treasurer | 400.00 | 400.00 | 0.00 | 400.00 |
| Sunday School Coordinator | 4,041.80 | 4,041.80 | 0.00 | 4,001.80 |
| Subtotal Salaries | <u>47,104.39</u> | <u>47,104.39</u> | <u>0.00</u> | <u>47,726.69</u> |
| BENEFITS | | | | |
| cpp expense | 175.67 | 175.67 | 0.00 | 79.26 |
| uic expense | 205.22 | 205.22 | 0.00 | 145.38 |
| Workers Compensation | 111.63 | 111.63 | 0.00 | 93.67 |
| Study Leave Exp. | 0.00 | 0.00 | 0.00 | 619.21 |
| Mileage | 92.70 | 92.70 | 0.00 | 453.38 |
| Subtotal Benefits | <u>585.22</u> | <u>585.22</u> | <u>0.00</u> | <u>1,390.90</u> |
| Subtotal Salaries And Benefits | <u>47,689.61</u> | <u>47,689.61</u> | <u>0.00</u> | <u>49,117.59</u> |
| ASSESSMENTS AND DUES | | | | |
| Presbyterian Sharing | 500.00 | 500.00 | 0.00 | 388.82 |
| Presbytery dues | 1,039.84 | 1,039.84 | 0.00 | 916.45 |
| Minister's pension-emplr | 3,594.00 | 3,594.00 | 0.00 | 4,908.96 |
| Subtotal Assessments And Dues | <u>5,133.84</u> | <u>5,133.84</u> | <u>0.00</u> | <u>6,214.23</u> |
| WORSHIP AND SANCTUARY | | | | |
| Special Services | 629.39 | 629.39 | 0.00 | 0.00 |
| OTHER EXPENSES | | | | |
| CHRISTIAN EDUCATION | | | | |
| Church School | 297.07 | 297.07 | 0.00 | 0.00 |
| Christian Education Train | 74.15 | 74.15 | 0.00 | 0.00 |
| Subtotal Christian Education | <u>371.22</u> | <u>371.22</u> | <u>0.00</u> | <u>0.00</u> |
| SUPPLIES PURCHASED | | | | |

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
 GENERAL FUND 01, January 2022 - December 2022

| | Current Period | Year to Date | Year to Date Budget | YTD Prior Year |
|-------------------------------------|------------------|------------------|------------------------|------------------|
| Office Supplies | 287.36 | 287.36 | 0.00 | 184.72 |
| Maintenance and Cleaning | 2,166.40 | 2,166.40 | 0.00 | 1,414.18 |
| Snow Removal | 4,100.26 | 4,100.26 | 0.00 | 2,712.00 |
| Groceries/KitchenSupplies | 210.83 | 210.83 | 0.00 | 0.00 |
| Equipment purchased | 437.50 | 437.50 | 0.00 | 748.99 |
| Subtotal Supplies Purchased | <u>7,202.35</u> | <u>7,202.35</u> | <u>0.00</u> | <u>5,059.89</u> |
| EQUIP REPAIR\MAINT. | | | | |
| Elevator expense | 1,195.80 | 1,195.80 | 0.00 | 1,192.33 |
| Organ expense | 0.00 | 0.00 | 0.00 | 445.50 |
| Photo copier expense | 243.56 | 243.56 | 0.00 | 438.39 |
| Insurance | 0.00 | 0.00 | 0.00 | 10,044.00 |
| Subtotal Equip Repair\maint. | <u>1,439.36</u> | <u>1,439.36</u> | <u>0.00</u> | <u>12,120.22</u> |
| Insurance Appraisal | | | | |
| Choir Music | 673.58 | 673.58 | 0.00 | 304.17 |
| Offering Envelopes | 198.39 | 198.39 | 0.00 | 0.00 |
| Postage | 525.85 | 525.85 | 0.00 | 92.00 |
| Advertising | 866.71 | 866.71 | 0.00 | 164.17 |
| Subtotal Insurance Appraisal | <u>2,264.53</u> | <u>2,264.53</u> | <u>0.00</u> | <u>560.34</u> |
| Subtotal Other Expenses | <u>11,277.46</u> | <u>11,277.46</u> | <u>0.00</u> | <u>17,740.45</u> |
| UTILITIES | | | | |
| Telephone | 1,258.80 | 1,258.80 | 0.00 | 1,258.80 |
| Hydro | 2,030.78 | 2,030.78 | 0.00 | 1,510.16 |
| Water | 489.51 | 489.51 | 0.00 | 442.00 |
| Union Gas | 4,858.73 | 4,858.73 | 0.00 | 3,160.04 |
| Subtotal Utilities | <u>8,637.82</u> | <u>8,637.82</u> | <u>0.00</u> | <u>6,371.00</u> |
| MISCELLANEOUS | | | | |
| Miscellaneous exp | 367.77 | 367.77 | 0.00 | 100.38 |
| bank charges | 437.86 | 437.86 | 0.00 | 117.12 |
| Habitat for Humanity HST payable | <u>1,930.02</u> | <u>1,930.02</u> | <u>0.00</u> | <u>2,200.72</u> |
| Subtotal Miscellaneous | <u>2,735.65</u> | <u>2,735.65</u> | <u>0.00</u> | <u>2,418.22</u> |
| TRANSFERS TO OTHER FUNDS | | | | |
| Transfer to Other Funds | 200.00 | 200.00 | 0.00 | 0.00 |
| MISSIONS | | | | |
| Christmas for Everyone | 3,050.00 | 3,050.00 | 0.00 | 2,905.00 |
| Canadian Foodgrains Bank | 500.00 | 500.00 | 0.00 | 500.00 |
| Teen Challenge | 3,100.00 | 3,100.00 | 0.00 | 1,225.00 |
| Foodbank (General) | 1,610.00 | 1,610.00 | 0.00 | 1,215.00 |
| Women's Interval Home | 1,045.00 | 1,045.00 | 0.00 | 1,120.00 |
| Community Care Fund | 230.00 | 230.00 | 0.00 | 2,725.00 |
| PresbyterianSharing MISS | 500.00 | 500.00 | 0.00 | 520.00 |
| Miscellaneous Missions | 250.00 | 250.00 | 0.00 | 1,300.00 |
| Subtotal Missions | <u>10,285.00</u> | <u>10,285.00</u> | <u>0.00</u> | <u>11,510.00</u> |
| Subtotal Transfers To Other Funds | <u>10,485.00</u> | <u>10,485.00</u> | <u>0.00</u> | <u>11,510.00</u> |
| TOTAL EXPENSES | <u>86,588.77</u> | <u>86,588.77</u> | <u>0.00</u> | <u>93,371.49</u> |

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
 GENERAL FUND 01, January 2022 - December 2022

| | Current Period | Year to Date | Year to Date Budget | YTD Prior Year |
|------------------------|----------------|--------------|------------------------|----------------|
| EXCESS INCOME/EXPENSES | \$13,778.35 | \$13,778.35 | \$0.00 | -\$8,005.94 |

ST. ANDREW'S PRESBYTERIAN CHURCH
Balance Sheet
 GENERAL FUND 01, December 2022

| | Current Year |
|------------------------------------|--------------|
| ASSETS | |
| CHECKING ACCOUNTS | |
| Office Petty Cash | \$15.11 |
| General Account | 49,282.36 |
| Subtotal Checking Accounts | 49,297.47 |
| INVESTMENTS | |
| G.I.C. 's | 685,799.97 |
| MRS General | -201.19 |
| FIXED ASSETS | |
| EQUIPMENT | |
| Office Equipment | 7,446.60 |
| OTHER ASSETS | |
| Grand Piano | 13,567.50 |
| TOTAL ASSETS | \$755,910.35 |
| LIABILITIES | |
| CURRENT LIABILITIES | |
| Income Tax Payable | -\$339.80 |
| UIC Payable | 339.60 |
| cpp payable | 5.31 |
| Organ Fund Payable | 187.02 |
| 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 | 415,149.07 |
| Bruce McCallum Bequest | 2,000.00 |
| Knox Dawn Proceeds | 21,043.16 |
| J. McAlpine Estate | 157,438.53 |
| TOTAL LIABILITIES | 685,805.08 |
| FUND BALANCE | |
| Fund Balance | \$70,105.27 |
| TOTAL FUND BALANCE | 70,105.27 |
| TOTAL LIABILITIES AND FUND BALANCE | \$755,910.35 |

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
 RESTORATION 02, January 2022 - December 2022

| | Current Period | Year to Date | Year to Date Budget | YTD Prior Year |
|---------------------------------|-------------------|-------------------|------------------------|-----------------|
| INCOME | | | | |
| DONATIONS FROM LADIES | | | | |
| envelope contrib. | \$905.00 | \$905.00 | \$0.00 | \$50.00 |
| INVESTMENT INCOME | | | | |
| Chequing Account Interest | 13.22 | 13.22 | 0.00 | 12.49 |
| GIC Interest | 2,401.68 | 2,401.68 | 0.00 | 3,268.06 |
| Subtotal Investment Income | 2,414.90 | 2,414.90 | 0.00 | 3,280.55 |
| MISCELLANEOUS INCOME | | | | |
| Miscellaneous Income | 125.00 | 125.00 | 0.00 | 0.00 |
| TOTAL INCOME | 3,444.90 | 3,444.90 | 0.00 | 3,330.55 |
| EXPENSES | | | | |
| Miscellaneous Exp. | \$225.00 | \$225.00 | \$0.00 | \$0.00 |
| ASSESSMENTS AND DUES | | | | |
| HST Restoration Payable | 0.00 | 0.00 | 0.00 | 175.50 |
| Miscellaneous | 0.00 | 0.00 | 0.00 | 2,602.03 |
| Subtotal Assessments And Dues | 0.00 | 0.00 | 0.00 | 2,777.53 |
| DESIGNATED FUND PAYMENTS | | | | |
| General Fund Payments | -75.00 | -75.00 | 0.00 | 0.00 |
| TOTAL EXPENSES | 150.00 | 150.00 | 0.00 | 2,777.53 |
| EXCESS INCOME/EXPENSES | \$3,294.90 | \$3,294.90 | \$0.00 | \$553.02 |

ST. ANDREW'S PRESBYTERIAN CHURCH
Balance Sheet
 RESTORATION 02, December 2022

| | Current Year |
|---|--------------------|
| ASSETS | |
| CHECKING ACCOUNTS | |
| General Account | \$29,421.48 |
| Music Bequest Investment | 629.69 |
| TOTAL ASSETS | \$30,051.17 |
| FUND BALANCE | |
| Fund Balance | \$30,051.17 |
| TOTAL FUND BALANCE | 30,051.17 |
| TOTAL LIABILITIES AND FUND BALANCE | \$30,051.17 |

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
SESSION FUND 04, January 2022 - December 2022

| | 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 | <u>0.12</u> | <u>0.12</u> | <u>0.00</u> | <u>0.12</u> |
| EXPENSES | | | | |
| Bank charges | \$27.00 | \$27.00 | \$0.00 | \$4.50 |
| HST expense | 0.00 | 0.00 | 0.00 | 6.50 |
| Miscellaneous Exp. | 0.00 | 0.00 | 0.00 | 49.99 |
| TOTAL EXPENSES | <u>27.00</u> | <u>27.00</u> | <u>0.00</u> | <u>60.99</u> |
| EXCESS INCOME/EXPENSES | <u><u>-\$26.88</u></u> | <u><u>-\$26.88</u></u> | <u><u>\$0.00</u></u> | <u><u>-\$60.87</u></u> |

ST. ANDREW'S PRESBYTERIAN CHURCH
Balance Sheet
SESSION FUND 04, December 2022

| | Current Year |
|---|------------------------|
| ASSETS | |
| CHECKING ACCOUNTS | |
| Session Account | \$29.09 |
| Men's Breakfast Acct | 192.48 |
| Subtotal Checking Accounts | <u>221.57</u> |
| Rev H Osborne Fund | 490.00 |
| TOTAL ASSETS | <u><u>\$711.57</u></u> |
| FUND BALANCE | |
| Fund Balance | <u>\$711.57</u> |
| TOTAL FUND BALANCE | <u>711.57</u> |
| TOTAL LIABILITIES AND FUND BALANCE | <u><u>\$711.57</u></u> |

ST. ANDREW'S PRESBYTERIAN CHURCH
Income and Expense Statement
 LADIES EXECUTIVE 05, January 2022 - December 2022

| | Current Period | Year to Date | Year to Date Budget | YTD Prior Year |
|-------------------------------|----------------|--------------|------------------------|----------------|
| INCOME | | | | |
| MISCELLANEOUS INCOME | | | | |
| Bank interest | \$1.49 | \$1.49 | \$0.00 | \$1.49 |
| TOTAL INCOME | 1.49 | 1.49 | 0.00 | 1.49 |
| EXCESS INCOME/EXPENSES | \$1.49 | \$1.49 | \$0.00 | \$1.49 |

ST. ANDREW'S PRESBYTERIAN CHURCH
Balance Sheet
 LADIES EXECUTIVE 05, December 2022

| | Current Year |
|---|--------------|
| ASSETS | |
| CHECKING ACCOUNTS | |
| TD - Ladies Account | \$2,977.02 |
| TOTAL ASSETS | \$2,977.02 |
| FUND BALANCE | |
| Fund Balance | \$2,977.02 |
| TOTAL FUND BALANCE | 2,977.02 |
| TOTAL LIABILITIES AND FUND BALANCE | \$2,977.02 |

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 2022 with a **surplus of \$13,778.35** in our operating account.

In September 2022, we received a generous amount from proceeds of the sale of Knox Dawn. The amount of \$21,043.16 was invested into a GIC in December. The members of Knox Dawn met to discuss how they would like to see the funds distributed and Pam Irwin made their wishes known at the January Session meeting. Their wishes are:

- 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.

With deep appreciation to Knox Dawn, Session approved their request.

Even though we are back to in-person worship services, we have a number of ways givings 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 2023. 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 2022 we needed to bring in \$1,903.14 per week to sustain monthly expenses.

To sustain the Church overhead for 2023, we will require \$2,194.50 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

In 2022, we completed our study of the heroes of the Old Testament in Sunday school, then moved on to learn about the New Testament.

In the spring, we covered the prophet Ezekiel and the re-building of the city walls of Jerusalem by Nehemiah, following the Hebrews' return from 70 years of captivity in Babylon. We followed this with lessons on the prophets Malachi and Micah before Easter, then began the stories of the births of John the Baptist and his cousin, Jesus.

After the summer break, we began a series of lessons on what life would have been like for Jesus as a boy: the toys He might have played with, clothes He would have worn, homes He and others lived in, what school was like back then, and how religious services at that time differed from our own.

In December, we studied Advent, as well as the different aspects of the Nativity story: the angels, Mary & Joseph, the shepherds, and the Magi.

Over the course of the year, we have had 17 different children come to Sunday school, ages 4-16, with as many as 5 in attendance on two occasions.

I wish to extend a big thank you to the parents and grandparents for choosing to make the effort to bring their children to church when there are so many other activities which compete for the kids' time and interests on a Sunday morning!

Marianne Hyatt

PROPERTY TEAM REPORT

The property team was unsuccessful in completing the approved repairs to the plaster and paint in the church foyer due to a lack of trades people. We will continue to try to hire someone for the job. The new carpet in the sanctuary has been selected and will be installed this winter.

A new cordless microphone has been ordered for Rev Katherine. We expect this will improve overall sound quality of our service both in-house and online.

The nursery was refreshed recently with new paint and carpet. Everyone is encouraged to stop by there to see.

Thanks to all who participated in this work

Dick Ottens

TRUSTEE'S REPORT 2022

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 2022) | + 58.92 |
| Interest added (August 2022) | + 220.05 |
| LESS: Interest transferred to CPR | <u>- 278.97</u> |
| Closing balance | \$157,438.53 |

James R. Drummond Bequest

| | |
|-----------------------------------|-----------------|
| Opening balance | \$33,981.54 |
| Interest reinvested | + 1,784.43 |
| Interest added (September 2022) | + 135.93 |
| LESS: Interest transferred to CPR | <u>- 135.93</u> |
| Closing balance | \$33,981.54 |

Music Bequest & Organ Fund

| | |
|--------------------------------|---------------|
| Opening balance | \$789.27 |
| Interest earned and reinvested | <u>+ 5.95</u> |
| Amount in Chequing acct | \$795.22 |

Jim Drummond Donation

| | |
|-----------------------------------|-----------------|
| Opening/Closing balance | \$25,000.00 |
| Interest added (December 2022) | + 237.50 |
| LESS: Interest transferred to CPR | <u>- 237.50</u> |
| Closing balance | \$25,000.00 |

Shares Donation

| | |
|-----------------------------------|----------------|
| Opening balance | \$21,000.00 |
| Interest added (September 2022) | + 84.00 |
| LESS: Interest transferred to CPR | <u>- 84.00</u> |
| Closing balance | \$21,000.00 |

continued on next page

Nancy Jacques Bequest

| | |
|-----------------------------------|----------------|
| Opening balance | \$10,000.65 |
| Interest added (August 2022) | + 15.00 |
| LESS: Interest transferred to CPR | <u>- 15.00</u> |
| Closing balance | \$10,000.65 |

Schuldt Bequest

| | |
|-----------------------------------|-------------------|
| Opening balance | \$415,149.07 |
| Interest added (April 2022) | + 1,200.00 |
| Interest added (April 2022) | + 85.18 |
| Interest added (August 2022) | + 351.78 |
| LESS: Interest transferred to CPR | <u>- 1,636.96</u> |
| Closing balance | \$415,149.07 |

McCallum Bequest

| | |
|-----------------------------------|---------------|
| Opening balance | \$2,000.00 |
| Interest added (August 2022) | + 8.00 |
| LESS: Interest transferred to CPR | <u>+ 8.00</u> |
| Closing balance | \$2,000.00 |

Knox Dawn GIC

| | |
|---------------------------------|-------------|
| New GIC – December 2022 balance | \$21,043.16 |
|---------------------------------|-------------|

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

MISSION TEAM REPORT

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

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

The Mission team consists of Gini Newman, Pam Irwin and Pam Belan.

You, the members of St. Andrew's have been faithful in this calling from God in 2022. The budget for 2022 was approved for an amount of \$9,200.00. The total amount of givings exceeded the amount with a total amount of \$10,285.00 being distributed to the charities.

Missions:

| | |
|---------------------------|-------------|
| Christmas for Everyone | \$3,050.00 |
| Community Foodgrains Bank | \$500.00 |
| Teen Challenge | \$3,100.00 |
| Foodbank (General) | \$1,610.00 |
| Women's Interval Home | \$1,045.00 |
| Community Care Fund | \$230.00 |
| Presbyterian Sharing | \$500.00 |
| Miscellaneous Missions | \$250.00 |
| Total | \$10,285.00 |

The Mission Team has decided for the coming year to reassess our mission charities and have removed some previous mission recipients and added additional local charities, Kelly's Cupboard (LCCVI) and the Petrolia Community Refrigerator.

We have also added Tearfund as an organization to support as part of our mission to reach out beyond our community. The Tearfund is about creating sustainable development through the local church. It's more than empowering people to help them overcome poverty; it's about loving our neighbours and joining God in his Kingdom-building, life-giving mission.

If anyone would like to be part of the Mission Team or have ideas as to additional missions, please contact one of the members of the Mission Team.

GALATIANS 6:2 "Carry each other's burdens and so you will fulfill the law of Christ."