

# 2020 ANNUAL REPORT

## Addendum

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ST. ANDREW'S PRESBYTERIAN CHURCH



# ST. ANDREW'S

GROWING. LIFE. TOGETHER. WITH GOD

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## AGENDA for 2021 Annual Congregational Meeting

1. Welcome
2. Opening Prayer
3. Appointment of Secretary
4. Adoption of Agenda – page 3 of Addendum
5. Adoption of the Minutes of the 113<sup>th</sup> Annual Meeting (year 2019)- page 4 of Addendum
6. In Memoriam – page 26 of Annual Report
7. Adoption of 2020 Annual Report
8. The Ministry of Renewal at St. Andrew's
9. Reflection on the 2020 Financials and Approval of Report – page 7 of Addendum
10. GROWING TOGETHER Financial Plan 2021-page 20 of Addendum
11. Questions
12. Motion to approve the GROWING TOGETHER Financial Plan 2021
13. Adjournment and Benediction

**Attendance and Constitution:**

Members and adherents of St. Andrew's gathered in Trinity Hall on Sunday, February 23 at 12:00 p.m. for the 113<sup>th</sup> Annual Congregational Meeting.

Rev. Dr. Tim Archibald served as Moderator, welcomed those in attendance to the meeting, and opened with prayer.

**Appointment of Secretary, Adoption of Agenda, Approval of Minutes and Adoption of 2019 Annual Report:**

1. Moved by Dolly Forcade, seconded by Audrey Cole, that Christine Pepper be appointed Secretary for the meeting. **CARRIED.**
2. Moved by Brian Hawco, seconded by Rhonda Wishart, that the agenda be adopted as presented. **CARRIED.**
3. Moved by Craig Murray, seconded by Gail Prevost, that the Minutes of the 112th Annual Congregational Meeting be approved. **CARRIED.**

A prayer of thanksgiving and remembrance was offered for the members and adherents of St. Andrew's who passed in 2019:

George Amos	
Rev. Ken Borden (2018)	Hugh MacDougall
Rev. DR. Frank Breisch	Emily MacKenzie
Margaret Brown	Frances MacMahon
Glad Bury	Bill McAuley
Clive Cracknell	Joan Packer
Shirley Howe	Isabel Taylor (2019)
John Huthersall	Clara Wasko
Randy Kearnes	Frank Wright

4. Moved by Kevin MacFarlane, seconded by Cathy Miller, to adopt the 2019 Annual Report. **CARRIED.**

**Comments:**

Commendation of the Annual Report's presentation style being bright and refreshing in its design and compilation was expressed. Thanks was extended to all who wrote the enclosed reports.

A correction was made to the Ladies Guild Report (Annual Report p24) from "710 lunches made for two students" to "710 lunches made for two schools".

Rev. Dr. Tim Archibald expressed his gratitude for the myriad ways in which people work together to carry out a meaningful and vital ministry at St. Andrew's. Thanks was expressed to the staff for their dedication and support to the entire church; for their time, energy, gifts, and insights. Rev. Dr. Tim thanked members and adherents for the privilege of working and serving at St. Andrew's Presbyterian Church.

**Financial Statements for 2019**

David Platt, Convener, Stewardship, Planning & Finance Team, presented the 2019 financial report (Addendum to Annual Report p13). In 2019, revenue totaled \$593,510 and expenses totaled \$578,012. The excess revenues after expenses for 2019 was \$15,498.

A special thanks was given for the “miraculous and unprecedented response” from the congregation who gave \$120,000 in donations during the month of December.

David Townsend and Dolly Forcade were given thanks for all their efforts to help prepare, and review, the reports.

Moved by David Platt, seconded by Rene Prevost, that the Financial Statements of St. Andrew’s Presbyterian Church, Calgary for the year ended December 31, 2019 be accepted. **CARRIED.**

**2020 Narrative Plan Presentation**

The 2020 Plan was approved by Session on January 25, 2020 (Addendum to Annual Report p23).

Receipts projected to total \$611,650; an increase of 5.6% over 2019

Expenditures projected to total \$630,381

Projected Deficit of \$18,731

Moved by David Platt, seconded by Elaine Cantlon to adopt the 2020 financial plan as read. **CARRIED.**

Comments included:

- Associated costs to relocate a new minister have been included.
- Favour was expressed for the 2020 budget.
- Wholehearted agreement was expressed. As a congregation, we invited Rev. Dr. Tim across the country for his ministerial and missional gifts, for his vision and leadership to enable St. Andrew’s to grow. Let us continue to support this good work.
- Rev. Dr. Jean Morris graciously provided three (3) months of pastoral care to our congregation. Rev. Geoffrey Simmins has taken up that work and is providing 15 hours of pastoral care to St. Andrew’s each week. Rev. Dr. Jean Morris serves 60% of her time as General Presbyter.
- Support for the motion was expressed, as was thanks for the work carried in preparing the financial reports.

Comments/ questions were received from the congregation:

- 1) Thanks was expressed to Michael MacEachon, Communications Coordinator, for the creation of a refreshing, bright, and uplifting logo.
- 2) The need to better understand the short and long-term plans for ministry South of Fish Creek (SFC) was stated.

Rev. Jared spoke of the recent Creek conversations and key insights after a year of experimentation.

Session has approved two key documents:

i) One Church in Two Locations, which articulates ministry SFC, not as a distinct church plan, but as a third worshipping context.

ii) Roles & Relationships to outline key accountabilities.

Last year, ministry SFC took the shape of 16 distinct experiments.

A Good Friday service will be held at McKenzie Lake Community Centre. All are encouraged to attend.

Moving forward, the focus will be on the development of relationships with people SFC.

There is no plan for a particular location as a gathering point at present; that may emerge over time.

David Platt, as new convener of the Stewardship, Planning & Finance Team was acknowledged and thanked for his work on the 2019 financial reports and 2020 Plan, as was Dolly Forcade for her input and expertise.

The Elders were thanked for their leadership, gifts, and service to St. Andrew's.

Debby Dorcas, Clerk of Session, acknowledged those who served as Elders at St. Andrew's and retired in 2019: Caroline Bain, Jean Sadler and John Hazlett. St. Andrew's has been richly blessed by their commitment and dedication.

#### **Adjournment, and Thanksgiving Prayer**

There being no further business, a motion to conclude the meeting made by Roger Cole, seconded by Craig Murray, was **CARRIED**.

Rev Fiona Swanson closed the meeting in a prayer of thanksgiving.

The meeting concluded at 1 p.m.

Christine Pepper, Recording Secretary

Rev. Dr. Tim Archibald, Moderator

**ST. ANDREWS PRESBYTERIAN CHURCH**

**FINANCIAL STATEMENTS**

**DECEMBER 31, 2020**

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# ST. ANDREWS PRESBYTERIAN CHURCH

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# ST. ANDREWS PRESBYTERIAN CHURCH

## BALANCE SHEET

AS AT DECEMBER 31, 2020

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	2020	2019
<b>ASSETS</b>		
Current		
Cash	\$ 116,028	\$ 99,706
Investments at cost (2020 Market value of \$70,470)	57,814	53,688
GST receivable	3,490	2,411
Prepaid expenses	11,387	9,776
	<hr/>	<hr/>
	188,719	165,581
Non-current		
Legacy Fund - Schedule 2	678,774	641,727
Memorial Fund - Schedule 3	79,917	90,559
South of Fish Creek Fund - Schedule 4	827,232	880,355
Other internally restricted funds - Notes 1 and 2	166,070	174,044
	<hr/>	<hr/>
	1,751,993	1,786,685
Property and equipment		
Land	27,000	27,000
Building	1,683,322	1,683,322
Equipment	180,074	180,074
Total cost	<hr/>	<hr/>
	1,890,396	1,890,396
Accumulated amortization	(889,410)	(889,410)
	<hr/>	<hr/>
	1,000,986	1,000,986
Other		
Cash surrender value of life insurance	33,552	32,284
	<hr/>	<hr/>
	33,552	32,284
	<hr/>	<hr/>
	\$ 2,975,250	\$ 2,985,536

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**ST. ANDREWS PRESBYTERIAN CHURCH**
**BALANCE SHEET**
**AS AT DECEMBER 31, 2020**


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	2020	2019
<b>LIABILITIES</b>		
Current		
Accounts payable and accruals	\$ 82,605	\$ 57,266
	<u>82,605</u>	<u>57,266</u>
<b>MEMBERS' EQUITY</b>		
Balance per Statement 2	2,892,645	2,928,270
	<u>2,892,645</u>	<u>2,928,270</u>
	<u>\$ 2,975,250</u>	<u>\$ 2,985,536</u>

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**St. Andrew's Presbyterian Church**  
**Statement of Members' Equity**  
**for the year ended December 31, 2020**

Statement 2

	<u>2020</u>	<u>2019</u>
Balance beginning of year	\$ <u>2,928,270</u>	\$ <u>3,007,748</u>
Excess revenues (withdrawals) for the year		
General Fund - Schedule 1	\$ (933)	\$ 15,498
Legacy Fund - Schedule 2	\$ 37,047	\$ 19,121
Memorial Fund - Schedule 3	\$ (10,642)	\$ -
South of Fish Creek Fund - Schedule 4	\$ (53,123)	\$ (65,991)
Other restricted funds -Note 1	\$ (7,974)	\$ (48,106)
	<u>\$ (35,625)</u>	<u>\$ (79,478)</u>
Balance end of year	\$ <u>2,892,645</u>	\$ <u>2,928,270</u>

St. Andrews Presbyterian Church  
General Fund  
for the year ended December 31, 2020

Schedule 1

	<u>2020</u>	<u>2019</u>
Revenue:		
PAR	\$ 200,933	\$ 226,553
Envelopes, electronic givings and fund-raisers	\$ 235,962	\$ 247,838
Transfer from Legacy Mission and worship for operating-Note 6	\$ 25,000	\$ 20,000
Transfer from Legacy Fund for sanctuary lighting - Note 2	\$ 8,958	
Transfer from Legacy Fund for roof-Note 2	\$ 13,085	\$ 14,300
Transfer from Memorial Fund for operating-Note 7	\$ 5,000	\$ 10,000
Security donations, United Way and other	\$ 33,549	\$ 17,574
Investment income	\$ 3,032	\$ 9,357
Open plate	\$ 1,053	\$ 10,004
Use of space	\$ 24,101	\$ 37,884
	<u>\$ 550,673</u>	<u>\$ 593,510</u>
 Expenses during the year		
Maintenance and operations - Note 8	\$ 71,126	\$ 109,948
Church ministry	\$ 189,256	\$ 173,137
Support staff remuneration	\$ 120,541	\$ 114,678
We Reach Out - Note 9	\$ 55,206	\$ 58,106
Employee benefits	\$ 44,833	\$ 46,087
The Work of St. Andrews - Note 10	\$ 19,464	\$ 34,719
Search committee	\$ 3,563	\$ -
Office	\$ 18,029	\$ 21,636
Insurance	\$ 7,545	\$ 6,997
Sanctuary lighting	\$ 8,958	\$ -
Roof repairs	\$ 13,085	\$ 12,704
	<u>\$ 551,606</u>	<u>\$ 578,012</u>
 Excess revenues for the year	<u>\$ (933)</u>	<u>\$ 15,498</u>

St. Andrews Presbyterian Church  
Legacy Fund  
for the year ended December 31, 2020

Schedule 2

	<u>2020</u>	<u>2019</u>
Revenue		
Contributions	\$ -	\$ -
Investment income - Note 5	<u>\$ 64,690</u>	<u>\$ 33,421</u>
	<u>\$ 64,690</u>	<u>\$ 33,421</u>
Transfer to General Fund for Karl English lounge roof	\$ 13,085	\$ 14,300
Transfer to General Fund for sanctuary lighting	\$ 8,958	
Mission projects	<u>\$ 5,600</u>	<u>\$ -</u>
	<u>\$ 27,643</u>	<u>\$ 14,300</u>
Excess revenues (withdrawals) for the year	<u>\$ 37,047</u>	<u>\$ 19,121</u>
Balance of fund, beginning of year	\$ 641,727	\$ 622,606
Excess revenues (withdrawals) for the year	<u>\$ 37,047</u>	<u>\$ 19,121</u>
Balance of fund, end of year	<u>\$ 678,774</u>	<u>\$ 641,727</u>

The Legacy Fund is invested in the Presbyterian Church in Canada Consolidated Portfolio Fund (PCC).  
At September 30, 2020, the market value of this investment was \$716,497.

**St. Andrews Presbyterian Church**  
**Memorial Fund**  
**for the year ended December 31, 2020**

Schedule 3

	<u>2020</u>	<u>2019</u>
Revenues:		
Donations	\$ 1,890	\$ 7,526
Investment income	<u>\$ 5,468</u>	<u>\$ 2,474</u>
	<u>\$ 7,358</u>	<u>\$ 10,000</u>
Transfer to General operating-Note 7	\$ 5,000	\$ 10,000
Sanctuary lighting and sound	\$ 2,000	
Transfer to Reserve for major repairs for Trinity Hall upgrade	<u>\$ 11,000</u>	<u>\$ -</u>
	<u>\$ 18,000</u>	<u>\$ 10,000</u>
Excess withdrawals for the year	<u>\$ (10,642)</u>	<u>\$ -</u>
Balance of fund, beginning of year	\$ 90,559	\$ 90,559
Excess withdrawals for the year	<u>\$ (10,642)</u>	<u>\$ -</u>
Balance of fund, end of year	<u>\$ 79,917</u>	<u>\$ 90,559</u>
Bank account	\$ 13,143	\$ 11,260
Mawer Balanced Fund (Market value of \$87,474)	<u>\$ 66,774</u>	<u>\$ 79,299</u>
	<u>\$ 79,917</u>	<u>\$ 90,559</u>

St. Andrews Presbyterian Church  
South of Fish Creek Fund  
for the year ended December 31, 2020

Schedule 4

	<u>2020</u>	<u>2019</u>
Revenue:		
Investment income	\$ 35,749	\$ 22,406
Donations	<u>\$ 100</u>	<u>\$ -</u>
	<u>\$ 35,849</u>	<u>\$ 22,406</u>
 Expenses during the year		
Ministerial remuneration	\$ 59,667	\$ 57,457
Employment benefits	\$ 12,678	\$ 10,838
Support staff	\$ 2,268	\$ 1,346
Family ministry team	\$ 32	\$ 3,493
Presbytery and synod dues	\$ -	\$ 1,300
Office and insurance	\$ 3,475	\$ 99
Program development	\$ 10,222	\$ 9,021
Research and consulting	<u>\$ 630</u>	<u>\$ 4,843</u>
Total expenses	<u>\$ 88,972</u>	<u>\$ 88,397</u>
 Excess revenues (withdrawals) for the year	 <u>\$ (53,123)</u>	 <u>\$ (65,991)</u>
 Balance of fund, beginning of year	 \$ 880,355	 \$ 946,346
Excess withdrawals for the year	<u>\$ (53,123)</u>	<u>\$ (65,991)</u>
Balance of fund, end of year	<u>\$ 827,232</u>	<u>\$ 880,355</u>
 Investments at cost:		
Mawer Balanced fund (2020 Market value of \$1,083,673)	<u>\$ 827,232</u>	<u>\$ 880,355</u>

St. Andrews Presbyterian Church  
Notes to Financial Statements  
December 31, 2020

1. The following are the other internally restricted funds:

	<u>2020</u>	<u>2019</u>
Unspent bequests, family ministry and scholarships	\$ 27,451	\$ 26,451
Reserve for major repairs (Note 2)	61,826	57,990
Participant mission	10,975	10,975
Legacy Mission and worship	5,546	23,395
Youth conferences fund	12,230	8,060
Continuing education	-	500
Sudanese	<u>48,042</u>	<u>46,673</u>
<b>TOTAL</b>	<b><u>\$ 166,070</u></b>	<b><u>\$ 174,044</u></b>

As of December 31, 2020; these funds were invested in Mawer Balanced Fund (Market value of \$195,881).

2. Capital expenses and funding during 2020:

- (1) Trinity Hall – Total expenses paid were \$12,416 and there is about \$3,600 in expenses to be incurred. \$11,000 was funded by the Memorial Fund and balance out of Reserve for major repairs.
- (2) Sanctuary sound and lighting – Total expenses paid were \$16,948. This was funded by a Legacy Fund donation of \$8,958, Memorial Fund donation of \$2,000, and the balance from private donations and Reserve for major repairs.
- (3) Karl English Lounge roof - Total expenses paid were \$14,145. The Legacy Fund provided \$13,085 of this and the balance was funded out of the Reserve for major repairs.

3. Other donations and grants:

St. Andrews gratefully acknowledges the following donations and grants:

- (1) \$1,000 from Heritage Seniors included in other donations.
- (2) \$25,000 in securities from an anonymous donor.
- (3) \$11,000 from the Ladies Guild included in other internally restricted funds.

4. Accounting policies:

- (1) No amortization on capital assets has been recorded since 2014.
- (2) Investment income is recorded as distributions received or investments sold.



St. Andrews Presbyterian Church  
Notes to Financial Statements  
December 31, 2020

5. The PCC Fund has not released the December 31, 2020 investment results and values for the Legacy Fund investments at the time of this report. Therefore the fund value and investment income for the four quarters ended September 30, 2020 are used.
6. The Legacy Fund transferred \$87,000 to the Restricted Legacy and Worship Fund in 2016. Over the past five years, \$95,000 (including interest earned) has been withdrawn from this to fund operating expenses.
7. The Memorial Fund has transferred \$55,000 to the General Fund over the past five years to fund operating expenses.
- |  | <u>2020</u>      | <u>2019</u>      |
|--|------------------|------------------|
| 8. Maintenance and operations:   |                  |                  |
| Building and grounds   | \$ 41,469        | \$ 70,847        |
| Computers  | \$ 41            | \$ 1,503         |
| Utilities  | <u>\$ 29,616</u> | <u>\$ 37,598</u> |
|  | <u>\$ 71,126</u> | <u>\$109,948</u> |
| 9. We Reach Out:   |                  |                  |
| Advertising and supplies   | \$ 144           | \$ 203           |
| Presbyterian sharing   | \$ 29,151        | \$ 30,121        |
| Presbytery and synod dues  | \$ 24,696        | \$ 24,596        |
| Retreats   | \$ 715           | \$ 2,686         |
| Youth conference   | <u>\$ 500</u>    | <u>\$ 500</u>    |
|  | <u>\$ 55,206</u> | <u>\$ 58,106</u> |
| 10. The Work of St. Andrews:   |                  |                  |
| Choir music and expense  | \$ 10,468        | \$ 7,993         |
| Congregational teams   | <u>\$ 8,996</u>  | <u>\$ 26,726</u> |
|  | <u>\$ 19,464</u> | <u>\$ 34,719</u> |
| 11. Some 2019 comparative figures have been changed to conform to the current year presentation. |                  |                  |

St. Andrew's Presbyterian Church

Daily Operations Plan

as at December 31, 2020

Feb. 19, 2021						
	2020	Actual to		2020	Actual to	2019
	PLAN	EOY		PLAN	EOY	Actual
<b>Receipts</b>						
<b>Our Sharing</b>				<i>SFC</i>	<i>SFC</i>	
Church Support (PAR )	222,000	200,932	1			226,553
Church Support ( Envelope)	222,600	153,624	2			223,661
Electronic	22,050	67,502				24,177
South of Fish Creek Fund				111,367	88,872	88,397
Family Ministry				5,000	100	
Designated to budget items	19,000	15,287				
	<b>485,650</b>	<b>437,345</b>		<b>116,367</b>	<b>88,972</b>	<b>562,788</b>
<b>Church School</b>						0
Open Plate	10,500	1,053				10,004
Investment income		3,032				9,357
Use of space	4,500	3,380				7,884
Memorial Fund	10,000	5,000				10,000
Legacy Fund	20,000	25,000				20,000
Coptic Church	30,000	20,721				30,000
Other donations	41,000	33,549				17,574
Fundraising	10,000	12,636				
	<b>126,000</b>	<b>104,370</b>		<b>0</b>	<b>0</b>	<b>104,819</b>
<b>Total Receipts</b>	<b>611,650</b>	<b>541,715</b>		<b>116,367</b>	<b>88,972</b>	<b>667,608</b>
<b>Expenditures</b>						
<b>The Work of St. Andrew's</b>						
<b>Choir Music &amp; Expenses</b>						0
Music and registration		2,173				
Guest Musicians and other		8,296				
	<b>13,000</b>	<b>10,468</b>		<b>0</b>	<b>0</b>	<b>7,993</b>
				<i>SFC</i>	<i>SFC</i>	
<b>Congregational Teams</b>						
Family Ministry	1,000	154		5,000	32	3,884
Ministry Resource & Acct.	250	0				0
Missions	2,700	844				4,497
Pastoral Care/Bereavement	1,000	282				2,360
side x side	5,500	917				4,709
Christian Education	8,000	3,244				7,381
Welcome and Invitation	1,000	51				679
Session	500	924				2,852
S & P	500	0				759
Leading With Care	200	0				48
Personnel	370	715				200
Worship & Nurture	2,000	1,865		1,000		1,951

St. Andrew's Presbyterian Church

Daily Operations Plan

as at December 31, 2020

	2020 PLAN	Actual to EOY	2020 PLAN	Actual to EOY	2019 Actual
	23,020	8,996	6,000	32	29,319
<b>St. Andrew's People</b>					
Ministers	138,440	125,964			112,428
Minister - Family	28,683	28,635	59,000	59,000	86,185
Continuing Education-Ministers	2,333	2,333	667	667	3,000
Continuing Education-Members	1,000	0			158
Support Staff Remuneration	150,502	151,851	7,000	2,268	143,734
Employment Benefits	44,334	44,833	17,000	12,678	56,259
Leading & Leader Resources	750	144			204
Coaching	1,000	1,016	5,000	630	881
Search Team Exp./ Pulpit Search	5,000	3,563			0
Search Team-Relocation Expenses	25,000	0			
	<b>397,042</b>	<b>358,339</b>	<b>88,667</b>	<b>75,243</b>	<b>402,849</b>
<b>Administrative Expenses</b>					
Bank Charges	2,200	3,837	200		2,576
Insurance	7,545	7,545	1,000	1,000	6,997
Office Supplies & Expenses	12,000	10,145	3,000	1,100	13,532
Internet, telephone (SFC)					
Photo Copier Lease	4,000	4,047	1,500	1,375	5,601
	<b>25,745</b>	<b>25,574</b>	<b>5,700</b>	<b>3,475</b>	<b>28,705</b>
			<i>SFC</i>	<i>SFC</i>	
<b>Maintenance &amp; Operations</b>					
Building/Grounds Maintenance	36,700	31,792			44,033
Cleaning Contract	27,800	8,477			26,814
Major Repairs	10,000	14,285			
Computer Enhancements	2,000	41			1,503
Consulting Fee					4,843
Utilities	39,000	29,616			37,598
	0	0			0
	<b>115,500</b>	<b>84,211</b>	<b>0</b>	<b>0</b>	<b>114,790</b>
<b>We Reach Out</b>					
Advertising	1,000	0	1,000	0	
Presbyterians Sharing	27,000	27,000			30,121
Bridge the Gap		2,151			0
Presbytery & Synod Dues	24,574	24,696	0	0	25,896
Retreats & Workshops	3,000	715			2,686
Youth Conferences	500	500			500
SFC Program development			15,000	10,222	9,021
	<b>56,074</b>	<b>55,062</b>	<b>16,000</b>	<b>10,222</b>	<b>68,224</b>
<b>Total Expenditures on operations</b>	<b>630,381</b>	<b>542,649</b>	<b>116,367</b>	<b>88,972</b>	<b>651,880</b>
<b>Excess (Deficiency) of receipts</b>					
over expenditures on operations	-18,731	-935	0	0	15,727
Note 1 - in 2020, a PAR donation came via a stock sale, so it is listed in "Other Donations" for \$24,000.					
Note 2 - Due to Covid, some envelope donors used on-line giving options					



**ST. ANDREW'S**

**GROWING. LIFE. TOGETHER. WITH GOD**

**GROWING TOGETHER Financial Plan 2021**

	Heritage 2021 Plan	theCreek 2021 Plan	Heritage Actual to Dec.31 2020	theCreek Actual to Dec.31 2020	
<b>Receipts</b>					
<b>Our Sharing</b>					
Church Support (PAR )	195,000		200,932		
Church Support ( Envelope)	164,800		153,624		
Electronic	70,000		67,502		
South of Fish Creek Fund		90,785		88,872	
Family Ministry		10,000		100	
Designated to budget items			15,287		
Family	5,000				<i>Note 1</i>
Bequest	5,000				<i>Note 2</i>
Music	500				
Pledges	50,000				
	<b>490,300</b>	<b>100,785</b>	<b>437,345</b>	<b>88,972</b>	
Open Plate	3,000		1,053		
Investment income	1,500	20,000	3,032	0	
Use of space	5,000		3,380		
Memorial Fund	10,000		5,000		<i>Note 3</i>
Legacy Fund	0		25,000		
Coptic Church	0		20,721		<i>Note 4</i>
Other donations	25,000		33,549		<i>Note 5</i>
Fundraising	10,000		12,636		
	<b>54,500</b>	<b>20,000</b>	<b>104,371</b>	<b>0</b>	
<b>Total Receipts</b>	<b>544,800</b>	<b>120,785</b>	<b>541,715</b>	<b>88,972</b>	
<b>Expenditures</b>					
<b>The Work of St. Andrew's</b>					
<b>Choir Music &amp; Expenses</b>					
Music and registration	2,000		2,173		
Guest Musicians and other	8,000		8,295		
	<b>10,000</b>		<b>10,468</b>	<b>0</b>	
<b>Congregational Teams</b>					
Family Ministry	600		154	32	
Ministry Resource & Acct.	150		0		
Missions	1,000	5,000	844		<i>Note 6</i>
Pastoral Care/Bereavement	650		282		
side x side	3,000		917		
Faith Formation	5,000		3,244		<i>Note 1</i>
Welcome and Invitation	0		51		
Session	800		924		
S P & F	400		0		
Leading With Care	160		0		
Personnel	500		715		
Worship & Nurture	1,500	800	1,865		
	<b>13,760</b>	<b>5,800</b>	<b>8,996</b>	<b>32</b>	

<b>St. Andrew's People</b>				
Ministers	121,156	13,017	125,964	<i>Note 7</i>
Minister - Family	28,635	59,000	28,635	59,000 <i>Note 8</i>
Continuing Education-Ministers	3,333	667	2,333	667 <i>Note 9</i>
Continuing Education-Members	1,000		0	
Support Staff Remuneration	137,523	5,700	151,851	2,268 <i>Note 10</i>
Employment Benefits	45,695	18,901	44,833	12,678 <i>Note 11</i>
Leading & Leader Resources	750		144	
Coaching	1,200	2,000	1,016	630
Search Team Exp./ Pulpit supply	7,200		3,563	
Search Team-Relocation Exp	12,500		0	<i>Note 12</i>
	<b>358,992</b>	<b>99,285</b>	<b>358,338</b>	<b>75,243</b>
<b>Administrative Expenses</b>				
Bank Charges	4,000	200	3,837	
Insurance	8,540	1,000	7,545	1,000
Office Supplies & Expenses	10,000	2,000	10,145	1,100
Photo Copier Lease	4,000	1,500	4,047	1,375
	<b>26,540</b>	<b>4,700</b>	<b>25,574</b>	<b>3,475</b>
<b>Maintenance &amp; Operations</b>				
Building/Grounds Maintenance	31,000		31,792	
Cleaning Costs	13,400		8,477	<i>Note 13</i>
Major Repairs	0		14,285	<i>Note 14</i>
Computer Enhancements	2,000		41	
AV & Communications Program	1,000			
Utilities	40,000		29,616	
COVID-reopening exp.	3,000		0	
	<b>90,400</b>	<b>0</b>	<b>84,211</b>	<b>0</b>
<b>We Reach Out</b>				
Advertising	500	1,000		0
Presbyterians Sharing	27,000		27,000	
Bridge the Gap	0		2,151	
Presbytery & Synod Dues	28,845		24,696	0
Retreats & Workshops	1,000		715	
Youth Conferences	500		500	
SFC Program development		10,000		10,222
	<b>57,845</b>	<b>11,000</b>	<b>55,062</b>	<b>10,222</b>
<b>Total Expenditures on operation account</b>	<b>557,537</b>	<b>120,785</b>	<b>542,649</b>	<b>88,972</b>
<b>Excess (Deficiency) of receipts</b>				
<b>over expenditures on operating account</b>	<b>(12,737)</b>	<b>0</b>	<b>(933)</b>	<b>0</b>

## **NOTES TO 2021 BUDGET**

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**Note 1**

This is related to the donation which was designated for families. This will be used to fund the 2021 Faith Formation expenses

**Note 2**

This is an unrestricted bequest that will be used towards the 2021 budget

**Note 3**

Money used from the Memorial Fund is to be used towards the new associate minister position

**Note 4**

The shortfall from the Coptic Use of Space is being funded by way of new pledges of \$5,000 per donor for 5 years

**Note 5**

This is comprised of donations such as security sales, Heritage Seniors, United Way, etc.

**Note 6**

Mission money given to new worshipping communities/congregations

**Note 7**

For 2021 this includes the Minister of Life and Vision, Growth and Care and Pastoral Care Interim

**Note 8**

Allocation of 2/3 Family Minister to SFC

**Note 9**

Allocating 2/3 of Family Ministers continuing education costs to SFC

**Note 10**

Personnel will be doing a full review of the St. Andrews staff configuration in 2021

**Note 11**

Allocations of benefits follow same allocation as people expenses

**Note 12**

This is budgeting for half the relocation expenses in 2021 and half in 2022

**Note 13**

Cleaning costs are assumed to resume half way through the year (6 months) - budgeted at comparable amount to 2019

**Note 14**

Major repairs have been moved into the capital budget, prepared by the facilities team

ST ANDREW'S - 2021 TO 2025 MAJOR PROJECTS PLAN OVER \$1,000

Project	Category	Description	2021	2022	2023	2024	2025
Boiler Scaling	Reliability	Prevention of calcium and magnesium deposits	5,000				
Fire Alarm Panel	Safety	Present unit is 17 years old, spares unavailable	10,000				
Office Alarm	Security	Current alarm unreliable, 27 years old		5,000			
New Cupboards	Maintenance	Trinity Hall cupboards require replacement (funded)	0				
Foyer Skylight	Maintenance	Cracked unit requires replacement		2,000			
Stucco Repairs	Maintenance	Repair holes mainly on south wall from flicker birds	2,000				
Foyer Renovation	Maintenance	New floor covering and paint		10,000			
Karl English Lounge	Maintenance	New window, blinds and paint			7,500		
Sanctuary Glare	Health	Reduce worshipper's glare on south and east windows *	3,000				
HVAC Roof Unit 1	Maintenance	Units 17 years old, require major overhaul			10,000		
HVAC Roof Unit 2	Maintenance	Units 17 years old, require major overhaul				10,000	
HVAC Roof Unit 3	Maintenance	Units 17 years old, require major overhaul					10,000
Kitchen Reno	Health	General renovation, wall and ceiling tiles, paint				10,000	
Parking Lot	Maintenance	On going repair of pavement patching		5,000	5,000		5,000
LED Lighting	Maintenance	Office, Upper Room change out for LED lighting		1,000			
Contingency	Maintenance	Allowance for unidentified issues	2,000	2,000	2,000	2,000	2,000
		<b>Total</b>	\$22,000	\$25,000	\$24,500	\$22,000	\$17,000
<b>Funding Source</b>							
		Legacy Fund	10,000	10,000	10,000	10,000	10,000
		Major repairs reserve	12,000				
		Fundraiser		15,000			
		<b>Total</b>	\$22,000	\$25,000	\$10,000	\$10,000	\$10,000



## 2021 Annual Congregational Meeting Information

It's that time of year again! This year our 2021 Annual Congregational Meeting will be via Zoom. We are offering the following to help you prepare for, and participate in, this important meeting of our faith family.

### Unfamiliar with Zoom? Zoom Test Meeting – Thursday, March 11 @ 6:30 pm

Here are some opportunities for you to become more familiar with Zoom prior to the ACM:

- Join a ZOOM TEST MEETING with the Clerk of Session, Debby Dorcas  
Thursday, March 11 anytime from 6:30 - 7:00 pm

**Join Zoom Meeting:**

<https://us02web.zoom.us/j/87983734006?pwd=UWxMeWFtT2VneEF1UXprb0syaGljQT09>

**Meeting ID:** 879 8373 4006

**Passcode:** 872717

**You can also join by phone by dialing:**

1 587 328 1099 Canada

Meeting ID: 879 8373 4006

Passcode: 872717

- Attached you will find a sheet of Zoom instructions that may answer some of your questions

### Deeper Dive into 2020 Financials – Monday, March 15 @ 7:00 pm:

- Do you have questions you'd like to have answered in a smaller setting about the 2020 Financials? Members of the Finance Team will be available by Zoom at **7 p.m. on Monday evening, March 15**
- Please join them at that time for a Q & A in a smaller group setting. For a more efficient meeting, consider emailing your question(s) in advance to Cathy Millar of the Finance Team at [cathyamillar@gmail.com](mailto:cathyamillar@gmail.com)
- ZOOM DETAILS:

Monday, March 15 - Deep Dive into 2020 Financials: 7:00 pm

Join Zoom Meeting:

<https://us02web.zoom.us/j/82220378502?pwd=M215SGlYa0RlSDgrekc0QTg0alo5UT09>

**Meeting ID:** 822 2037 8502

**Passcode:** 427968

You can also join by Phone:

+1 587 328 1099 Canada

**ACM – Enjoying dessert together beforehand – March 16, 2021 – 6:40 pm**  
**Annual Congregational Meeting** **– 7:00 pm**

Please come early to the meeting if you'd like to join other members of the congregation in relaxed **social time over dessert**. If you log on to the Zoom meeting at **6:40 p.m.**, you can enjoy your dessert in the company of others in a small group setting. Small groups will be created randomly and everyone will be turned back to the main meeting just before 7 p.m.

**ZOOM DETAILS:**

Tuesday, March 16 - Annual Congregational Meeting (This is the link for 6:40 or 7:00 pm)

Join Zoom Meeting

<https://us02web.zoom.us/j/89917870146?pwd=dnBCNi8zUUhsaFEwVjJSTVI6VlovUT09>

Meeting ID: 899 1787 0146

Passcode: 495467

Or you can join by phone for the 7:00 pm meeting by dialing:

+1 587 328 1099 Canada

Meeting ID: 899 1787 0146

Passcode: 495467

**Question Box:**

If we were meeting in-person at the Church, you would have had an opportunity to submit questions in a question box at the Welcome Desk. This year, if you have questions you would like a response to, please:

Send your questions to [office@standrewscalgary.ca](mailto:office@standrewscalgary.ca)  
with the subject line: QUESTION FOR ACM

**TO RECEIVE LINKS BY EMAIL:**

If you would like to receive links to any of these meetings that you can just click on to join, please send an email to [office@standrewscalgary.ca](mailto:office@standrewscalgary.ca) and ask for the SPECIFIC LINKS you would like.

If you have any questions or concerns, please contact:

Debby Dorcas: [ddorcas@standrewscalgary](mailto:ddorcas@standrewscalgary)

Cathy Millar: [cathyamillar@gmail.com](mailto:cathyamillar@gmail.com)

Dolly Forcade: [dforcade@standrewscalgary.ca](mailto:dforcade@standrewscalgary.ca)

## Zoom Link and Instructions for Annual Congregational Meeting - Thursday, March 16<sup>th</sup>

If joining by **computer, iPad/tablet or smart phone**: Click on the zoom link below:

**Zoom link:** <https://us02web.zoom.us/j/89917870146?pwd=dnBCNi8zUUhsaFEwVjJSTVI6VlovUT09>

**Meeting ID:** 899 1787 0146

**Passcode:** 495467

**Here are a few suggestions for those who may be unfamiliar with zoom.**

Some of these suggestions may be possible for you... and some may not.

The intent is not to overwhelm but to try to make your experience as enjoyable and easy as possible.

### *How do I join the online meeting?*

- If you haven't already done so, please install the Zoom app on your iPad or tablet or download the Zoom software on your computer. (Note: the bigger the screen you have, the more faces you will see. (iPhones/smart phones will not allow you to see many people, but if that's what you have, you'll still be able to connect!)
- Please sign in 10 minutes before the start time by clicking on the link provided above or copying and pasting it into your browser. Just follow the prompts which appear on your screen. Click on "Open Zoom Meetings" then "Join with Video." You will be placed in a waiting room until the host admits you. When prompted click on "Join with computer audio."

### *What do I do if I need help during the zoom meeting?*

- Use the chat feature to ask a question of our co-host: Debby Dorcas. To use the chat feature: locate the chat icon on your menu bar which will either appear at the bottom or top of your screen. When you click on "Chat" it will open a window along the side of your screen and you will be able to type messages in a box.
- OR Email Debby Dorcas at [ddorcas@standrewscalgary.ca](mailto:ddorcas@standrewscalgary.ca) if you have questions during the meeting.

### *How can I change my 'device name' to MY name?*

- It would be helpful to be able to identify one another. If your name does not appear at the bottom of the square in which you appear, right click on the words in the lower left corner of your square on the screen. Click on "rename." Please type your name in the box that appears and click "ok." This should change the name that identifies you from your device name (i.e. iPad or galaxy, etc.) so we will all know who you are.

### *Why is my microphone sometimes going to be muted?*

- All participants will be muted at certain times during the meeting. Zoom is designed for spoken voices and picks up the loudest sound it detects whether that is a voice, laugh or a cough. We all have different internet speeds available to us so there will be different lag times for each of us.
- When it is time for congregational discussion, we will unmute all mics. If for some reason your microphone is still muted and you can't be heard if you wish to speak, please locate your microphone button on the left corner of your menu bar. By clicking on it, you will be able to unmute yourself to speak.
- You will get the best sound from headphones or an external speaker rather than the built-in computer speakers, especially in older models.

### *Why can't people see me?*

- Please ensure that your video is on (again you will find an icon of a video camera on your menu bar at the top or bottom of your screen). If the video camera has a red slash through it, click on it to remove the slash and your camera will be on and we should be able to see you. If you don't have a webcam on your computer, you will see other participants, but we will not see you, and your name or device name will appear in a black box.
- Please sit in bright light directly in front of your camera so we can see one another easily.

### *Why can I only see a few people, not everyone?*

- There are 2 ways for you to view participants. In the corner of your screen you will see either **Speaker View** or **Gallery View**. It indicates the alternative to the view you are currently in. When you see "Speaker" you are in gallery view and you can see small images of each participant with up to 25 faces on each page. An arrow on the right side of your page will allow you to click to the next page of participants. An arrow on the left side of the page will allow you to go back to a previous page. When you see "Gallery" you are in speaker view and the image of whoever is speaking will appear larger and there will be a column of other participants that you can scroll down to see additional faces of 5 or so at a time.