

North Caradoc-St. Andrew's Presbyterian Church
Annual Report 2011

Table of Contents

Agenda for Annual Meeting.....	2
Annual Congregational Meeting Minutes.....	3
Minister’s Message	7
Session Report	8
Board of Managers	10
Audit Report.....	10
Trustees Report.....	11
Worship Committee.....	12
Fellowship Committee	13
Benevolent Fund	13
WMS and Ladies Aid	14
Christian Education Committee	15
Sunday School	16
Men’s Breakfast Fellowship	16
Music Report.....	17
PAR Report	17
Mission and Outreach.....	18
Financial Reports.....	20-26

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

AGENDA

1. Opening Devotions
2. Appointment of Secretary
3. Adoption of Agenda
4. Adoption of 2011 Congregational Meeting Minutes
5. Business Arising from Minutes
6. Review and Adoption of Committee and Auditor Reports
7. Review and Adoption of Financial Reports
8. New Business
9. Motion to adjourn Annual Meeting
10. Closing Prayer and Benediction

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

2011 Annual Congregational Meeting

The Annual Meeting of North Caradoc – St. Andrew’s Presbyterian Church was held March twentieth in the year of our Lord twenty eleven (2011 March 20) at one o’clock in the afternoon (1:00 p.m.) within North Caradoc – St. Andrew’s church.

The Rev. Kathy Fraser opened the meeting with prayer. Janet Evans nominated Theresa Glithero as recording secretary. It was agreed that Theresa Glithero be recording secretary for this meeting.

Theresa Glithero moved the adoption of the minutes as printed in the annual meeting report. Wilma Reath seconded the motion. It was noted that the custodial remuneration should read eighty-seven dollars (\$87) per cleaning and the organist’s remunerations should read thirty-six dollars (\$36) per practice. Noting those corrections, the motion carried.

The Rev. Kathy Fraser suggested that all reports be reviewed separately and one motion would be entertained after all had been reviewed to adopt the reports. Agreed. The following reports were received: Worship Committee, Mission and Outreach Report, Christian Education Committee, Sunday School Report, Women’s Missionary Society/Ladies’ Aid Report, Choir Report, PAR Report and 2010 Trustees’ Report.

Trustees for the year twenty eleven (2011) are appointed at the annual meeting. Peter Evans moved that Jan Salomons, Doug Cudney and Marueen Tomchick be appointed as Trustees. Darrell McComb seconded it. Carried. Thanks are extended on behalf of the congregation for managing the church’s funds well.

It was moved by Sharon Gillies and seconded by Janet Evan to accept the previously listed reports as printed. Carried.

Brian Huston spoke to the Financial Planning Committee Report. This Committee, consisting of representative from Session and the Board of Managers, Treasurer and a Trustee, meets once a year to look at the short and long term view of the finances of the church. Members are Brian Huston, Jan Salomons, Peter Evans, Larry Langford, Darrell Mcomb and Charlie Bolton.

It was agreed to continue to pay down the mortgage as per the payment plan and continue to reinvest the investment interest into the Trustees’ accounts.

It was agreed to support eh initiative to investigate the use of the Presbyterian Church in Canada Consolidate Fund as an investment vehicle for the Hugh Turner Estate Funds. Once the investigation is complete, the findings will be presented to the congregation at a later date. It was agreed that this be included in the Endowment Fund Policy currently under development, and will be brought to the congregation for approval when complete.

It was agreed to move the cost of the Youth Ministry out of the operating budget and have it under the Trustee Accounts.

It was agreed to initiate a Planned Giving Program, using the Youth Ministry investment as an example to celebrate the results of previous planned gifts. With the guidance of the Planned Giving Office an education program for the congregation will be undertaken to ensure that the congregation understands that this is not giving from normal income but giving from assets.

It was agreed that any funds for special gifts or fundraising related to the Planned Giving initiative be directed to the Trustee Accounts to assist in funding Youth Ministry.

It was agreed to work toward passing an operating budget that is balanced, with no planned transfers from the Trustee Accounts in twenty eleven (2011). This would require an increase in offertory givings in the range of seven to ten percent (7% to 10%).

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

2011 Annual Congregational Meeting cont’

It was moved by Brian Huston and seconded by Jan Salomons to separate the budget preparation process and approval from the Annual meeting, such that the budget can be prepared and approved prior to the start of the year (December and the Annual meeting held early in the new year deal with non-financial items related to committee programs. Carried.

It was agreed that the Financial Planning Committee, through Session, introduce the concepts of Endowment Funds and Planned Giving to the congregation of North Caradoc-St. Andrew’s. To that end, it was agreed that

- Session confirm agreement with Planned Giving Initiative (completed in late 2010)
- North Caradoc – St. Andrew’s join ProVisionaries Network of Congregations of the Presbyterian Church in Canada to commit to program and be eligible for resources and guidance from the Planned Giving Office (Herb Gale) – this was completed by Session early 2011.
- Develop Draft policy for Endowment or Planned Giving with input from Herb Gale in Church offices to bring to the congregation for approval.

Brian Huston moved that the Memoriam Accounts funds be moved under the trustees to allow better return on current investment. Anna Tapai seconded it. Carried.

Brian Huston moved that the Trustees continue to keep a separate record of the memoriam account and a method for accessing the money. Currently the request and approval must come through Session. Sharon Peckham seconded it. Carried.

The Balance Sheet and Profit and Loss Statements were reviewed. Janet McGugan assumed the chair while the Rev. Kathy and Andy Fraser left the meeting.

The Board of Manager’s recommended that the Rev. Kathy Fraser’s stipend remain unchanged. She received an extra week of vacation last year and this will continue. Wilma Reath moved the Board of Managers recommendation for the Rev. Kathy Fraser’s stipend to be accepted. Janet Evans seconded it. Carried.

The Rev. Kathy Fraser resumed the Chair.

The Personnel Committee suggested a 2% remuneration increase for all paid personnel with the same job description and contracts as last year. Contracts were secured for all personnel except the organist. Session had made a decision not to renew the contract for the music ministry provided.

Janet McGugan moved that the recommendation to increase the remuneration for the bookkeeper, choir director, custodian and the Youth and Sunday School Coordinator be accepted as printed in the Annual Report. Peter Evans seconded it. After discussion, it was agreed by the mover and seconder of the original motion to vote on each item separately.

It was moved by Janet McGugan and seconded by Peter Evans that the bookkeeper be given two thousand six hundred and ninety five dollars (\$2,695) per year. Carried.

It was moved by Janet McGugan and seconded by Peter Evans that the Choir Director be paid thirty one dollars (\$31) per practise and forty dollars (\$40) per church service. Carried.

After discussion it was moved by Janet Evans and seconded by Jan Salomons that the remuneration for the organist be negotiable with the qualifications of the applicant to a maximum of thirty seven dollars (\$37) per practice and sixty eight dollars (\$68) per service. Carried.

It was moved by Janet McGugan and seconded by Peter Evans that the remuneration for the Youth and Sunday School Coordinator be two hundred and seventy six (\$276) per week based on fifteen (15) hours per week, eleven (11) months of the year. Carried. After discussion it was agreed to have the Personnel

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

2011 Annual Congregational Meeting cont’

Committee review the time required for the position and take this under advisement for the following year.

Brian Huston moved and Susan Wardell seconded the motion that the slate of offices for the Board of Managers for 2011 be Charlotte Gregory, Charlie Bolton, John Dorrestyn, Peter Evans, Ron Haggith, Darrell McComb, Janet McGugan, Jan Salomons and Dan Walker. Carried.

Theresa Glithero moved and Janet McGugan seconded the motion to appoint Bob Gillies to the Board of Managers for 2011. Carried.

Presbytery, during a recent visit to North Caradoc-St. Andrew’s suggested a recommendation to introduce envelope counters to count the collection at the church at the close of service. A ledger would be kept at the church and signed off on before the money would be given to the Treasurer for deposit. Brian Huston moved to have a group of a maximum of ten people available so that two people could be responsible for counting the envelopes each week. Janet McGugan seconded it. During discussion it was suggested that the two people each week consist of a member of the Board of Managers and a member of the congregation where possible. The original mover and seconder agreed to the amendment being added. Motion was defeated.

Andy Fraser moved that Brian Huston be authorized to enlist a group of eight to ten volunteers willing to count money and two of those volunteers count the envelopes at the church each week. Sharon Gillies seconded it. Carried.

Brian Huston introduced the suggested budget for 2011 noting an approximate 10% increase over the 2010 offering. Theresa Glithero moved that the Presbyterians Sharing...allocation of seven thousand three hundred dollars (\$7,300) be accepted. Susan Wardell seconded it. It was noted that this is two hundred dollars (\$200) over last year’s allocation and two hundred (\$200) less than Presbytery’s suggested allocation. Carried.

Brian Huston indicated that the first year of the Youth Ministry was fully funded by the Trustees. The objective is to gradually move the expense to the operating budget. In the year 2011 it is hoped that twenty five percent (25%) be funded by the operating budget and seventy five percent (75%) from the Trustees.

Fundraising activities were discussed to help increase the operating budget allowing the community to participate in activities. It was agreed that Bill Lamont head fundraising events.

Andy Fraser moved to approve the proposed budget for 2011 as presented. Janet McGugan seconded it. Carried.

Brian Huston moved and Bob Gillies seconded the motion to appoint Sharon Pechkam and Wilma Reath as auditors for 2011. Carried.

It was agreed that the third Sunday in February (2012 February 19) be the date for the next annual congregational meeting.

Sharon Peckham, on behalf of the congregation thanked the Rev. Kathy Fraser as well as Doug Gillard for their leadership this past year.

Sharon Peckham motioned to adjourn.

The Rev. Kathy Fraser expressed her gratitude to the congregation for the work that is done on an ongoing basis to further Christ’s work. The Rev. Kathy Fraser closed in prayer.

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

Congregational Meeting – 2011 October 16

A congregational meeting was held October sixteenth in the year of our Lord twenty-eleven (2011 October 16) at twelve o’clock noon (12:00 p.m.) within North Caradoc – St. Andrew’s.

The Rev Kathy Fraser opened the meeting with prayer. It was agreed that Theresa Glithero be the recording secretary for this meeting.

Elder Brian Huston presented an update to the congregation of the current budget year in advance of the preparation of the draft twenty twelve (2012) budget to be presented to the congregation at a later date. It was agreed at the last annual congregational meeting to separate the approval of the budget from the annual meeting to a congregational meeting before the New Year. It was noted increased expenses and lower than budgeted income currently in twenty eleven (2011) has resulted in an increase in monies transferred from the monies held by the Trustees. This increase in transfer of funds from the Trustee accounts to the general operating account is not sustainable for future years. The operating budget is separate from the monies held by the Trustees.

Trustee Jan Salomons presented a summary of the monies held by the Trustees. He explained that income from the investments are lower because of the lower interest rates as well as less money to invest due to higher transfers to the operating account.

After the presentation it was noted that Session and Board of Managers would welcome input from the congregation to address the expected shortfall for twenty twelve (2012). The preparation of the draft budget is currently underway.

The Rev. Kathy Fraser stated that at the annual meeting it was agreed that approval be given for the Trustees to transfer monies into the operating budget at a congregational meeting. It was moved by Freda DeRuiter and seconded by Janet Evans to approve the transfer of eighteen thousand dollars (\$18,000) to date from the Trustee Account to the Operation Budget. Carried.

The Rev. Kathy Fraser thanked everyone involved in managing the monies of this congregation so well and diligently. Jan Salomons motioned to adjourn. The Rev. Kathy Fraser closed in prayer.

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH*Annual Report 2011 - Annual Congregational Meeting, February 19, 2012*MINISTER’S MESSAGE

***May the words of my mouth and the meditations of our hearts
Be acceptable in your sight, O Lord, our Rock and our Redeemer.***

Taken from Psalm 19:14, these words are spoken each and every Sunday at the beginning of the sermon.

These are familiar words for those who attend worship regularly. They are the prayer that what I am about to say, and what you are about to hear and consider, will be pleasing in God’s sight. But there are many words that are spoken and much meditation of hearts, in the context of the work of this congregation: there are meetings of the Session, Board of Managers, Women’s Group, Book Club, YAC, Sunday School, movie and games nights, choir, Trustees meetings, fellowship times, fund raising activities, and others. These words would make an appropriate opening prayer every time we gather, as a reminder of who we are, and whose we are, and why we are doing what we are doing.

This Annual Report contains a summary of the mission and ministry of North Caradoc St. Andrew’s Presbyterian Church in 2011, and I believe that this same prayer is appropriate here as well. In other words, “may what we *have done* be pleasing and acceptable in your sight, O Lord.”

And as we look toward this new year, we pray that the words we speak, the thoughts/meditations of our hearts and the decisions we make, will all be done so that God will be pleased.

I continue to give thanks to God for each of you, and for the myriad of ways in which you engage in and support the ministry of Jesus Christ. I am honoured to be in partnership with you, sharing the message of the Gospel in word and action.

May the Lord bless us and keep us. May the Lord make his face shine upon us and be gracious to us. May the Lord lift up his countenance upon us and give us peace.

Rev. Kathy

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

Session Report – 2011

respectfully submitted by Theresa Glithero, Clerk

Session wishes to express earnest appreciation to the Rev. Kathy Fraser for her ongoing support of this congregation through her insightful, inspiring, and thought provoking sermons each week as well as the many special services held throughout the year. We also are happy that this support goes beyond the walls of the church to the community.

Session also wishes to express heartfelt appreciation to Doug Gillard, Children and Youth Coordinator for his insightful discussions and teaching of scripture as well as the ongoing activities involving families and youth of this congregation and the community at large. Monday night movies and Friday night games night are well received by those participating. School PA day activities are a delight to all that attend the day long activities. As well, he provides direction and support for the Sunday School program and coordinates the nursery supervision schedule.

The Sunday School program is enjoyed by the children that attend. Bible stories are told with figures and wondering questions are asked giving the children time to reflect. A worship atmosphere in the classroom allows the children to talk to God in many ways.

There were seven Holy Communion services during the year taking place March 13, April 21 (Maundy Thursday), June 4, July 17 (joint worship service), October 2, and December 4, and December 24 (Christmas Eve). An average of 65 members and friends came to the Lord’s Table to be fed. The Hungarian speaking congregation held four Holy Communion services taking place April 10, June 12, September 11 and December 17. An average of 25 members and friends were fed at the Lord’s table. The Reverend Ferenc Szatmari conducted the Hungarian speaking services.

We were blessed to baptize Logan Carruthers, son of Jamie and Lori Carruthers, Donnie Carruthers, Sandy Carruthers-Terry, Andrea Harvey, Dave Vegso and Kim Vegso as full communicant members of North Caradoc – St. Andrew’s at a service conducted on 2011 June 19.

The congregation mourns the passing of Isabelle Skinner and Doris Davis. They will be missed by their families and many friends.

The Reverend Kathy Fraser performed two weddings this past year. The congregation wishes Erik Schmidt and Sarah Brooks as well as Geoffrey Day and Jennifer Arnold much happiness.

A number of Bible Studies were held throughout the year. These were in different formats ranging from a one day study on a particular topic or a study spanning a number of weeks. The latter format was the study of the book Soul Feast – An Invitation to the Christian Spiritual Life. These studies were very informative because of the diverse discussions and interpretations that took place. Those participating came away with as many questions as ‘ah ha’ moments.

Palm Sunday was truly a day to be celebrated. Fiona the donkey welcomed parishioners to worship service as her ancestors did so many years ago. Maundy Thursday service was a walk through Jesus’ Life. The church was opened for an all night prayer vigil with opportunities for directed prayer or personal reflection. Being in the presence of our God in the quiet, darkened church is a powerful experience.

This was an exciting year for the London |Presbytery in that the 1`37th General Assembly was held in London in early June. A number of elders from this congregation served communion to the one thousand commissionaires from across Canada and some members of the choir sang at the opening

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

worship service. There were also member of North Caradoc – St. Andrew’s that attended the opening worship service as guests. It was an experience that would not be quickly forgotten by those who attended. The thought that all these people were praising our God at the same time was awe inspiring. North Caradoc – St. Andrew’s church offered a relaxing evening to any commissioners who wished to travel by school bus to the McGugan farm for a barbecued chicken dinner, homemade pies and fruit for dessert and entertainment by Route 66. This relaxing evening was well attended and enjoyed. It was an honour to have the Moderator of the 137th General Assembly, the Rev. Dr. H.D. Rick Horst, as one of the attendees. Session wishes to thank all those that participated in showing the commissioners that attended from across Canada the hospitality of North Caradoc – St. Andrew’s. It was an amazing evening.

The Youth held an enormous yard sale with proceeds being directed to help offset the costs of CY12. The Rev. Kathy Fraser held a blessing of the animals service in the summer. A pasta dinner in the fall was enjoyed by many. The Christmas season was celebrated with an afternoon of crafts and culminated with a pot luck dinner.

Session is humbled by the many acts of kindnesses displayed within the walls of the church and beyond into the community. Needs that arise within our church family or beyond the walls of the church become a challenge taken on by this congregation with no thought of recognition. Food and clothing is donated to those in need; animals and stables are purchased; orphanages are sponsored; money is donated; a thoughtful word is uttered; a card is sent; a listening ear is provided; a hug is given; and the list could go on. Session realizes the work of the Holy Spirit within this church family.

Session wishes to thank all those who help with the day to day operation of the church. Thank you to our church school leaders, those who fill the sanctuary with music, those who provide snacks, those who visit the sick, those who organize fund raising events, those who keep the finances in order, those who wash dishes, those who shovel snow, those who keep the church in good repair, those who uphold the people and ministry of the congregation in prayer, those who prepare the bulletins and those who provide the bulletin on the screen. Whether listed or not, each person of the church family is vital and important to the life of this congregation. Session is humbled by the many who serve God willing and cheerfully with the talents that they possess.

We give thanks to God for His continued presence with us as we journey individually and collectively honouring His name. We also express appreciation to the congregation both young and mature for the continued support, prayers and faithful attendance this past year.

Yours in Christ

Your Session Members

Lily Carrothers
Andy Fraser
Christin Gillard
Doug Gillard
Kathy Gillard

Sharon Gillies
Theresa Glithero
Brian Huston
Carol Huston
Darrell McComb

Wilma Reath
Nancy Tomchick
Susan Wardell
Rob Whitbourn

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

Report from the Board of Managers 2011:

This was a very productive year. We painted the basement and replaced the lighting fixtures giving it a bright new look. Also there was some new furniture donated to make things more comfortable for the movie watchers.

We would like to thank Nancy Haggith for her work as our organist. Marilyn Bailey retired from the custodian position. We appreciate all they did over the years.

We hired Juanita Holman to clean the church each week. A “Music Ministry” position which makes one person (Kathy Gillard) responsible for the music whether it be playing the piano, leading the choir or arranging special music. We would like to thank the congregation for being patient while we made the changes.

We installed a water softener to help preserve our pipes and it has improved the smell of the water as well. The fridges were replaced with two new ones.

A new Board chair and secretary were appointed, Janet McGugan and Charlotte Gauthier-Gregory. We would like to thank Ron Haggith and Charles Bolton who previously held these positions for all their work.

We received a \$10,000 grant from Canadian Ministries/The Vine for Youth Minister Position. A Planned Giving initiative was established.

We had a serious concern for our finances this year because we needed to use more trustee funds than we had planned.

The budget was approved in December to make sure decisions were made before they were to come into effect.

Respectively submitted by:

Janet McGugan

Audit Report

Sharon Peckham and myself have audited the 2011 books on Feb. 8, 2012 and found no discrepancies with the bookkeeping.

Respectfully Submitted

Wilma Reath

NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

2011 Trustees' Report.

Overall the funds managed by the Trustees dropped during 2011 by \$13,960.19.

During the year our fixed investments earned \$9,904.75 in interest and we paid \$6,157.00 towards our mortgage. Another \$18,000.00 was transferred to the Operating account, the same amount as in 2010. To cover this operating need and ensure that the anticipated cash flow needs in early 2012 can be met, the Trustees had to reduce the invested capital by \$10,000.00. The smaller investment portfolio coupled with the current low interest rates has reduced our expected 2012 investment income from \$9,904.75 to \$8,094.75, a drop of \$1,810.00.

The Financial Planning Committee has investigated investing the principal funds from the Hugh Turner Estate (\$160,800) with The Presbyterian Church in Canada in their Consolidated Investment Portfolio. A number of congregations make use of the fund managers financial acumen to increase the return on their investments. There is definitely the potential of increased earnings and growth in the long term but in weighing up the potential earnings against our present cash flow needs it was decided to defer committing to long term investment at least until our mortgage is paid off.

Investments

As at December 31, 2010					
Account Name	Investment	Start Date	Maturing	Interest Rate	Annual Interest
Hugh Turner Estate					
Special Rate 007	\$60,000.00	Sep 25, 2006	Sep 25, 2011	4.60%	\$2,760.00
Special Rate 008	\$40,800.00	May 12, 2008	May 12, 2013	4.10%	\$1,672.80
Special Rate 009	\$60,000.00	Aug 7, 2009	Aug 7, 2012	3.15%	\$1,890.00
	\$160,800.00				\$6,322.80
North Caradoc-St. Andrews					
Special Rate 006	\$40,000.00	Sep 25, 2006	Sep 25, 2011	4.60%	\$1,840.00
Special Rate 010	\$20,000.00	Aug 18, 2009	Aug 18, 2012	3.15%	\$630.00
Special Rate 011	\$35,300.00	Dec 18, 2009	Dec 18, 2012	3.15%	\$1,111.95
	\$95,300.00				\$3,581.95
Total	\$256,100.00			3.87%	\$9,904.75
All Interest earned is deposited in Sydenham Bonus Account #003					

As at December 31, 2011					
Investment	Start Date	Maturing	Interest Rate	Annual Interest	
\$60,000.00	Sep 26, 2011	Sep 25, 2016	3.10%	\$1,860.00	
\$40,800.00	May 12, 2008	May 12, 2013	4.10%	\$1,672.80	
\$60,000.00	Aug 7, 2009	Aug 7, 2012	3.15%	\$1,890.00	
\$160,800.00				\$5,422.80	
\$30,000.00	Sep 26, 2011	Sep 25, 2016	3.10%	\$930.00	
\$20,000.00	Aug 18, 2009	Aug 18, 2012	3.15%	\$630.00	
\$35,300.00	Dec 18, 2009	Dec 18, 2012	3.15%	\$1,111.95	
\$85,300.00				\$2,671.95	
\$246,100.00			3.29%	\$8,094.75	
All Interest earned is deposited in Sydenham Bonus Account #003					

Current Accounts

Account No.	Name	Balance Dec 31, 2010
Number #003	Sydenham Bonus Saving	\$20,739.74
Number #002	Sydenham Building Fund	\$1,056.86
Number 5011747	Royal Bank (Closed)	\$0.00
Number 1056588	Manulife Bank (Closed)	\$0.00

Account No.	Name	Balance Dec 31, 2011
Number #003	Sydenham Bonus Saving	\$17,526.55
Number #002	Sydenham Building Fund	\$309.86

Summary		
December 31, 2010	Total Current	Total Trustees
	\$21,796.60	\$277,896.60
	Total Investments	\$256,100.00
	Total Trustees	\$277,896.60

Summary		
December 31, 2011	Total Current	Total Trustees
	\$17,836.41	\$263,936.41
	Total Investments	\$246,100.00
	Total Trustees	\$263,936.41

Respectfully remitted,
Maureen Tomchick, Doug Cudney and Jan Salomons

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH*Annual Report 2011 - Annual Congregational Meeting, February 19, 2012***Worship Committee Report**

What is worship? In the Christian denomination, worship is the adoration and contemplation of God the Father, God the Son and God the Holy Spirit. The worship committee strives to provide an atmosphere that combines the elements of a service to encourage reflective and prayerful meditation; stir the desire for knowledge and understanding of God’s word; and take pleasure in our freedoms to express praise, and wonderment. The Worship Committee is aware that our congregation has a diversity that has provided an opportunity for growth. We have added new monthly responses and a contemporary hymn with instrumentation (including percussion shakers etc.) that encourages participation from the younger age group. The PowerPoint screens are continuing, with the help and expertise of Ron Haggith, and Brian Huston to aid in the ease of responses and hymns. Thank you for your dedication in providing this enhancement to our services. Services are now available on CD for your listening pleasure. If you have missed a Sunday at church or wish to share a message with a friend in need, please feel free to ask to borrow the “Message” and listen to the service in its entirety.

There have been many members involved in preparing for Sundays service that include: shoveling snow, cutting grass, providing fresh water or changing the cooler tanks, pressing linens, washing table cloths, preparing and counting communion cups and gluten free bread (personal thank you), collecting /counting offerings including the wagon, preparing the bulletin and newsletter (fabulous job!)changing the hymn board, setting up the sound system, adjusting the thermostat accordingly, setting up the laptop and changing slides for PowerPoint, preparing for nursery/Sunday School, copying the service for hearing impaired or shut ins, decorating, setting up for Christmas Eve, the spirituality centre’s (requires a lot of work), special bulletin orders, covers for annual reports, baptismal bonnets, bible purchases, certificates of blessings, the dedication of the adult choir members (your are an amazingly faithful group!),guest musicians, guest speakers, and those familiar faces that grace us leading hymns with guitars and drums, playing organ, adding flute descants, and spontaneously joining the adult choir to help out. The worship committee also thanks: all of those that have participated in the Lent and Advent lighting and readings and the elders for their rotation of duties in welcoming and opening services; those that have taken roles in and attended special services such as: the Holy week spirituality centre and Maundy Thursday prayer vigil, The Blessing of the Animals, Christmas Eve, Caradoc Community Choirs Evening of Christmas Music etc; and our special guests over the past year including Peter Seig (vocalist), Charles Middleton, (Pulpit relief), and Six Vocal Ensemble

With gratitude, faithfulness and devotion we will continue to work toward making Sunday Services an experience that draws you closer to understanding faith, renewing hope, strengthening the desire to be more like Him, giving the opportunity to sing praises to the Lord for the blessings in your life, and granting consent to ask forgiveness and pray for healing. A Worship service that enables you to enter His house and listen to the many ways in which God speaks to us through the kindness and fellowship of our church family. A Worship service that empowers you to go out praising the bountiful love in which we are bound together, and praying for others, that all may experience the joy of an unconditional love and a life everlasting through Christ.

If you would like to be a part of the Worship Committee please speak to Kathy F. or Kathy G.

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

Fellowship Committee Report

The Fellowship committee along with other church members on June 8, 2011 North Caradoc – St. Andrew’s hosted a BBQ for those attending the General Assembly . The event was held at Jean’s McGugan farm. Special thanks to Sue for looking after the BBQ Chicken and Route 66 for performing while we dined. I would like to thank the Committee members and **all** those who helped with this event. Committee Members are: Beth Vriends, Trish DeRuiter, Nancy Tomchuck, Penny McComb, Lorraine Lamont

Respectfully Submitted
Wilma Reath

BENEVOLENT FUND

On behalf of the individuals and families who have been helped through the designated monies of the Benevolent Fund, thank you and God bless you.

For the last number of years, North Caradoc St. Andrew’s has budgeted \$500.00 for benevolent purposes and has entrusted me with its disbursement. Last year, as in the past, all of the monies have been given to assist those who have found themselves in temporary financial crisis. Most of the funds have been used to purchase groceries, although a couple of times they have purchased gas for a vehicle or have helped to pay a utilities bill.

It was decided last fall that for the year 2012, the money would all be converted into Food Basics gift cards, to be picked up at the church. Should this prove impossible, other arrangements will, of course, be made. It is hoped that additional support (conversation, prayer) will be made possible. This will be reviewed at the end of the year to assess whether or not to continue in this way.

Again, thank you for generously including benevolent monies in the budget. It speaks of your compassion and willingness to minister to all in need, whether friend or stranger, for all are our brothers and sisters in Christ.

Rev. Kathy

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH*Annual Report 2011 - Annual Congregational Meeting, February 19, 2012***WMS / Ladies' Aid**

The WMS / Ladies' Aid held 5 regular meetings at the home of Lily Carrothers. In addition, we have attended presbyterial events in January, May and September. We have completed the study on the plight of refugees and displaced persons through the PCC publication "Staying Rooted in an Uprooted World". We watched videos and had a guest speaker during the year. Our Christmas get-together at Lily's included a meal and a time of fellowship. We made baskets to remember our shut-ins during the holiday season. Our WMS givings this year totaled \$837.00 which was sent to Toronto. Locally we made donations to WMS presbyterial, Jessica Huston for her Peru trip, Amigo Ventures, the Salvation Army, the Children's Hospital, and Strathroy Middlesex Hospital..

Ladies' Aid Financial Statement 2011**INCOME**

Balance forward Jan 1, 2011		\$330.83	
Cash on hand Jan1, 2011		9.07	
Regal Sales	\$ 201.93		
Donations	410.00		
Funeral Lunches	450.00		
Receipts		<u>1061.93</u>	
			<u>\$1401.83</u>

EXPENDITURES

WMS Supply Fund	\$ 34.80		
Charitable donations	250.00		
Flowers and Gifts	197.61		
Stamps	6.67		
Total Expenses 2011		\$489.08	
Cash on hand		4.79	
Bank Balance Dec. 31, 2011		907.96	
			<u>\$ 1401.83</u>

Respectfully submitted by **Una Langford**

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH*Annual Report 2011 - Annual Congregational Meeting, February 19, 2012***Christian Education Committee**

God’s blessings are bountiful in the Christian Education Program at North Caradoc – St. Andrew’s. His Word is studied and reflected on and through the community of our congregation members and church activities it is shared with the local, regional, national and global projects of all the programs of the church. It is within the acts of learning and sharing God’s Word that we support each other to grow and serve.

Sunday School continues to encourage and grow a loving and learning relationship between our children and God through the *Young Children and Worship* program. Nursery service to the infants offers a loving and comfortable service of support for the whole family by allowing care for children while parents worship. Our youth continue to discover God’s Word in today’s world and His ever present Love in the service with friends, church family and community through discussion, sport, conference, care, mission and hanging out. Learning opportunities for adults and youth continue in Bible Studies. For spring 2011 we studied the Book of Revelations and for fall 2011 we premeditated on Feasting on the Word Lectionary focus. The November Pasta Dinner was a huge success raising \$3745 and will help the church do work for the greater community through learning and service initiatives. The Woman’s Mission Service incorporate an educational component at their monthly meetings. Many other opportunities to learn and serve are available through the Presbyterian Church of Canada website at

<http://www.presbyterian.ca/resources/online>. Resources as well are available from Rev.

Kathy’s library and Children and Youth Minister Doug Gillard, ***just ask***. If you know or learn of any opportunities for growth for our congregation please forward to the team members and we will investigate and inform the church family.

Aristotle said ‘What we have to learn to do, we learn by doing.’ The training and studies of this congregation is the first act of service but the real learning to is to go out and serve.

Service and education is shared in worship, pastoral visiting, family experiences, individual bible studies, Sunday school, Youth group, community dinners, bedside vigils, prayer groups, friendly games, informal dining groups, meetings of the Board, Session and committees, movie discussion, ... and so much more. Whether we are teaching, listening or inquiring it is through each and every act of living we perform that we are serving God in action to show and share his blessings. Each handshake, hug and high five is a reflection of our learning to serve God’s commandment to ‘*Love one another as yourself.*’ *Matthew 22: 39*

*Sincere **Thank you** to everyone, anyone and all who have contributed to the education and learning of every, any and all persons of this church community and beyond in God’s Holy Word and Grace and Love.*

Christian Education Members 2011

Lily Carrothers

Trish DeRuiter

Kathy Fraser

Doug Gillard

Kathy Gillard

Carol Huston (Chair 2011)

Tracey Skinner

Beth Vriends

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

Sunday School Report

We have had a great year with some small changes to our children and youth programs. The relocation of the nursery, to the down stairs location has worked out well. The bigger space has given greater freedom for the youngest in the church to discover Gods presence around them. Our young people are interacting well with one another. The Jr. Sunday School (Grades JK- 3) using Young Children In Worship is being well received. We are excited to break open our new curriculum for our senior Sunday school program (grades 4-7) and encourage you to invite grandchildren, children, or neighbours children to share in this great ministry. We are blessed to have a good group of volunteer support as we are a leading with care community and our volunteers are the key to the success of our ministry. The Christian Ed committee has worked hard to complete and maintain a great variety of teaching forums for all ages in the congregation and we look forward to bringing more activities for faith building over the next year. I would like to extend the invitation to all who are interested in participating in the Sunday school and youth program as a teacher or volunteer or just interested in taking part in activities, to please contact Doug Gillard 519 264 2303 or dgillard@bell.net for information about where your talents could be most effective in this ministry. We do need a few new people in the Christian education program with the resignation of CE co-ordinator Carol Huston and Jr. Sunday School teacher Theresa Glithero. Both will be stepping down after years of steady relational ministry. I would like to say a sincere and heartfelt thank you to Carol, Theresa and all the dedicated people that bring our Sunday school and youth group activities to a life sharing and supportive ministry. Where Gods love, and grace, are shared hour by hour and day by day.

Respectfully Submitted by
Doug Gillard

Men’s Breakfast Fellowship

This past year, the congregations of North Caradoc - St. Andrews, Komoka United and Poplar Hill Christian Church have rotated the hosting of a men’s breakfast fellowship group on the first Saturday of January, February, March, April, November and December. Meetings are held at 8 AM and the host congregation is responsible for finding a speaker to address the group after breakfast. Meetings usually last until 9:30 AM. North Caradoc - St. Andrews hosted the November meeting in 2011. Ms. Jessica Huston talked about her mission trip to Peru. The April breakfast is usually held at the McLaughlin maple syrup “sugar shack”. Spouses and significant others are traditionally invited to the Valentines (February) and maple syrup (April) breakfasts. If you are interested in attending or in helping out when we host, please contact Andy Fraser. North Caradoc - St. Andrews will be hosting the February and December breakfasts in 2012.

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

Music Report

The year 2011 was a year that brought both promise, and challenge in the musical life of our church. The membership of the Senior Choir remained much the same despite the fact that some became ill (or better whichever way you want to look at it) or were away on well deserved vacations. Continued activity in musical praise has been scientifically proven to keep bodies and minds, young, healthy, and even increases a person’s ability to recuperate at a quicker rate. It may also improve or at least maintain memory. This, of course leaves the current members scanning our aging congregation for those that may need the anti aging benefits of a lifelong membership to our program. We often find ourselves asking the question “Why does he/she spend money on the “Fitness Centre”? Here at North Caradoc St. Andrew’s Presbyterian Church we truly care for your health and for a limited time only, the senior choir would like to offer a free membership to the ultimate workout. Every Thursday evening beginning at 7:30 pm, begin your warm ups and prepare for the “up lifting”, praise workout on Sunday. If you are truly interested in optimal health throughout the duration of your earthly life, musical ministry may be the perfect program for you. *Before beginning this or any other healthy spiritual lifestyle, please seek the advice of your own “Great Physician” about what treatment/opportunity is most appropriate for you.* Thanks be to God for his healing power and care through the ministry of music.

MD, VC, PP, MMN (Music Director, Vocal Coach, Piano Player, Master of Mediocre Nonsense)
Kathy Gillard

**PRE AUTHORIZED REMITTANCE
REPORT FOR 2011**

I am pleased to announce that we have 20 families taking part in the PAR program. This program allows families to budget their contributions to North Caradoc St. Andrew’s church knowing that the same amount of money comes out of their bank account every month on or about the 20th of each month. There is no need for you to continue with envelopes. Each PAR member may pick up giving cards in baskets that are kept at either front entrance of the church.

We are always looking for more families to join PAR. Also if you would like to increase your contribution for 2012 please contact Janet Evans at 264-2595.

Respectfully Submitted by
Janet Evans

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

Mission and Outreach Committee Annual Report for 2011

The Mission and Outreach Committee gratefully THANK North Caradoc–St. Andrew’s congregation members and supportive community residents for their generous support of all the mission and outreach projects and initiatives commissioned for 2011.

The *Pink Box* project in honour of Mother’s Day in May offered much support for the Women’s Rural Resource Centre supply cupboard, with gifts of personal care and clothing items, learning tools and craft supplies.

The *Christmas Stable* project (through PWS&D) was so generously supported again to provide just over \$2400 for 3 + stables to Malawi communities.

The *Giving Tree* was wonderfully decorated with many pairs of mittens, hats, scarves, and underneath were blankets, toys, food and personal care items for the needy, presented to the Salvation Army in Strathroy.

A continuing program of *School Lunch and Food Cupboard Partnership* to North Caradoc and Caradoc Public School and Valleyview Public School supports the nutritional needs of the elementary students to better able their learning with much gratitude from all these school children.

Pura Vida Foundation was forwarded over \$400 for the work they do to provide shelter and support for the female street youth of Peru. Jessica Huston particularly thanks you for your prayers and encouragement as she continues to pursue opportunities to experience spiritual and cultural growth from others in her travels and educational endeavours. Jessica came to the Mission service in October to share her reflections on her time in Peru.

Your generous support through budget items such as the leadership of our youth at *Camp Kintail* will ensure the future of society is rich in Christian faith. Ongoing support to PCC goals of the *Presbyterian Sharing, PWS&D* and the *Canadian Foodgrains Bank* is proof of your recognition of God’s gifts and His call to share them.

Continuing support to those who are not able to attend worship service through visits, cards, calls and prayers is a mission shared everyday by each of us. The *Prayer Chain* faithfully continues with 19 congregation members listed to serve in prayer any requested concerns and intentions of the congregation.

Generosity continues in the hearts of all of you as you have offered thoughts, prayers and financial assistance publicly or privately to forward God’s call as scripture states:

*‘Each of you should use whatever gift you have received to serve others,
as faithful stewards of God’s grace in its various forms.’*

1Peter 4: 10

Blessings from

Committee members

Sharon Gillies

Una Langford

Carol Huston

Financial Reports

#1 - Operating Budget for 2012 Passed at Congregational Meeting on December 11, 2011 - Page 20 and 21

#2 - Board Recommendations Passed at Congregational Meeting on December 11, 2011 - Page 22

#3 - 2011 Financial Statements - *Page 23, 24 and 25*

#4 - Balance Sheet at December 31, 2011 - *Page 26*

NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

North Caradoc St. Andrews Presbyterian Church

This years budget has

been set to balance the operating budget, and to pay for 50% of the Youth Ministry position.

The budget was recommended by the Board and approved by Session, in recognition of the importance of maintaining the principal of the Trustee account to generate future interest,

and to support future initiatives, as the monies are doing currently for the Youth Ministry expansion.

Trustee Holdings 2012			Earnings /(Expenses)	Comments, Budget Holder
Item	<i>Balance</i>	<i>Total</i>		
Hugh Turner Estate	\$160,800	\$160,800	\$5,423	
North Caradoc-St. Andrews		\$100,142	\$2,672	
Investments	\$85,300			
Current	\$14,842			
Mortgage	\$22,225	\$22,225	(\$6,232)	
Youth Ministry Leader Share			(\$6,840)	
Increase / (Decline)			(\$4,977)	

Non-designated Income			Proposed 2012 Budget	Comments, Budget Holder
Item	<i>2011 Budget</i>	<i>2011 Estimate</i>		
NCSA Offerings	\$101,500	\$92,000	\$94,500	
Hungarian Offerings	\$4,500	\$3,500	\$3,500	
Catering Events	\$1,500	\$500	\$500	
Fund Raising Events	\$2,000	\$4,000	\$6,500	
Non-Designated Income	\$109,500	\$100,000	\$105,000	

Expenditures			Proposed 2012 Budget	Comments, Budget Holder
Item	<i>2011 Budget</i>	<i>2011 Estimate</i>		
Stewardship	\$0	\$0	\$0	
Session Fund	\$500	\$575	\$400	
Fellowship	\$100	\$0	\$0	
Subtotal	\$600	\$575	\$400	
Mission & Outreach				
Charitable Gifts	\$300	\$100	\$100	
Local Benevolent Fund	\$500	\$500	\$500	
Presbytery and Synod Allocations	\$3,213	\$3,054	\$3,213	
Presbyterians Sharing	\$7,300	\$7,300	\$2,500	
Pension 3%	\$2,700	\$2,700	\$2,700	
Subtotal	\$14,013	\$13,654	\$9,013	
Christian Education				
Bible Study	\$200	\$200	\$200	
Sunday School /Youth/Child Programs	\$1,500	\$1,200	\$500	
Subtotal	\$1,700	\$1,400	\$700	
Worship				
Service & Supplies	\$250	\$111	\$250	
Hungarian Minister	\$2,200	\$1,800	\$1,800	
Choir	\$400	\$141	\$0	
Subtotal	\$2,850	\$2,052	\$2,050	

NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

Expenses (cont'd)				
Item	<i>2011 Budget</i>	<i>2011 Estimate</i>	Proposed 2012 Budget	Comments
<i>Personnel</i>				
Choir Leader (100%)	\$3,430	\$5,000	\$4,800	
Organist (100%)	\$4,896	\$1,528	n/a	
Special Music	\$0	\$300	\$500	
Custodian (100%)	\$4,161	\$4,000	\$4,000	
Bookkeeper (66.6% share with Knox)	\$2,695	\$2,695	\$2,743	
Youth Ministry Leader	\$3,284	\$3,284	\$6,840	50% of position / 50% from Trustee Funds for 2011
Youth Children Leader Travel	\$1,100	\$500	\$500	
Minister (80% share)				
<i>Stipend (including mileage subsidy)</i>	\$34,543	\$34,365	\$35,165	
<i>Manse Allowance</i>	\$8,000	\$8,000	\$8,000	
<i>CPP</i>	\$2,000	\$1,978	\$2,000	
<i>EI</i>	\$1,200	\$1,149	\$1,200	
<i>WSIB (+ 100 % for our staff)</i>	\$400	\$422	\$400	
<i>Health & Dental</i>	\$3,100	\$2,777	\$3,100	
<i>Book Allowance</i>	\$320	\$353	\$320	
<i>Educational Study Leave</i>	\$640	\$912	\$640	
<i>Pulpit Supply (80% share)</i>	\$1,080	\$840	\$1,000	
<i>Salary Adjustment</i>	-\$2,000			
Subtotal	\$70,849	\$68,103	\$71,208	
Non-designated Expenses				
Item	<i>2011 Budget</i>	<i>2011 Estimate</i>	Proposed 2012 Budget	Comments, Budget Holder
<i>Property & Administration</i>				
Bank Charges	\$175	\$125	\$175	
Heat	\$4,500	\$6,000	\$6,000	
Hydro	\$2,100	\$2,192	\$2,200	
Telephone	\$1,800	\$1,700	\$1,700	
Internet	\$360	\$360	\$360	
Repairs & Maintenance	\$4,500	\$3,500	\$3,500	
Insurance	\$4,400	\$4,400	\$4,400	
Office Supplies & Printed Material	\$1,500	\$2,117	\$1,500	
Furniture	\$0	\$363	\$0	
Photocopier (Exc. Paper)	\$1,100	\$1,100	\$1,100	
Licensing	\$250	\$200	\$250	
Kitchen Supplies	\$750	\$300	\$300	
Advertising	\$300	\$400	\$300	
Miscellaneous	\$200	\$250	\$200	
Subtotal	\$21,935	\$23,007	\$21,985	
Total Operating Expenditures	\$111,947	\$108,790	\$105,356	

This Operating Budget excludes items of income and expenses that relate to designated income such as givings to the Memorial, Building Fund Account, Youth Account, PWS&D and Fundraising for Designated Uses. Some exceptions are noted above. All of these transactions are included in the Profit and Loss Statement.

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH*Annual Report 2011 - Annual Congregational Meeting, February 19, 2012***BOARD OF MANAGERS 2012 RECOMMENDATIONS****Recommendation # 1:**

The joint board of Managers of Knox and NC.St.A recommends that the 2012 salary package for our minister, Rev. Kathy Fraser, be as follows:

(These figures are North Caradoc - St. Andrew’s Share, which is 80%)

➤ Stipend (including mileage)	\$35,165
➤ Manse allowance	8,000
➤ CPP	2,000
➤ EI	1,200
➤ WSIB (80% + 100% our staff)	400
➤ Health and Dental	3,100
➤ Book allowance	320
➤ Educational Study Leave	640

Recommendation # 2:

The Board recommends the following 2012 remuneration for our personnel.

- Bookkeeper (NCSA share 66%) - \$2,743.00 / year
- Music Director - \$100.00 / week including Choir practise and Church Service
- Custodian - \$80.00 / cleaning (\$20 per hour)
- Youth and Sunday School Coordinator - \$276 / week based on 15 hours per week / 11 months of the year

Recommendation # 3:

That the following individuals be our Board of Managers for 2012

Charlotte Gregory, Charlie Bolton, Peter Evans, Darrell McComb, Janet McGugan (Chair), Jan Salomons, Dan Walker, Bob Gillies

Recommendation # 4:

That the 2012 Budget Proposal be accepted as outlined.

NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

1:01 PM
02/13/12
Cash Basis**NORTH CARADOC ST. ANDREWS PRESBYTERIAN CHURCH**
Profit & Loss
January through December 2011**Financial Statements for North Caradoc -St. Andrew's 2011**

	Jan - Dec 10	Jan - Dec 11
GENERAL INCOME		
BUDGET	88,681.28	92,111.82
LOOSE COLLECTION	2,358.12	2,488.91
HUNGARIAN CONGREGATION	3,595.00	3,520.00
SUNDAY SCHOOL	45.00	0.00
VBS	60.00	60.00
Total GENERAL INCOME	94,739.40	98,180.73
DESIGNATED INCOME		
LADIES AID	0.00	1,061.93
PRES SHARING SPECIAL PROJECT	307.00	0.00
PRESBYTERIANS SHARING	660.00	660.00
PWS&D SPECIAL PROJECT 1	3,636.35	1,015.00
PWS&D SPECIAL PROJECT 2	3,813.91	2,795.00
PWS & D	970.00	835.00
BUILDING FUND	810.00	210.00
WMS	880.00	817.00
YOUTH	620.00	1,966.25
MEMORIAM	2,785.99	1,085.00
OTHER DESIGNATED OFFERINGS	1,184.09	1,621.30
Total DESIGNATED INCOME	15,667.34	12,066.48
OTHER INCOME		
INTEREST - INCLUDING T5'S	168.22	249.10
RELATED BUSINESS/ACTIVITIES	8,285.57	6,289.75
Total OTHER INCOME	8,453.79	6,538.85
Total Income	<u>118,860.53</u>	<u>116,786.06</u>

NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

1:01 PM
02/13/12
Cash Basis**NORTH CARADOC ST. ANDREWS PRESBYTERIAN CHURCH****Profit & Loss**

January through December 2011

Financial Statements for North Caradoc -St. Andrew's 2011

	Jan - Dec 10	Jan - Dec 11
Expense		
MISSION & OUTREACH		
OUTREACH MISSIONS	0.00	562.00
BENEVOLENT OUTREACH	807.90	490.46
PRESBYTERY DUES	3,054.28	3,212.88
GIFTS - CHARITABLE DONATIONS	455.00	0.00
PRESBYTERIAN CHURCH IN CANADA		
PWS&D SPECIAL PROJECT 1	3,636.25	1,015.00
PWS&D SPECIAL PROJECT 2	3,813.91	2,795.00
PWS & D - GENERAL	970.00	835.00
PRESBYTERIANS SHARING	7,100.00	7,200.00
PRES SHARING - SPECIAL PROJECT	307.00	0.00
CONGREGATION PENSION 3%	3,236.00	3,761.00
Total PRESBYTERIAN CHURCH IN CANADA	19,063.16	15,606.00
Total MISSION & OUTREACH	23,380.34	19,871.34
CHRISTIAN EDUCATION		
BIBLE STUDY	152.04	227.25
YOUTH & CHILDREN'S MINISTRY	433.66	1,282.86
YOUTH - FAITHFUL FRIENDS	404.33	0.00
YOUTH - YAK SHAK	366.27	0.00
CHRISTIAN EDUCATION - Other	1,760.91	154.27
Total CHRISTIAN EDUCATION	3,117.21	1,664.38
WORSHIP		
SERVICE SUPPLIES	110.85	152.04
HUNGARIAN SERVICES	2,200.00	1,925.00
CHOIR SUPPLIES	140.90	142.24
WORSHIP - Other	300.00	0.00
Total WORSHIP	2,751.75	2,219.28
PERSONNEL		
C&Y MINISTRY COORDINATOR	12,879.00	13,136.00
STIPEND & HOUSE ALLOWANCE	42,365.52	42,543.18
TRAVEL	80.00	238.29
CPP CO.	1,978.93	2,023.87
EI CO.	1,149.00	1,208.53
HEALTH & DENTAL EMP	2,777.30	2,935.88
BOOK ALLOWANCE	352.65	413.96
EDUCATION/STUDY LEAVE	911.67	80.00
SUNDAY PULPIT SPLY.	1,080.00	840.00
BOOKKEEPING	2,640.00	2,700.00
CUSTODIAN SERVICES	3,510.00	4,155.56
ORGANIST	4,143.00	1,528.00
CHOIR DIRECTOR	840.00	5,650.00
WSIB	422.02	509.53
Total PERSONNEL	75,129.09	77,962.80

NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

1:01 PM
02/13/12
Cash Basis**NORTH CARADOC ST. ANDREWS PRESBYTERIAN CHURCH**
Profit & Loss
January through December 2011**Financial Statements for North Caradoc -St. Andrew's 2011**

	Jan - Dec 10	Jan - Dec 11
PROPERTY & ADMINISTRATION		
FURNITURE	5,507.68	1,479.35
BANK CHARGES	163.02	148.90
HEAT	4,315.37	6,301.97
HYDRO	2,192.17	2,505.03
TELEPHONE	1,792.87	1,807.76
REPAIRS & MAINTENANCE	4,672.89	7,098.15
INSURANCE	4,229.28	4,652.64
ADVERTISING	545.02	259.81
CATERING/KITCHEN	815.08	849.77
OFFICE SUPPLIES	3,131.70	1,912.91
PHOTOCOPIER	1,165.91	1,051.69
PRINTED MAT'L	15.91	0.00
SUBSCRIPTION	235.00	164.00
MISCELLANEOUS	1,032.16	458.62
Total PROPERTY & ADMINISTRATION	29,814.06	28,690.60
OTHER EXPENSES		
FELLOWSHIP	128.66	0.00
SESSION FUND	575.03	635.82
RELATED BUSINESS/ACTIVITIES	5,544.82	1,718.16
Total OTHER EXPENSES	6,248.51	2,353.98
Total Expense	140,440.96	132,762.38
OTHER DISBURSEMENTS		
LADIES AID	585.69	1,061.93
WMS Monthly	880.00	817.00
Total OTHER DISBURSEMENTS	1,465.69	1,878.93

NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH

Annual Report 2011 - Annual Congregational Meeting, February 19, 2012

9:17 PM
02/16/12
Cash Basis**NORTH CARADOC ST. ANDREWS PRESBYTERIAN CHURCH****Balance Sheet**

As of December 31, 2011

	<u>Dec 31, 11</u>
ASSETS	
Current Assets	
Chequing/Savings	
TRUSTEES	
Trustee Investments	263,826.55
Total TRUSTEES	<u>263,826.55</u>
Sydenham General 0025911-911	6,188.64
Operating Reserve	15.60
Sydenham Building 0025911-912	309.86
Sydenham Youth 0025911-913	7,436.38
Sydenham Memorium 0025911-914	5,256.51
Total Chequing/Savings	<u>282,833.54</u>
Other Current Assets	
Member Shares	317.11
Due to the Hugh Turner Estate	-160,800.00
Total Other Current Assets	<u>-160,482.89</u>
Total Current Assets	<u>122,350.65</u>
TOTAL ASSETS	<u><u>122,350.65</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
PST Recoverable (beg 2010)	-221.76
HST Recoverable	-2,044.35
2.Presbyterian Church of Canada	12,281.00
MANSE INVESTMENT - PRES. CHURCH	75,721.70
GST RECOVERABLE	-56.22
PAYROLL LIABILITIES	2.65
PST RECOVERABLE	-66.75
Total Other Current Liabilities	<u>85,616.27</u>
Total Current Liabilities	<u>85,616.27</u>
Total Liabilities	85,616.27
Equity	
Trustee Net Income	20,141.83
OPENING BAL EQUITY	56,585.36
RETAINED EARNINGS	-22,142.09
Net Income	-17,850.72
Total Equity	<u>36,734.38</u>
TOTAL LIABILITIES & EQUITY	<u><u>122,350.65</u></u>