

NORTH BRAMALEA PRESBYTERIAN CHURCH

ANNUAL REPORT

2021

North Bramalea Presbyterian Church (NBPC) welcomes people of all ages and different cultures to worship God as revealed through Jesus Christ, promotes friendship and love through fellowship, and inspires faith through study of the Bible and prayer.



Minister's Report

Hebrews 13:22

“But I urge you, friends, bear with this word of exhortation, for I have written to you briefly”

Do you know what an exhortation is? it is one of those words that only exists it feels like, in the Bible. It is like the words beseech, or commandment or apostle. We don't normally say exhortation, and if you do, I want to hear why you do. Please tell me one Sunday.

The word means urging someone strongly to do something, to exhort someone, is to try to convince them, to try to push them to living a particular way or to thinking a particular way, or to doing something. We actually exhort each other all the time, even if we don't know it.

The annual letter from the Minister, and to be honest I just learned this, is an exhortation... One that is trying to get people to think positively about what the church has done over the past year and I can honestly say, and honestly exhort you in this direction, that our church has done rather well this past year.

We have baptized 4 children, we have donated clothes to the homeless at Christmas time, we worshipped every weekend in the year of 2021, which was different then 2020. I saw the close to 800 dollars of grocery gift cards go to people in NBPC's community. The food in our food closet be handed out a bit. We have blessed families in our midst with turkeys and food at Christmas and provided comfort and kindness to those who lost someone at our Blue Christmas Service and over the year.

In the midst of a very difficult year to be the church, our church still served Christ and that is what matters right? I exhort you to recognize, that is what matters in a church, how it serves Christ. Don't get confused.

And in this new year, we might be seeing a bit of dawn when it comes to the church being opened, In September of 2021, we had the first in-person service in close to 16 months. We talked about how much our church had changed and how it may be the end of it as we know it because of how much the world changed, but because we are still focused on serving Christ, it will be ok, in the midst of a situation that no church was prepared for or had experience of, NBPC is alright and that is worth celebrating.

So, as you read this annual report and look over the budget and the things that our church has done, just remember, I exhort you to remember, these things have spiritual components. It isn't just a group of people, or a budget or information it is the story of a tough year and a Christ's people working for Jesus.

“But I urge you, friends, bear with this word of exhortation, for I have written to you briefly”
In Christ

Rev. James Clark

Minister of Word and Sacrament

NBPC Annual Meeting - Agenda

Rev. James Clark - Moderator

Prayer and Constitution of the Court

Appointment of Secretary

Approval of the Agenda

Approval of the Minutes

Business Arising:

1. Acknowledgement of Emergent Status of Meeting
2. Reception and Adoption of the Annual Report (excluding Financial Statements) and any questions

New Business:

1. 2020 Budget Discussion
2. Election of Trustees
3. Appointment of the Auditor
4. Motion to adjourn annual meeting

**Minutes of the Annual Congregational Meeting of
North Bramalea Presbyterian Church**

March 21, 2021

The congregation of North Bramalea Presbyterian Church met online via Zoom on Sunday, March 21, 2021, for the purpose of conducting the Annual Congregational meeting. The meeting convened at 1:05 pm.

Rev. James Clark assumed the chair and opened the meeting with prayer.

Motion 1:

Lois Leutri was appointed as recording secretary for the meeting.

Motion 2:

It was moved by Candice Bahadoor and seconded by James Leutri to approve the proposed agenda.

Motion carried.

Motion 3:

It was moved by James Leutri and seconded by Robert Harrison that the minutes of the annual general meeting held on Sunday, March 1, 2020 be approved as circulated.

Motion carried.

The emergent status of the meeting was acknowledged.

Motion 4:

It was moved by James Leutri and seconded by Georgina Adjei-Poku that the following reports be adopted for information:

Minister's Report
Session Report
Statistical Report
Minister's Search Committee Report
Maintenance Report

Motion carried.

Financial reports for year ending December 31, 2020 were presented in detail by Brian Sankarsingh (Treasurer). It was noted that the cash balance nearly doubled in 2020, and that we are now mortgage free. Elizabeth Crowley was thanked for her work as auditor, and the congregation was thanked for their continued support, especially during the Christmas season.

Motion 5:

It was moved by James Leutri and seconded by Georgina Adjei-Poku that the balance sheet and income and expense report for the year ending December 31, 2020 be received and adopted as printed.

Motion Carried.

The Proposed Income and Expense budget for 2021 was presented and reviewed by Brian Sankarsingh. So far in 2020 we are doing about the same as in 2020. We are budgeting a deficit, and don't know when we will re-open for public worship. It was suggested that the mortgage fund noted on the budget be renamed to building fund.

Motion 6:

It was moved by James Leutri and seconded by Robert Harrison that the proposed 2021 Income and Expense budget be adopted.

Motion Carried.

Brian Sankarsingh was thanked for his ongoing work as Treasurer.

It was agreed that the session has the confidence of the congregation to make decision regarding the governance of the church during the COVID-19 pandemic.

A discussion took place regarding trustees. Currently our trustees are still listed as James Archibald, Harold Dawson, Herman Dyselhoff and Maureen Ross. Appendix B in the Book of Forms provides a definition of trustees. Final responsibility for ongoing financial matters falls to the trustees if the session has been dissolved. The trustees stand in place of a person who would be homeowner.

Motion 7:

It was moved by James Leutri and seconded by Rommel Sankarsingh to allow the session to appoint new trustees.

Motion carried.

Motion 8:

It was moved by James Leutri and seconded by Radha Sankarsingh to appoint Elizabeth Crowley as Treasurer for 2021.

Motion carried.

Rev. James Clark noted that he appreciates the welcome he has received from the congregation.

A word of thanks was extended to the following people for their contributions in 2020:

- Robert Harrison, Kalan Mohammad and Rommel Sankarsingh for checking on the church building during the shut-down periods.
- James Leutri for setting up the online registration process.
- The re-opening task force, comprising Rev. Wayne Baswick, Rommel Sankarsingh, Lois Leutri, Monday Gala, Robert Harrison and Radha Sankarsingh.
- The group who cleaned up the garden, trees, etc. prior to re-opening.
- Jaquelyn Dodds, Gail Archibald and Radha Sankarsingh for their work counting the collection.
- Lois Leutri, for her work as Clerk of Session.
- The soloists.
- Kiersten Drynan for her music leadership.

It was suggested by Oscar Njumba that we have a minute of silence for those who have been lost during the pandemic, which then took place.

Motion 9:

It was moved by Rommel Sankarsingh that the meeting be adjourned.

Motion Carried.

Rev. James Clark concluded the meeting with thanks and prayer.

Minister, Rev. James Clark

Secretary, Lois Leutri

Session Report

2021 has continued to be a time uncertainly due to the ongoing COVID-19 pandemic. It is in such times of uncertainly we look to God and are often surprised at how blessed we really are.

With one month left in 2020, we welcomed our new minister who was comfortable with online worship and quickly moved to purchase a new camera and soundboard and worked to improve the quality of online worship. Two big waves of pandemic cases and hospitalizations peaked in January and April 2021, but we continued to look to the future with hope as vaccinations became widely available in the spring. Places of worship were allowed to re-open in the spring even as cases were rising, and session made the decision to continue with online worship only. By late summer most adults were eligible to get 2 doses of vaccine and case numbers and hospitalizations declined. With joy (and some caution) we re-opened again in September 2021. Masks mandates were still in place, as were capacity limits and social distancing requirements. We deciding to allow congregational singing. By December of 2021 we decided to require proof vaccination which allowed us to drop the capacity limits and the need to pre-register. Unfortunately, as the Christmas season approached, the most contagious wave of the whole pandemic occurred and session made the difficult decision to go back to online worship online, just one Sunday before Christmas. I am thankful that even during the times we have been unable to meet in person, we have been able to provide on online service every week.

As I write this, I can tell you that the difficult decisions have continued into 2022, including when to re-open, whether to require proof of vaccination, etc.

Please know that these decisions were all made with much thought and prayer. Continue to pray for our church and session, as we continue to find our way through the wilderness together.

In October we welcomed Byron Kappes as our new music director, and we thank him for sharing his ministry of music. A huge thank you also goes out to all the soloists who have led our services through most of 2021. Singing a whole service solo while being recorded for YouTube is daunting, and we are very grateful so many people have been willing to serve in this way.

We are richly blessed to have such a strong, supportive congregation. We are blessed to have a young, adaptable minister. We are blessed to live in a county where vaccinations are widely available. We are blessed that Jesus understands all the fears, worries, losses and frustrations we have felt in the last couple of years. We continue to be a blessing to each other and to our community. We continue to look forward with hope.

I pray that this year things we are able to open and stay open. Hopefully we can gradually return to other activities, such as Sunday School, congregational fellowship events, etc. We know that come what may, God continues to be with us, through the sunshine and storms too.

Stay well and God Bless!

Respectfully Submitted by:

Lois Leutri, Clerk of Session, North Bramalea Presbyterian Church

Statistical Report

MINISTER: Rev. James Clark

CLERK OF SESSION: Lois M. Leutri

TREASURER: Brian Sankarsingh

ELDERS:

Georgina Adjei-Poku	Lenora Bodoe
Elizabeth Crowley	Monday Gala
Robert Harrison	Indra Khan (leave of absence)
Sandy Kissoon-Singh	Roma Mohamed
Sookaran Ragoobar	Maureen Ross
Radha Sankarsingh	Rommel Sankarsingh (Representative Elder)

Communion Roll:

Membership as of December 31, 2020	258
Deceased	1
Transferred	1
Received	0
Membership as of December 31, 2020	256

New Members – N/A

Baptisms:

Tyce Micah Kofi Adjei-Poku	River Gala
Owen Isaiah Dymond	Theodore Rommel Sankarsingh

Marriages:

Victoria Poelman and Tandeep Sidhu	Marie Lawes and Keble Boyd
Kevin Mahabir and Alissa Sukhu	

In Memory

Murray Bissoondial	Leslie Hugh Smith
Lincoln Boodram	Mary Bryant
Harold Bachan	

Communications and Digital Ministry Report

This report lays out the steps forward the congregation has taken in our digital ministry and communications. With Covid-19 being as it is, this became a lot more vital than it has in the past years.

It starts with thanks, without the help of James Leutri (tech setup, pre-registration and website), Rommel Sankarsingh (PowerPoint, Sunday Morning Tech Support and Camera and Light Set Up), Susan Morley (Website), Trisha Sankarsingh (Website), Abbey Clark (Quality Control Sunday Morning), Dave Nanan (Sound Board Balancing) and Kalam Mohammed (Camera and Lights Set Up) the website, YouTube and Zoom services as well as pre-registration of church members for in person services would not have been possible. Each of these people in their own way greatly assisted our church in modernizing our service for 2022 and being able to keep functioning during the covid-19 pandemic in an online way.

Currently, there are three primary modes of communication to the congregation on a weekly basis.

First, a church devotion and newsletter are sent out weekly by Rev. James, this goes to 132 emails and on average is opened by about 70% of that each week. This newsletter includes prayer requests, a devotion or teaser for the upcoming service, upcoming events, moments of gratitude and ways to help the congregation out.

Second, our website, NBPC.ca which holds all the links and information about our church's current events and operations

Third, our worship service, on YouTube and Zoom, which includes our weekly announcements

Currently, as of the writing of this report, our Sunday Service has on average 125 views a Sunday on YouTube, and over last year had 12,100 views in total, close to 1000 a month.

It reaches monthly a total of 210 unique viewers, (viewers that come back each Sunday are only counted as one unique viewer monthly), we also have 195 subscribers to our channel.

We also have roughly 3-5 people join us on Zoom each Sunday since we began Zoom Services.

At the start of the year, the church used Rev. James' personal laptop to run the service. This was after the church bought a new soundboard and camera at the end of 2020 and installed them. The soundboard and camera money were kindly donated by an anonymous member of the congregation.

Santa donated 4 handheld microphones to NBPC as a 2020 Christmas Gift and In December 2021, Santa donated 4 more cheek and lapel mics to the system as Christmas gifts.

The Nanan family donated a condenser microphone to NBPC for the choir in February of 2021

In mid June, the church received a grant from the National Presbyterian Church in Canada of 2000 dollars to buy a sanctuary computer and second camera for the choir, these were installed over the summertime. Leaving the system as it is.

To end this report, we would like to ask the congregation to please give the church your emails, and to subscribe to the YouTube page if you could, the more that we build our account and digital presence the more we will be able to reach new people in the Brampton area.

As the church moves forward into the future, our digital ministry will probably become more and more important, it helps us reach those with mobility issues and meets people where they are in the world. It is with great thanks that we submit this report as part of the annual report and we are pleased with the progress our church has made towards communicating God's word.

Respectfully Submitted by Rev. James Clark and Rommel Sankarsingh.

Maintenance Report – 2021

The contracts for grounds maintenance and snow removal and salting have been renewed. The cleaning contract has been on and off depending on whether members can attend service in the church. The contract is currently on hold. We hope to reopen it in time for in-person church service.

As a result of the support of several members of the church maintenance work has continued. Annual fire inspection was done. The recommended fire inspection maintenance has not yet been completed. We are hoping to complete this soon.

Thanks to the caring ways of our pastor, Rev. James Clark, the gentleman that was squatting on Church property has found better accommodation.

We have been looking for a contractor to do masonry work on the front wall of the Church and the five pillars at the front and back of the Church. This will ensure that road salt does not continue to destroy the brick work on the outside walls and pillars. We are hopeful that this work will be completed in the spring of this year.

Thanks to the amazing work of Rommel and Robert, the ceiling tiles in the lower level were replaced.

NBPC Men's Tennis Fellowship

Our Mission: to enhance the quality of life.

We support tennis, fellowship and relationships

in a positive, pleasant and progressive environment.

Our Men's Tennis Fellowship continues to meet for tennis and fellowship.

During 2021, our numbers were small, but our enthusiasm strong! It's always a pleasure to spend time in tennis and casual conversations. Sharing a prayer with the members of our group and reflecting on ways to support each other, are always appreciated.

During 2021, our members cooperated with Elders of the Session to support church events. This was limited though as the challenges of the pandemic did not allow for many events.

The members of the Men's Tennis Fellowship are always appreciative of the opportunities to work with and to support our church community. We always strive to build partnerships. We always look for ways to reach needs, to restore hope and to walk in Faith!

Finances

Income for 2021: Nil

Expenditures for 2021: Nil

Submitted by The NBPC Men's Tennis Fellowship Executive

Auditor's Report

Having examined the financial records for the year ending December 31, 2021, I hereby certify that the Financial Reports present fairly the financial condition of North Bramalea Presbyterian Church at that time.

Elizabeth Crowley

Date: February 21, 2022

2021 Offerings/Donations Report

2021 was a difficult year for everyone. People were overwhelmed by the Covid-19 pandemic and the subsequent lock down periods. Pandemic health guidelines led to the suspension of in-person worship during high risk periods throughout the year. This limitation placed worship, fellowship and the financial health of the church into uncertainty. This however, did not stop some people from providing help where and when it was needed.

In spite of the challenges, we continued to serve Christ from our sanctuary, while adhering to health guidelines. During the weekly announcements Rev. James reached out virtually to the congregation reminding everyone of the church operational expenses and he continued to ask for help. He also shared the various options by which an offering/donation could be made to support the church.

These are as follow:

1. Mailing a cheque to the church address at 925 North Park Drive, Brampton, ON. L6S 5R8
2. Dropping off an offering envelope in the church mailbox
3. Sending an e-transfer
4. Signing up for pre-authorized remittance (PAR)

Our congregation heard this message and graciously responded with their financial support.

The following is a breakdown of the financial donations received:

Form of Offering	Value	Percentage
Envelopes	\$62,276.78	42%
PAR	30,098.00	20%
E-Transfer	41,605.00	28%
Miscellaneous	13,163.09	9%
Total	147,142.87	100%

Thanks to everyone for prayerfully sharing your gifts as we continue to serve God during these trying times.

For “he who is generous will himself be blessed” Proverbs 22:9

Respectfully submitted by:

Radha Sankarsingh, Gail Archibald & Jacquelyn Dodds
on behalf of NBPC Offering/Donation Team

NORTH BRAMALEA PRESBYTERIAN CHURCH

Balance Sheet
As of December 31, 2021

	2021	2020
ASSETS		
Bank Balance	<u>\$ 55,735</u>	<u>\$ 48,876</u>
TOTAL ASSETS	<u><u>\$ 55,735</u></u>	<u><u>\$ 48,876</u></u>
LIABILITIES		
CURRENT LIABILITIES		
Accounts Payable and Accrued Liabilities	\$ -	\$ 586
Payroll Deductions Payable	<u>1,121</u>	<u>1,735</u>
Total Current Liabilities	<u>1,121</u>	<u>2,321</u>
OTHER LIABILITIES		
Tenant Rental Deposit	<u>1,600</u>	<u>-</u>
Total Other Liabilities	<u>1,600</u>	<u>-</u>
TOTAL LIABILITIES	<u>2,721</u>	<u>2,321</u>
NET ASSETS		
Accumulated Surplus	<u>53,014</u>	<u>46,555</u>
TOTAL LIABILITIES & NET ASSETS	<u><u>\$ 55,735</u></u>	<u><u>\$ 48,876</u></u>

NORTH BRAMALEA PRESBYTERIAN CHURCH

Statement of Income & Expenses

For the period January 1, 2021 to December 31, 2021

	2021	2020	CHANGE
INCOME			
WEEKLY OFFERINGS			
Operating	\$ 128,635	\$ 120,042	8,593
Presbyterian Sharing	1,460	2,145	(685)
Building Fund	2,540	2,977	(437)
TOTAL WEEKLY OFFERINGS	<u>132,635</u>	<u>125,164</u>	<u>7,471</u>
OTHER INCOME			
Fundraising	-	1,770	(1,770)
In Memorial	2,475	700	1,775
Rental	3,480	800	2,680
CEWS Rebates	8,363	11,006	(2,643)
Miscellaneous	2,275	2,272	3
TOTAL OTHER INCOME	<u>16,593</u>	<u>16,548</u>	<u>45</u>
TOTAL INCOME	<u>149,228</u>	<u>141,712</u>	<u>7,516</u>
EXPENSES			
Minister's Stipend & Benefits	82,136	45,376	36,760
Bank Service Charges	409	483	(74)
Congregational Assessments	9,528	10,262	(734)
Maintenance	13,010	19,645	(6,635)
Utilities	7,485	6,925	560
Insurance	6,676	5,407	1,269
Organist	8,400	4,750	3,650
Post, Print & Stationary	1,979	3,171	(1,192)
Interim Moderator	-	5,054	(5,054)
Pulpit Supply	650	800	(150)
Presbyterian Sharing	2,500	2,000	500
Refreshments	273	275	(2)
Food Bank	1,735	-	1,735
GST/HST Paid	3,303	3,711	(408)
General Expense	4,685	2,249	2,436
TOTAL EXPENSES	<u>142,769</u>	<u>110,108</u>	<u>32,661</u>
NET SURPLUS	6,459	31,604	(25,145)
ACCUMULATED SURPLUS			
OPENING BALANCE	<u>46,555</u>	<u>14,951</u>	
CLOSING BALANCE	<u>\$ 53,014</u>	<u>\$ 46,555</u>	

NORTH BRAMALEA PRESBYTERIAN CHURCH BUDGET PERFORMANCE 2021

	Budgeted Total 2021	Actual to Date December 31/21	Difference
INCOME			
WEEKLY OFFERING			
OPERATING FUNDS	\$ 120,000	\$ 128,635	\$ 8,635
PRESBYTERIAN SHARING	2,500	1,460	(1,040)
MORTGAGE	3,000	2,540	(460)
	<u>125,500</u>	<u>132,635</u>	<u>7,135</u>
OTHER INCOME			
RENTAL	-	3,480	3,480
FUNDRAISING	1,000	-	(1,000)
WEDDINGS	300	-	(300)
BIBLE SALES	200	-	(200)
HST REBATE	4,000	-	(4,000)
CEWS REBATE	8,000	8,363	363
OTHER	2,000	4,750	2,750
	<u>15,500</u>	<u>16,593</u>	<u>1,093</u>
TOTAL INCOME	\$ 141,000	\$ 149,228	\$ 8,228
EXPENSE			
GENERAL CONGREGATIONAL EXPENSE			
BIBLES	\$ 250	\$ -	\$ (250)
BRAMPTON PRESBYTERY ASSESSMENT	1,970	1,970	-
CONGREGATIONAL PENSION ASSESSMENT	7,558	7,558	(0)
HST ON PURCHASES	3,900	3,303	(597)
MINISTERS STIPEND PLUS BENEFITS	(1) 81,649	82,136	487
PRESBYTERIAN SHARING	2,500	2,500	-
ORGANIST	10,000	8,400	(1,600)
OTHER EXPENSES	-	4,685	4,685
FOOD BANK	-	1,735	1,735
REFRESHMENTS	500	273	(227)
	<u>108,327</u>	<u>112,560</u>	<u>4,233</u>
CHOIR & MUSIC	<u>200</u>	<u>-</u>	<u>(200)</u>
CHRISTIAN EDUCATION			
MINISTER EDUCATION	750	-	(750)
MEMBERSHIP CLASS	100	-	(100)
PULPIT SUPPLY	1,500	650	(850)
SUNDAY SCHOOL	250	-	(250)
JUNIOR CHOIR	175	-	(175)
	<u>2,775</u>	<u>650</u>	<u>(2,125)</u>
COMMUNICATION			
ADVERTISING	365	-	(365)
BENEVOLENCE	100	-	(100)
POSTAGE, PRINTING & SUPPLIES	3,150	1,979	(1,171)
	<u>3,615</u>	<u>1,979</u>	<u>(1,636)</u>
FELLOWSHIP & CONGREGATIONAL EVENTS			
FUNDRAISING	250	-	(250)
KITCHEN SUPPLIES	500	-	(500)
	<u>750</u>	<u>-</u>	<u>(750)</u>
MAINTENANCE & FINANCE			
FLOWERS	190	-	(190)
INSURANCE	7,282	6,676	(606)
MORTGAGE INTEREST & BANK CHARGES	400	409	9
MAINTENANCE	(2) 20,520	13,010	(7,510)
UTILITIES	9,000	7,485	(1,515)
	<u>37,392</u>	<u>27,580</u>	<u>(9,812)</u>
TOTAL EXPENSES	<u>153,059</u>	<u>142,769</u>	<u>(10,290)</u>
SURPLUS (DEFICIT)	\$ (12,059)	\$ 6,459	\$ 18,518

(1) Minister Stipend plus Benefits			
Minister stipend	\$ 44,074	\$ 44,074	\$ 0
Housing allowance	25,200	25,200	-
Health & Dental	4,960	6,254	1,294
C.P.P. & EI	4,415	4,027	(388)
Minister utilities	3,000	2,581	(419)
	<u>\$ 81,649</u>	<u>\$ 82,136</u>	<u>\$ 487</u>

(2) Maintenance			
Church Cleaning	\$ 5,000	\$ 3,692	\$ (1,308)
Snow Removal	2,300	2,300	-
Salting	5,000	3,230	(1,770)
Grounds Maintenance	3,220	3,220	-
Repairs & Maintenance	5,000	568	(4,432)
	<u>\$ 20,520</u>	<u>\$ 13,010</u>	<u>\$ (7,510)</u>

NORTH BRAMALEA PRESBYTERIAN CHURCH

Income & Expense Budget 2022

INCOME

WEEKLY OFFERING			
OPERATING FUNDS	\$	128,500	
PRESBYTERIAN SHARING		1,500	
BUILDING FUND		2,500	\$ 132,500
OTHER INCOME			
RENTAL		16,800	
FUNDRAISING		1,000	
WEDDINGS		300	
HST REBATE		8,000	
OTHER INCOME		2,000	28,100
TOTAL INCOME			\$ 160,600

EXPENSE

GENERAL CONGREGATIONAL EXPENSE			
BRAMPTON PRESBYTERY ASSESSMENT	\$	1,840	
PCC CONGREGATIONAL ASSESSMENT		6,053	
HST ON PURCHASES		3,500	
MINISTERS STIPEND PLUS BENEFITS	(1)	82,690	
PRESBYTERIAN SHARING		2,500	
ORGANIST		16,900	
REFRESHMENTS		500	\$ 113,983
MUSIC LICENSING			350
CHRISTIAN EDUCATION			
MINISTER EDUCATION		750	
MEMBERSHIP CLASS		100	
PULPIT SUPPLY		1,250	
SUNDAY SCHOOL		250	
JUNIOR CHOIR		175	2,525
COMMUNICATION			
BENEVOLENCE		100	
OFFERING ENVELOPES		650	
POSTAGE, PRINTING & SUPPLIES		3,000	3,750
FELLOWSHIP & CONGREGATIONAL EVENTS			
FUNDRAISING		250	
KITCHEN & WASHROOM SUPPLIES		1,500	1,750
MAINTENANCE & FINANCE			
FLOWERS		200	
INSURANCE		6,872	
BANK CHARGES		400	
MAINTENANCE	(2)	28,020	
UTILITIES		10,000	45,492

(1) Minister Stipend plus Benefits	
Minister stipend	\$ 44,978
Housing allowance	25,200
Health & Dental	5,059
C.P.P. & EI	4,453
Minister utilities	3,000
	\$ 82,690

(2) Maintenance	
Church Cleaning	\$ 5,000
Snow Removal	2,300
Salting	4,500
Grounds Maintenance	3,220
Repairs & Maintenance	13,000
	\$ 28,020

TOTAL EXPENSES		\$ 167,850
BUDGETED SURPLUS (DEFICIT)		\$ (7,250)