

Stronger Together

Annual Report
2020



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

— 1 Corinthians 3:9



**CARADOC PRESBYTERIAN
CHURCH**

**ANNUAL MEETING
MARCH 21, 2021**



Our Gifts, God's Mission

Presbyterians Sharing 2020

2020 was an unprecedented year.

Church buildings across the country were closed. General Assembly was cancelled. Canada Youth was postponed. We worried about our congregations, our communities, our country and our world. Yet, Presbyterians across Canada worked together to share God's love during this difficult time.

Gifts to Presbyterians Sharing continued to support congregational development, theological education and reflection, leadership, new faith communities, Bible translation, good governance, evangelism and more—in Canada and around the world.

When churches had to close their buildings, innovation grants helped them adapt worship and outreach programs, and national office staff and committees worked alongside them to navigate the changing environment.

When Indigenous ministries had to close their buildings, they went out into their communities to meet people's physical, emotional and spiritual needs.

When an explosion in Beirut, Lebanon, devastated the seminary buildings of the PCC's partner the Near East School of Theology, support to rebuild was provided.

When people felt lonely, isolated and afraid, the *Presbyterian Connection* newspaper shared stories of hope and resilience.

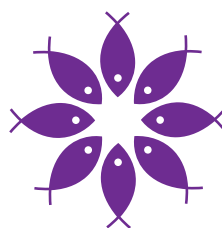
Resources and conferences moved online to equip congregations in Christian education, leadership, stewardship, justice and communication. Regional grants were reallocated to meet changing needs.

The national church urged the government, social structures and congregations to respond to systemic racism and high levels of violence against Black people, people of colour and Indigenous communities by calling for justice and acting with love. Presbyterians across Canada joined the Moderator in walking and praying for congregations and ministries across the country.

Part of the joy of being in ministry together is seeing the remarkable things God does when we put our gifts in God's hands. Thank you for your faithful support of Presbyterians Sharing.



*Edmonton Urban
Native Ministry,
Edmonton, Alta.*



Presbyterians
Sharing

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AGENDA:

1. Opening prayer and devotion
2. Appointment of Secretary
3. Adoption of Agenda
4. Adoption of 2020 Caradoc Annual Congregational Meeting Minutes, as circulated.
5. Review and Adoption of Committee Reports, as circulated.
6. Review and Adoption of 2020 Financial Reports, as circulated.
7. Review of 2021 Budget:
8. The following motions are moved by Peter Grivich and seconded by Bonnie Spindler:
 - A. *That we donate 10% of the Knox Property assets, in light of the amalgamation agreement made with PCC Commission on Assets, to the following Presbyterian ministries equally: PWS&D, the Canadian Foodgrains Bank, Camp Kintail and the WMS London Presbyterial.*
 - B. *That, in light of amalgamation agreement made with PCC Commission on Assets, the 2021 Presbyterian Sharing Allocation be \$10, 000 for Caradoc PC. (2021 recommended allocation is \$9,743)*
9. The following motion is moved by Jan Salomons and seconded by Peter Grivich:
 - C. *That the 2021 Operating and Capital Spending Budget be adopted, including the provisions that the Board may request Operational Funds from the Trustees, when and if necessary and for the Trustees to respond in an appropriate manner.*
10. Trustees and Board of Managers for 2021:
The following motion is moved by Jan Salomons and seconded by Peter Grivich:
 - D. *That the Trustees and the Board for 2021 remain the same as 2020 (as noted in the Trustee and Board Reports), and that the Board be responsible for selecting internal auditors for 2021.*
11. Confirm next Meeting date for 2022
12. Other Business
13. Motion to adjourn 2021 Annual Meeting
14. Closing Prayer and Benediction

A Message from Rev. Michelle Butterfield-Kocis**2020**

A year ago, Franck and I were excitingly preparing for a trip to San Pedro, Belize, it was a great trip! Before we left news that a very contagious virus was spreading around the world was worrisome. We watched the news from time to time while we were away but we were somewhat naive to what was happening at home. We arrived home March 11th, the same day the WHO declared a pandemic as the global case count grew to over one hundred thousand. The next day, after being away, we hit Walmart for groceries, shelves were bare, there was no toilet paper and people were piling their carts high! We had a basket. What was going on? Suddenly travelers were asked to self isolate, (Franck and I did this to be safe) schools closed and churches suspended worship services and activities. About a week later the Ontario government declared a state of emergency and we soon learned about masks, social distancing and the need to stay within our family bubbles. Little did we know what was in store for the next year.

I know it has been a very difficult year for us all ... for some it still is, especially after a second wave and lockdown. There has been so much change and challenge in our world, our daily lives, family life and church life. Today I am warmed as I look back on this year of 2020 by the generous and compassionate attitude and hard work of the leaders and membership of Caradoc Church. I need to express a great deal of gratitude, first to you all for your continued generosity and support to Caradoc church during this COVID year. I am also grateful to all the leadership within the church, the session elders, the board of managers and others that have stepped up to take on leadership roles.

I am so very thankful that many have joined us on Facebook as we carved out sacred space each Sunday to worship together in community yet apart. I cannot share enough thanks to Franck and Rosemary for their contributions to worship and their flexibility as we learned together how to best use technology with our skills and means. Thanks to those who came up with creative ways for us to still to do events like the pies and Christmas planters! As a faith community we have worked hard to stay connected and I know I am not alone in thanking our card making team for keeping feelings of warmth and encouragement arriving in our homes from time to time on behalf of the whole community! I also, wish to thank our Knox Team for seeing us through to a successful sale which concluded just recently and to Brian and Carol Huston, along with many other volunteers for getting Knox ready to sell and move to Caradoc. And finally, I honestly could not have made it through this time without our clerk Theresa G. and without all the community's continued encouragements throughout this year, thank-you for grace extended and words of support. There is so much to be thankful for this year so I'm sure I've missed someone or something to mention so please know I and the session are thankful for all that YOU do, no matter how little or big, we are thankful!

The year 2020 began as a new beginning, for us at Caradoc, as an amalgamated congregation and I had hope to encourage our community to embrace possible further change due to this beginning, who knew when I wrote those words we would together experience such great change and challenge in such a short time. I want to say again, change is still in the air.

Although, it looks as though we may be able to get back to “normal” soon, it will be very different. I know you probably feel like saying, ‘we’ve changed enough!’ However, I encourage you to choose to find inspiration and joy in the times of change yet to come! We may have times of courage and joy or fear and discouragement, successes and failures but when all is done in the name of the one who brings light and love into our world, light and love will prevail. As we continue to grow in faith together let us choose grace & patience, generosity & kindness, compassion & love to be our collective face to our community. Let us, whether it be dim or bright send God’s healing love out into the world together!

Friends, May Christ be in your bubble as you go and make this so! Christ be before you, above and below you, beside and behind you! And fill you with deep peace. Amen.

Peace & light be yours! Rev. Shelly

Annual Congregational Meeting February 23, 2020**2020***Respectfully submitted by Maureen Tomchick, Recording Secretary*

The Annual Congregational meeting of Caradoc Presbyterian Church was held February twenty-third in the year of our Lord two thousand and twenty (February 23, 2020) at twelve o'clock in the afternoon (12:00 p.m.) with approximately forty one (41) members and friends in attendance.

Meeting Opened

The Rev. Butterfield-Kocis extended thanks to Brian and Carol Huston for the completion of the Annual Report. The Rev. Butterfield-Kocis opened the meeting with prayer.

Recording Secretary

Theresa Glithero nominated Maureen Tomchick to be the recording secretary for this meeting. Carol Huston seconded the motion. Carried.

Adoption of Agenda

The Rev. Butterfield-Kocis explained the three (3) sections of the agenda. She also explained the heading *other* on the third (3rd) section of the agenda. This would pertain to two (2) motions being put forward. The first (1st) motion is to hold a meeting to discuss the sale of Knox, Komoka church. The second (2nd) motion will be to discuss the time of worship at Caradoc Presbyterian Church.

Elizabeth Leitch moved the adoption of the agenda. Veronica Hayter seconded the motion. Carried.

Minister's Report

The Rev. Butterfield-Kocis' report reflects on the changes including strategic thinking for the future of Caradoc Presbyterian Church. She thanked both congregations (Knox, Komoka and North Caradoc – St. Andrew's) for working collegially and collaborating on the amalgamation.

Adoption of Minutes

It was agreed that the congregational minutes of both churches would not be read as these minutes were printed and circulated with the annual report. These would be adopted as printed and circulated with the adoption of the annual report.

REPORTS KNOX, KOMOKA PRESBYTERIAN CHURCH

Session Report: Thanks were expressed to the elders of Knox, Komoka who have served the church well considering it has been a difficult year with difficult decisions. Elders of Knox, Komoka are Mildred Greig, Elaine Blake, Bonnie Spindler and Lorene Waugh.

Annual Meeting Minutes cont'd...

Board of Managers 'Report

Thanks were extended to the members of the Board of Managers who have assisted with managing the well-maintained church – snow removal, heat, etc. Thanks to Bonnie Spindler as Chair of the Board of Managers and members Keith Brown, Jane Campbell, and Keith Brown.

Ladies Aid / WMS

The Ladies Aide/WMS has been very active at Knox, Komoka for many years including the past year despite the closing of the church. Mission work was supported in the same manner. Pie making, yard sales and food grains bank work never waned. Mildred Greig mentioned that Knox had hosted the Gospel afternoon for twenty-six (26) years. The Rev. Butterfield-Kocis suggested that perhaps Caradoc Presbyterian Church consider carrying on these initiatives. Thanks to everyone involved in these endeavors and special thanks to Lorene Waugh acting as Treasurer.

Trustees Report

Thanks to Lorene Waugh, Chair and Trustee members Harrison Greig and Dorothy Brown for looking after the holdings of Knox.

Financials

Thanks are extended to Keith Brown and Paige Woods for producing the financial report.

Auditor's Report

This report was reviewed.

Adoption of Knox, Komoka Annual Report

It was moved by Keith Brown and seconded by Peter Evans to adopt the Knox Komoka Annual Report as printed. Carried.

Adoption of the Reports

It was moved by Ron Leitch and seconded by Angela Osborne to adopt the committee reports as well as the auditor and financial reports as printed. Carried.

REPORTS – NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH

Congregational Meeting Minutes

It was moved by Elizabeth Leitch and seconded by Peter Grivich to adopt the minutes of the congregational meetings as printed in the annual report. Carried.

Annual Meeting Minutes cont'd...

Session Report

Thanks are expressed to Theresa Glithero as Clerk and the elders of North Caradoc – St. Andrew's for their service. The Rev. Butterfield-Kocis asked congregational members to prayerfully consider becoming an elder. She stated that elder elections would be delayed this year as the amalgamation has just occurred. She stated that it is quite possible that elder elections would happen a couple of years in a row. General Assembly has relaxed the terms of sitting as elders from two to six (2-6) years.

Ladies Aide

Special thanks to Lily Carrothers and Carol Huston for organizing special events during the year.

Memoriam Bank Account and "In Remembrance" Book Report

Brian Huston reported a balance of four thousand and twenty two dollars and fifty cents (\$4,022.50). This account is overseen by Session on behalf of the congregations.

Youth Bank Account

Reviewed

Pre-Authorized Remittance (PAR) Report

This report was reviewed. Congregational members can contact Janet Evans if they wish to sign up for PAR.

Board of Managers 'Report

The congregation appreciates the work and oversight of the management of the church property. It was noted that an AED was purchased for the church. Some people have been trained on the use of the AED. It is available for community use if the need arises. Others are encouraged to be trained in the use of the AED. Please contact Carol Huston if your wish training.

Audit Committee Report

Reviewed

"Countdown to Christmas" Bazaar

Thanks to Lily Carrothers and Carol Huston for organizing another successful bazaar.

Trustees 'Report

Reviewed

Financial reports (Profit and Loss & Account Balances 2019)

Reviewed

Annual Meeting Minutes cont'd...

Adoption of Reports

It was moved by Sharon Gillies and seconded by Diane Brodie to adopt the committee and financial reports as printed. Carried.

CARADOC PRESBYTERIAN CHURCH

Amalgamation Report

There have been lots of activities and actions leading up to the formal amalgamation. The Rev. Butterfield-Kocis explained that upon the sale of Knox, Komoka she understood the percentage of assets to be donated to the National Church would be between eight and ten percent (8% - 10%). She was able to clarify that it would be ten percent (10%) that is required to be donated but the ten percent (10%) would not be given to the National Church. The monies would be donated to a Presbyterian Ministry in Canada of our choosing. There will be further discussions related to this matter on or about the time of the sale of Knox, Komoka. Ideas will be presented for the final decision of the congregation.

Lily Carrothers moved the adoption of the amalgamation report. Nancy Tomchick seconded the motion. Carried.

Budget

Additional lines have been added to accommodate the budget needed for the upkeep of Knox, Komoka as well as the requested amount of Presbyterians Sharing amount of seven thousand dollars (\$7,000).

Personnel increases of two point two percent (2.2%) are mandated by COLA (Cost of Living Adjustment). The Presbyterian Church in Canada mandates some increases.

Property and maintenance costs are projections only. Eleven thousand five hundred dollars (\$11,500) was the amount used in two thousand nineteen (2019) and in two thousand twenty (2020) the front step will need repair.

If the projections are correct, there will be a deficit of eighteen thousand dollars (\$18,000). Brian Huston prepared and shared a graph of givings showing a decrease and the need to consider measures to close the gap.

The expenses related to Knox, Komoka upkeep of thirteen thousand five hundred dollars (\$13,500) is a projection.

The potential sale of Knox, Komoka will not be part of the operating budget but would be transferred to the Trustees account.

Annual Meeting Minutes cont'd...

Transition costs of seven thousand five hundred dollars (\$7,500) are related to the costs of amalgamation with items such as changing the sign, bookkeeper costs, etc.

A question whether the expenses from the sale of Knox can be deducted before the ten percent (10%) is calculated. The Rev. Butterfield-Kocis stated that she couldn't answer that inquiry and she would investigate further and review the polity.

Presbyterians Sharing

Peter Grivich moved to donate seven thousand dollars (\$7,000) to Presbyterians Sharing for the year of our Lord two thousand twenty (2020). Theresa Glithero seconded the motion. Carried.

Adoption of Budget

Peter Grivich moved and Peter Evans seconded the motion to accept the budget of 2020 for Caradoc Presbyterian Church as printed and discussed. Carried.

Trustees

The Trustees for Caradoc Presbyterian Church will consist of the current trustees of North Caradoc – St. Andrew's and Harrison Greig from Knox. All others have resigned. Trustees will provide direction to Lorene Waugh to transfer signing authority. Paige Woods (bookkeeper) has suggested that Lorene Waugh remain on as a Trustee until March twenty-sixth, two thousand twenty (March 26, 2020) when the remaining GIC's from Knox come due.

Thanks to Dorothy Brown and Lorene Waugh for their work as Trustees of Knox, Komoka.

Board of Managers

All Board of Managers from both churches will continue to form the Board of Managers of Caradoc Presbyterian Church.

Auditors

Thanks to Sharon Peckham and Wilma Reath for being the auditors of the books of North Caradoc – St. Andrew's for over twenty (20) years. Auditors for Caradoc Presbyterian Church beginning in two thousand twenty (2020) have not been determined, as no one has come forward. It was moved by Frank DeRuiter and seconded by Theresa MacLeod to give power to session to look in the coming months for auditors.

Congregational Meeting to Discuss the Selling of Knox Presbyterian Church, Komoka Property

Peter Grivich moved to call a congregational meeting on March twenty-ninth, in the year of our Lord two thousand and twenty (March 29, 2020) to begin the discussion and process to sell Knox Presbyterian Church, Komoka property, The motion was seconded by Ron Leitch. Carried. The sale of Knox Presbyterian Church, Komoka Property will require approval of the Presbytery of London.

Annual Meeting Minutes cont'd...

Time of Worship of Caradoc Presbyterian Church

It was moved by Peter Grivich and seconded by Elizabeth Leitch to change the time of worship for Caradoc Presbyterian Church to ten o'clock in the morning (10:00 a.m.) beginning May third, two thousand and twenty (May 3, 2020).

A friendly amendment to the motion was made by Barb Bolton to table this motion and discuss the time of worship at the March twenty ninth, two thousand and twenty (March 29, 2020) congregational meeting in the hopes to come to a decision. Larry Langford seconded the amended motion. The amended motion was carried.

Adjournment

Sharon Gillies motioned to adjourn. The Rev. Butterfield-Kocis closed in prayer.

Moderator:

Recording Secretary:

Virtual Congregational Meeting, Tuesday, 2020 July 7 – 7:00 p.m.**2020***Respectfully submitted by Theresa Glithero, Clerk of Session*

Congregational Meeting
July 7, 2020

At Middlesex County and virtually within the homes of approximately twenty-one (21) members and friends, the question portion of the congregational meeting called via the letter dated June twenty-second in the year of our Lord two thousand and twenty (June 22, 2020) began at seven o'clock in the evening (7:00 p.m.). This unusual arrangement for a congregational meeting was due to the pandemic COVID-19.

Opening Prayer

Opening Prayer

The Rev. Butterfield-Kocis opened the meeting with prayer.

Opening Remarks

Opening Remarks

The Rev. Butterfield-Koci stated that this meeting is an extension of the meeting called via the letter dated June twenty-second (June 22nd) to bring any questions, concerns or comments regarding the three motions listed in that letter. The three (3) motions were duly moved and seconded. This letter was mailed to all members and adherents of Caradoc Presbyterian Church. There will be no voting at this meeting. A second letter will be distributed listing the motions or amended motions at which time the procedure for voting will be outlined. The second letter concluding the congregational meeting will be distributed to all members and adherents of Caradoc Presbyterian Church.

Recording Secretary

Appointment of Recording Secretary

It was moved by Elizabeth Leitch and seconded by Maureen Tomchick to appoint Theresa Glithero as the recording secretary of this portion of the "via letter" congregational meeting on the virtual platform Zoom. Carried.

Approval of Agenda

Approval of Agenda

It was moved by Elizabeth Leitch and seconded by Maureen Tomchick to approve the agenda of the virtual portion of the congregational meeting called June twenty-second, two thousand and twenty (June 22, 2020) via a congregational letter be approved as circulated. Carried.

- Motion A**
- Motion A**
It was moved by Maureen Tomchick and seconded by Elizabeth Leitch that Caradoc Presbyterian Church sell the Knox Presbyterian Church, Komoka property.
- No questions or concerns were raised.
- Motion B**
- Motion B**
It was moved by Maureen Tomchick and seconded by Elizabeth Leitch that the Session and Board of Managers of Caradoc Presbyterian Church be given *power to issue* in appointing a team to oversee the selling of the Knox Presbyterian Church, Komoka property on behalf of Caradoc Presbyterian Church.
- The Rev. Butterfield-Kocis clarified the term '*power to issue*' as finding volunteers from Caradoc Presbyterian Church with the gifts necessary to help with this undertaking.
- A question surrounding the number of volunteers required for this undertaking. There was no specific number given.
- Motion C**
- Motion C**
It was moved by Maureen Tomchick and seconded by Elizabeth Leitch that Caradoc Presbyterian Church request permission from the Presbytery of London to sell the Knox Presbyterian Church, Komoka property.
- No questions or concerns.
- Adjournment**
- Adjournment**
Sharon Gillies motioned to adjourn at thirty-two minutes after seven o'clock in the evening (7:32 p.m.). The Rev. Butterfield-Kocis closed in prayer.
- Moderator:
- Recording Secretary:

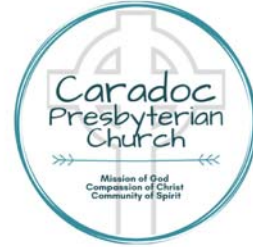
Letters sent in advance of meeting are included on the following pages.

Caradoc Presbyterian Church

8503 Scotchmere Drive, Strathroy-Caradoc, ON N7G 3H3

"We are a strong congregation, sharing a common sense of community, to advance the Mission of God, the Compassion of Christ, and the Community of the Holy Spirit."

CPC is a SAFE place—Diversity is valued here. All are welcome!



June 22, 2020

Friends, the Peace of Christ be with you!

The opening words of this letter are **the official notice of a congregational meeting that begins after the prayer printed below**. This meeting is the rescheduling of the postponed congregational meeting from Sunday March 29th. The congregational meeting called for Sunday March 29th, 2020 was called to address the sale of the Knox Church property and to discuss a possible change in time for our Sunday morning worship services. We will not be addressing the worship time change at this time. The Caradoc Presbyterian Church Session has decided to continue to suspend in person worship until further notice due to Covid19.

Please carefully read through this letter, how we will proceed through this meeting (via this letter) will be explained throughout. To begin, please continue to read through the information below. Our congregational meeting will continue Tuesday July 7th, 2020 at 7pm via a Zoom meeting and conclude with a second letter.

Gathering over Zoom will allow many of our members and adherents to attend an *in person* meeting to ask questions, share concerns and discuss the decisions before us. Following the Zoom meeting you will receive a second letter sharing any pertinent additional information and giving you instructions on how to vote on the motions below. Elders will be in touch, *please do not hesitate to reach out if you have questions*.

Let's pray, Triune God we call to you to be present in the words of this letter, to help us to understand this new form of meeting together for the purpose of supporting the continual formation of your Kingdom here on earth. Be with us as we prayerfully consider the decisions before us. In Jesus name we pray. Amen.

I now call this meeting to begin and present to you from the Session three motions for your consideration followed by explanations for each motion.

The following three motions are moved by Maureen Tomchick and seconded by Elizabeth Leitch

- A. Moves that Caradoc Presbyterian Church sell the Knox Presbyterian Church, Komoka property.
- B. Moves that the Session and Board of Managers of Caradoc Presbyterian Church be given *power to issue* in appointing a team to oversee the selling of the Knox Presbyterian Church, Komoka property on behalf of Caradoc Presbyterian Church.

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Caradoc Presbyterian Church

8503 Scotchmere Drive, Strathroy-Caradoc, ON N7G 3H3

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July 7, 2020

Greetings friends, I hope this letter finds you well.

This is *the second and concluding letter of our congregational meeting* that began with the congregational letter dated June 22, 2020. In that letter the following motions were presented:

- A. Moves that Caradoc Presbyterian Church sell the Knox Presbyterian Church, Komoka property.
- B. Moves that the Session and Board of Managers of Caradoc Presbyterian Church be given *power to issue* in appointing a team to oversee the selling of the Knox Presbyterian Church, Komoka property on behalf of Caradoc Presbyterian Church.
- C. Moves that Caradoc Presbyterian Church request permission from Presbytery of London to sell the Knox Presbyterian Church, Komoka property.

All three motions are moved by Maureen Tomchick and seconded by Elizabeth Leitch

On Tuesday July 7, 2020, 21 members and adherents met over the virtual platform Zoom to address questions, concerns and comments in favour or against the motions.

It's now time to vote. Please submit your vote as soon as possible.

Instructions on how to vote:

1. Call or email your elder with your votes - please indicate "letter A, B, C" of motion and in favour/ not in favour.
2. Call or email Rev. Shelly with your votes - please indicate "letter A, B, A" of motion and in favour/ not in favour. You are welcome to leave a message: please say your name, indicate letter of motion and whether you are in favour or not in favour.
3. Mail in ballot below (as soon as possible) to 8503 Scotchmere Drive, Strathroy ON N7G 3H3.

Each member in your family needs to indicate their votes separately in order to be counted. Adherents may vote in this matter.

Clerk of Session, Theresa Glithero moves that this congregational meeting via a congregational letter which began June 22, 2020 be adjourned at the end of the closing prayer.

Closing Prayer: Let's pray, Triune God we thank-you for travelling with us during this new form of meeting together. We again call you to be present in the words of this letter. Be with us as we prayerfully consider our responses to the decisions before us. In Jesus name we pray. Amen.

Session Report**2020***Respectfully submitted by Theresa Glithero, Clerk of Session*

Session expresses heartfelt thanks to the Rev. Michelle Butterfield-Kocis this past year – and what a year it has been! It began as any other year with Christmas decorations still in full view and the prospect of a newly amalgamated church worshipping as Caradoc Presbyterian Church. Throughout the year, you have continued to bring meaningful worship and provide opportunities of growth in the faith journey of the congregation and community.

It is with regret that ruling elder Elaine Blake resigned. Thank you Elaine for your service always bring a voice of reason and prayerful consideration to Session meetings and everyday life.

Faith Fridays was an initiative that was begun in February and was to continue the first Friday of the months to follow. A potluck dinner followed by an activity was the order of the evening. February's activity was "Why we worship in the order we do" and March's activity was watching the movie "Interview with God". This will certainly be an activity that will be attempted again once COVID restrictions are lifted.

We, as a congregation, celebrated the first Sunday in Lent on March first (March 1) with the sacrament of communion with approximately forth-three (43) members and friends in attendance. The following Sunday, the Rev. J. McIntyre preached as the Rev. Butterfield-Kocis was away on vacation. Little did we know that the Sunday of March eighth (March 8) would be the last in-person worship for the entire year. The novel coronavirus that became known as COVID-19 shuttered not only this area but also the entire world.

The Hungarian-speaking congregation of Caradoc was scheduled to meet for the first time in 2020 the end of March celebrating the sacrament of communion. The Rev. Ferenc (Frank) Szatmari leads this worship. Sadly this worship was shuttered for the entire year as well.

Facebook Live was to become the medium to continue worship as the community of Caradoc Presbyterian Church. Rev. Shelly and Franck became 'tech savvy' in a hurry providing meaningful worship on a weekly basis. Their technology learning curve spiked almost vertically but both rose to the challenge. Music with Rosemary Bannerman was incorporated in worship. Videos pertinent to the lectionary and sermon were incorporated. The voices of Rev. Shelly and Franck led us in hymns as we participated in the comfort of our homes. Thank you to all who helped provide worship for the congregation and many in the community as well.

Rev. Shelly produced the e-news weekly to keep the congregation informed and connected. Some congregation members delivered copies to those who did not receive the e-news electronically. Thank you to everyone for making the time to deliver and have a porch visit with the congregation. Coffee Break over Zoom became a weekly Wednesday morning time to connect and 'see' each other.

Session Report Cont'd...

Handmade cards were sent to the entire congregation a number of times throughout the year. The warmth of knowing that everyone in the church family is connected in receiving the cards is priceless. Thank you to the talented card makers designing and mailing such beautiful creations. As well, cards are sent to individuals in times of joy and difficulty ensuring that the recipients know that the church family is thinking of them.

Rosemary Bannerman, Caradoc's esteemed choir director and pianist and organist, continued with choir practice Thursday evenings via Zoom. Certainly a different practice but nonetheless keeping everyone connected. Special music was provided for Advent and Christmas services with a few choir members gathering at the church, distanced and masked, to record. Thank you Rosemary for all the work that you continue to do.

The congregation mourns the passing of Marjorie Dougall, Donna Hall, Milt Toffelmire, Kay Whitbourn, Una Langford, Kalman Bodnar and Joseph Csikos. Their family and friends will miss them.

It is with regret that Keith Brown, Dorothy Brown and Shirley Vine transferred their membership to Westmount Presbyterian Church in London. We are pleased that they have found a faith family within Westmount.

Kintail on the Road Vacation Bible School began accepting early registrations for campers in March. By mid-March over ten campers had been registered with many enquiries whether the summer program would continue with the ongoing news of the virus. Sadly the program that had been successfully run for enthusiastic campers and leaders had to be cancelled. This was disappointing for everyone.

Even though we as a congregation were shuttered for in-person worship, prayer warriors were still very active. The team actively intentionally prayed for individuals requesting to be put on the prayer chain. However, the congregation of Caradoc Presbyterian Church is very prayerful through wellness 'thinking of you' phone calls, porch visits, friendship and caring. Thank you as prayers went up to God's ears and blessings were sent down.

The congregation celebrates the birth of Allison Grace Blackburn, daughter of Erin and Ryan Blackburn and little sister to William. Grandparents Grant and Anne Marie Corey are thrilled with the newest arrival.

The congregation celebrates the marriage of Dana Corey and Maged Metias, as well as Skye Corey and Chris Schopp. Congratulations to both couples. Caradoc extends congratulations and best wishes for a lifetime of happiness and blessings.

Session Report Cont'd...

Bible Studies continued over the Zoom platform. "Unexplained Jesus", the study of the Gospel of Luke by Erica Wiggenhorn was completed. A summer study "Beguiled by Beauty: Cultivating a Life of Contemplation and Compassion" by Wendy Farley was completed. An Advent documentary film festival study was held. Participants would watch the documentary as a group via Zoom and end in conversation using study discussion questions. The documentaries "Following the Ninth" and "The Singing Revolution" were studied. The study group would recommend these documentaries to anyone to watch at their leisure.

Many acts of kindness were experienced over this past year. Food was collected throughout the year and delivered to the Strathroy and Mt. Brydges food banks. The tradition of the giving tree collecting hats, mitts, etc. was not lost during this COVID year. All donations could be dropped off on the porch of the Kocis family and then delivered to the Strathroy Salvation Army Food Bank, the Mt. Brydges Caring Cupboard and the Woman's Rural Resource Centre. Thank you to the many who participated.

The pork BBQ and corn roast has been the summer highlight of the congregation and community for a number of years. Each year over two hundred people enjoyed good food, fellowship and entertainment gathering on the McGugan farm on a summer afternoon and evening. As mouths salivated with the prospect of this BBQ, it was not to be. COVID restrictions shuttered this well-loved activity.

Although the bazaar could not be held this year, pie making still continued. Two 'pie making extravaganzas' took place. Thank you to Lily Carrothers for her pie making skills and the volunteers that she took under her wing to make the perfect fruit pies! Certainly the recipients of the pre-ordered pies enjoyed the end result. Also Christmas planters were crafted in Barb and Charlie Bolton's shed. These were also pre-ordered. The results were stunning and attest to the creativity of the volunteers. Thank you to all that helped with these projects as well as those that purchased pies or planters.

It was with mixed emotions that it was announced that the Knox property was sold with closing being early in the year two thousand twenty one (2021). Thank you to everyone for the hard work in preparing the property for sale. Also thank you to everyone who ensured that both the Knox property and Caradoc Church were inspected and cared for during this time.

The Christmas session began with a parking lot carol sing on December sixth (December 6). Enthusiastic participants remained in their cars and enjoyed singing to the carols led by Rev. Shelly and Franck. Even Santa and Mrs. Claus took time out of their busy schedule and walked through the parking lots bringing greetings from the North Pole.

A Luminary Nativity Labyrinth was set up on Caradoc Church's property. The outdoor labyrinth provided a sense of calm lit by many luminaries with stations allowing personal reflection. A

Session Report Cont'd...

stable with Mary, Joseph and baby Jesus was erected with a bright star that could be seen from afar. Thanks to everyone for their hard work. Many in the congregation, and I daresay community, enjoyed the experience.

The Rev. Butterfield-Kocis invited anyone to join in some Advent family fun. Families were invited to enter the edible Nativity Challenge. The nativity scene could be made of any edible building materials with pictures being sent to Rev. Shelly. As well families were invited to watch suggested weekly movies and some ideas for discussion were provided encompassing Advent and Christmas hope, love, joy, peace and believing.

The Christmas season culminated with a Christmas Eve worship beginning at seven o'clock (7:00 p.m.) via Facebook Live. Although the 2020 Christmas was different than anyone could have imagined at the beginning of the year, it was meaningful and joyful as the congregation celebrated the birth of Jesus.

Session wishes to thank everyone for working tirelessly in ensuring, during this unprecedented year, a seamless worship experience from in-person to on-line worship. Although the church building was shuttered for most of the year, many worked hard to ensure that the finances and maintenance was looked after. Session is humbled by the many acts of kindness this past year with the congregation always thinking of others and never wishing personal recognition. Caradoc Presbyterian Church is very active and caring – especially during this COVID year.

We give thanks to God for His continued presence within the congregation. It has been a challenging year. The assurance of God's presence in the midst of the pandemic was evident in many ways to the congregation. Session gives thanks for the continued support of the congregation and prayers during this past year.

Yours in Christ's name, Caradoc Presbyterian Church Session

The Rev. Michelle Butterfield-Kocis

Lily Carrothers

Grant Corey

Theresa Glithero

Mildred Greig

Wayne Gregory

Peter Grivich

Jamie Hayter

Elizabeth Leitch

Bonnie Spindler

Maureen Tomchick

Ladies' Aid Annual Report**2020***Respectively submitted by Carol Huston and Lily Carrothers*

We extend our gratitude to the ladies and gentlemen of the congregation for their continuing service whenever asked and able. During this difficult and isolating year we are most grateful for God's ministry led by Rev. Shelly and assisted by Franck and many others, and for music ministry gifted to us by Rosemary Bannerman. The virtual online services have enabled a continued faith connection and outreach to a broad community of friends. Many thanks to the offices of Session and the Board of Managers for continued work to maintain the business and management of our church. We praise God for the gifts of family, friends and our community of faith.

In 2020 the Ladies managed to fulfill a pie making fundraiser started prior to the Covid19 lockdown. Regarding the social distancing and safeguards for contact a few Ladies used our stock of supplies and managed to secure others shortly after reopening to prepare 65+ fruit pies in early May.

Another pie making fundraiser was done in November with 70+ fruit pies prepared. Shortly after we gathered greens and ornaments for festive planters for 35+ preorders and managed with distancing and skill to arrange and deliver all planters in just a few days. The funds for the planter sales was given directly to the church account exceeded \$900.

We thank all our customers from the church and community for supporting these ventures.

The Ladies organized baking days to prepare and bake cookies and buy supplies to fill and distribute 15 "goody baskets" for the congregation members who are isolated. Thank you to those who donated articles for this project. A gift basket was also assembled and given to Rev. Shelly Kocis and Family for their work and support given throughout the challenging year.

The Ladies Aid also supports Birthday gifts for residents at the Strathmere Lodge, stamps for card mail outs and supplies for music ministry.

For your service and assistance in whatever way you were able we thank each and everyone who helped make these projects a great success during this trying year.

More so maybe this year than any other, so many unseen acts of service and kindness are offered by many in our church community to others in our local and global communities. We continue to offer prayer for all who reflect God's Love in service to others.

Donations were made to some chosen charities in the year, as we knew the needs were great. These include: Presbyterian Sharing \$1500, and \$250 to each Strathroy Middlesex Hospital Alliance, Women's Rural Resource Center, Salvation Army and Southwestern Ontario Youth for Christ.

Ladies Aid Cont'd.

Ladies Aid Financial Report 2020

Balance Forward January 1, 2020		\$2784.36
Income		
Received Donations	\$1040.00	
Other Receipts	\$1822.00	
Total Income		<u>+\$2862.00</u>
Expenses and Withdrawals		
Bank Fees	\$65.63	
Supplies (choir, postage)	\$380.85	
Donations	\$2500.00	
Fundraising (baskets, pies)	\$446.92	
Outreach (Lodge Birthday)	\$34.87	
Total Expenses		-\$3428.27
Balance December 31 2020		<u>\$2218.09</u>

Memoriam Bank Account and 'In Remembrance' Book Report

2020

Respectively submitted by Brian Huston

Our Memoriam account receives donations made to Caradoc Presbyterian Church in memory of those who have passed away. In 2020, there was a total of \$1,022.00 in memoriam donations and interest made which were deposited into our Memoriam Account. The gifts are recorded in the 'In Remembrance' Book at the back of the sanctuary.

The balance in the Memoriam Account at December 31, 2020 was \$5,052.49

The monies in this account are overseen by Session on behalf of the congregation.

Youth Bank Account

2020

Respectively submitted by Brian Huston

Our Youth account contains monies from various fundraising events in the previous years. There were no new deposits or withdrawals in 2020.

The balance in the Youth Account at December 31, 2020 was \$790.21.

The monies in this account are overseen by Session on behalf of the congregation.

Pre Authorized Remittance (PAR) Report**2020***Respectfully submitted Janet Evans*

This year we had 15 families taking part in the PAR program. This is down from our high of 20 families enrolled. Each year we encourage families to join the PAR program. It allows families to plan their contributions to North Caradoc - St. Andrew's church knowing that the same amount of money comes out of their bank account on or about the 20th of each month.

There is no longer any need for you to continue with envelopes. There are giving cards in baskets at either front entrance of the church for every PAR member to put on the collection plate each week.

As each New Year begins we hope that members of PAR will also consider increasing their monthly contribution.

If you would like to join PAR or if you would like to increase your contribution for 2020 please contact Janet Evans at 519-264-2595.

Stewardship and Sale of Knox Property**2020***Respectively submitted by Rev. Shelly, Maureen Tomchick, Brian Huston*

Reporting to Session, a committee made up of Rev. Shelly, Maureen and Brian was formed to oversee the process related to the sale of the Knox property. The activities of this committee included:

- Arranging for a professional property appraisal by Valco Real Estate Appraisers and Consultants
- Retaining a Realtor to list the property (ReMax – Ryan Brady)
- Retaining a Lawyer to oversee the property sale (Cram and Associates)
- Preparing the property for showings and reviewing offers
- Completing the Offer Acceptance and Agreement of Sale
- Coordinating with Trustees to complete final sale documentation
- The property was sold for \$451,000 with a closing date of February 26, 2021.

Board of Managers' Report**2020***Respectively submitted by Brian Huston*

The Board oversees that maintenance of the Church building and grounds, organizes grass cutting, maintains insurance, coordinates elevator inspections, arranges water sampling and testing, snow removal, furnace maintenance, safety inspections, fire extinguisher servicing, offering envelopes, photocopiers, printers, computers, book-keeping and custodial staff. In 2020 this also included the oversight of the Knox property in Komoka.

The Board prepares the annual budget and meets regularly reviews the Church financial reports. For 2021, the proposed budget includes capital expenditure forecast (*see 2021 Budget – Capital Expenditures, Page 38*). The Board is requesting congregational approval to proceed with obtaining quotes for the work and for proceeding with the work, within the budgets identified. The capital budget estimate identifies expected expenditures in 2021 as well as future years.

Specific tasks undertaken in 2020 were:

- During COVID the board completed bi-weekly inspections of both churches
- Arranged annual furnace servicing
- General building maintenance
- Packed and transported items from Knox to CPC church prior to Knox sale
- Arranged for the relocation of 2 stained glass windows from Knox to CPC church for future use
- Reviewed financial reports and balance sheet monthly
- Completed the formal amalgamation process with CRA (completed November 2020)
- Assisted our bookkeeper with Federal Wage Subsidy applications for COVID relief

The Board is also working with Hydro One to have the pole line adjacent to the church relocated. This is required to allow maintenance on the roof and bricks to be completed. Our church will not need to pay for the relocation work.

Joanne Grivich has decided to transition out of the Treasurer role at the end of 2021 allowing some time to provide guidance to someone new in the role. We thank Joanne for her excellent work in undertaking this role over the past 4 years.

Board Chair: Brian Huston
Secretary: Charlotte Gregory
Treasurer: Joanne Grivich
Members: Dan Walker, Bob Gillies, Wayne Gregory, Peter Grivich,
Janet McGugan, Jan Salomons, Darrell McComb

Audit Committee Report**2020***Respectively submitted by Brian Huston*

Due to the COVID impacts....no audit was completed this year. Financial reports documenting all transactions, income and expenses were prepared monthly by our bookkeeper and reviewed by the Board.

A special thank you to Sharon Peckham and Wilma Reath for being our auditors for many, many years. With the Congregation's approval, the Board will identify two new auditors for taking on this role for 2021.

Trustees' Report**2020***Respectively submitted by Maureen Tomchick, Peter Evans, Harrison Greig and Jan Salomons*

We had a number of investments maturing during 2020 and re-invested with the lower interest rates current at the time. The aggregate annual interest earned dropped to 2.21% from 2.56%.

We are offered 15 basis points above the current investment rates at the Credit Union due to our total investments with said organization.

A \$50 000 investment from Knox matured and was transferred to the Caradoc Presbyterian account.

The "Accumulated Approved Transfers" comprising of the balance of "Advancing the Mission Fund" and "Share of the Minister's Manse Allowance" grew to \$12,175. It is retained by the Trustees for some return on investments.

We are grateful to report that the Trustees Holdings grew by \$8,109 during 2020.

The following pages include a summary of the Trustee Holdings at December 31, 2020 and well as



North Caradoc-St. Andrews' Trustees Holdings 2020

Investments

As at December 31, 2019					
Account Name	Investment	Start Date	Maturing	Interest Rate	Annual Interest
Hugh Turner Estate					
60 Month Term 012	\$60,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$1,290.00
60 Month Term 020 (c)	\$42,085.20	Aug 10, 2018	Aug 10, 2023	3.15%	\$1,325.68
36 Month Term 026	\$60,000.00	Aug 7, 2018	Aug 7, 2020	2.80%	\$1,680.00
	\$162,085.20			2.65%	\$4,295.68
North Caradoc-St. Andrews					
60 Month Term 013	\$30,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$645.00
Special Rate 021	\$20,000.00	Aug 18, 2018	Aug 18, 2020	2.80%	\$560.00
Special Rate 023 (c)	\$51,400.00	Sep 28, 2018	Sep 28, 2020	2.80%	\$1,439.20
36 Month Term 025 (c)	Transferred in from Knox				
24 Month Term 024 (c)	\$47,004.07	Mar 19, 2018	Mar 19, 2020	2.15%	\$1,010.59
	\$148,404.07			2.46%	\$3,654.79
Total	\$310,489.27			2.56%	\$7,950.47
All Interest earned is deposited in Mainstreet CU Bonus Account #003					

As at December 31, 2020				
Investment	Start Date	Maturing	Interest Rate	Annual Interest
\$60,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$1,290.00
\$43,414.52	Aug 10, 2018	Aug 10, 2023	3.15%	\$1,367.56
\$60,000.00	Aug 7, 2020	Aug 7, 2023	1.70%	\$1,020.00
\$163,414.52			2.25%	\$3,677.56
\$30,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$645.00
\$20,000.00	Aug 18, 2020	Aug 18, 2021	1.25%	\$250.00
\$52,834.14	Sep 28, 2020	Sep 28, 2023	1.45%	\$766.10
\$50,000.00	Apr 15, 2020	Apr 15, 2023	2.05%	\$1,025.00
\$48,017.43	Mar 19, 2020	Mar 19, 2022	2.15%	\$1,032.37
\$200,851.57			1.85%	\$3,718.47
\$364,266.09			2.03%	\$7,396.03
All Interest earned is deposited into H. I. Saving Account #003				

High Interest Saving Account

Account No.	Name	Balance Dec. 31, 2019
Number #003	Mainstreet H. I. Saving	\$34,229.62

Number #003	Name	Balance Dec. 31, 2020
#003	Mainstreet H. I. Saving	\$38,552.88

Summary

Summary	December 31, 2019	H. I. Saving Account #003	\$34,229.62
		Investments	\$310,489.27
		Total Trustees	\$344,718.89

December 31, 2020	H. I. Saving Account #003	\$38,552.88
	Investments	\$364,266.09
	Total Trustees	\$402,818.97

Designated Amounts Included Above

Accumulated Approved Transfers on hold.	\$7,907.61
Designated Gifts	\$30,000.00

Accumulated Approved Transfers on hold.	\$9,770.35
Designated Gifts	\$30,000.00

Notes: Terms #017, #020, #023 & #025 are compounding investments marked (c)
 The original investment of Term #020 (Hugh Turner) will be re-invested at maturity and the growth transferred to Mainstreet H. I. Savings.
 The re-investment decisions of Terms #017 and #023 will be made at maturity
 Terms #021, #023 & #025 are the proceeds of the sale of the manse (\$125,721.00)

Knox Presbyterian Trustees Holdings 2020

Investments

As at December 31, 2019					
Account Name	Investment	Start Date	Maturing	Interest Rate	Annual Interest
Frank Legacy					
Rate Optimizer GIC 1					
Rate Optimizer GIC 2					
Rate Optimizer GIC 3	\$25,000.00	Oct 23, 2017	Oct 23, 2022	2.15%	\$537.50
Rate Optimizer GIC 4	\$25,000.00	Oct 21, 2018	Oct 22, 2023	2.50%	\$625.00
	\$50,000.00			2.33%	\$1,162.50
Sale of Manse					
Rate Optimizer GIC 5	\$50,000.00	Mar 26, 2015	Mar 26, 2020	2.00%	\$1,000.00
	\$50,000.00			2.00%	\$1,000.00
Total	\$100,000.00			2.20%	\$2,162.50
All Interest earned is deposited into B o M Chequing					

As at December 31, 2020				
Investment	Start Date	Maturing	Interest Rate	Annual Interest
\$25,000.00	Oct 23, 2017	Oct 23, 2022	2.15%	\$537.50
\$25,000.00	Oct 21, 2018	Oct 22, 2023	2.50%	\$625.00
\$50,000.00			2.33%	\$1,162.50
Transferred to Caradoc Presbyterian Church				
\$0.00			2.00%	
\$50,000.00			2.20%	\$1,162.50
All Interest earned is deposited into B o M Chequing				



CARADOC PRESBYTERIAN CHURCH INVESTMENT MATURITY SCHEDULE

Maturity			2021	2022	2023	2024	2025	2026	2027	2028
Balance										
Hugh Turner Estate			\$163,415							
Estate	60 Month Term 012	\$60,000	Sep 26, 2021							
Capital	60 Month Term 020	\$43,415			Aug 10, 2023					
Locked	Special Rate 026	\$60,000	Aug 7, 2021							
North Caradoc-St. Andrews			\$200,861							
	60 Month Term 013	\$30,000	Sep 26, 2021							
	Special Rate 027	\$20,000	Aug 18, 2021							
	Special Rate 028	\$52,843			Sep 28, 2023					
	36 Month Term 025	\$50,000			Apr 15, 2023					
	24 Month Term 024	\$48,017		Mar 19, 2022						
Frank Legacy			\$50,000							
	Rate Optimizer GIC 3	\$25,000		Oct 23, 2022						
	Rate Optimizer GIC 4	\$25,000							Oct 22, 2023	
Maturing Funds available for use			\$50,000	\$73,017	\$127,843					
	High Interest Saving Account Number #003	\$38,553								
		\$452,828								
New Funds for Investing (Presbyterian Ministries portion deducted)				\$75,000	\$75,000	\$75,000	\$75,000	\$75,000		

Financial documents for the 2021 Annual Congregational Meeting of Caradoc Presbyterian Church

March 21, 2021

- 1 Income and Expense Statement of 2020
- 2 Balance Sheet December 31, 2020
- 3 Operating and Capital Budget for 2021

2020 Income and Expenses

INCOME AND EXPENSE SUMMARY FOR 2020

Ordinary Income/Expense	Jan - Dec 20	Comments
Income		
OFFERINGS		
Envelopes and PAR	\$72,144.12	
Loose Offering	\$161.75	
Total OFFERINGS	<u>\$72,305.87</u>	
DESIGNATED OUTREACH		
Presbyterians Sharing	\$2,777.00	
PWS&D		
General	\$605.00	
Total PWS&D	<u>\$605.00</u>	
Beat the Blahs		
Other Designated Outreach	\$1,305.00	WRRC, SMGH, Camp Kintail Donations
Total DESIGNATED OUTREACH	<u>\$4,687.00</u>	
DESIGNATED PROGRAMS/PROJECTS		
Events/Fundraisers	\$930.00	Christmas Planters and Baskets
Vacation Bible School		
Total Designated Programs/Projects	<u>\$930.00</u>	
DESIGNATED OTHER		
Ladies Aid	\$1,040.00	
Memoriam	\$1,022.00	
Youth		
Other Special Purpose	\$191.00	
Total DESIGNATED OTHER	<u>\$2,253.00</u>	
OTHER INCOME		
Miscellaneous	\$4,720.00	Presbytery Assistance, Almanarah Closure
CEWS Subsidy	\$17,554.96	Federal Wage Subsidy
Interest	\$10,400.89	
Building Use		
Komoka Property	\$0.00	
Scotchmere Property	\$993.25	Crackers, Yoga
Total Building Use	<u>\$993.25</u>	
Total Other Income	<u>\$33,669.10</u>	
Total Income	<u>\$113,844.97</u>	

INCOME AND EXPENSE SUMMARY FOR 2020 (cont'd)

Expense	Jan - Dec 20	Comments
PAYROLL RELATED		
MINISTER		
Stipend	\$46,834.00	
Housing	\$15,840.00	
CPP	\$2,287.08	
EI	\$1,198.90	
Health & Dental	\$4,596.12	
Study Leave		
Book Allowance		
Congregation Pension Amt	\$6,642.15	
Total MINISTER	\$77,398.25	
CONTRACTS & SUPPLY		
Bookkeeper	\$3,300.00	
Custodian	\$763.92	
Hungarian Minister	\$0.00	
Music Director	\$9,405.00	
Supply		
Mileage	\$22.50	
Music	\$75.00	
Pulpit	\$525.00	
Total Supply	\$622.50	
WSIB	\$401.16	
Total CONTRACTS & SUPPLY	\$14,492.58	
Total PAYROLL RELATED	\$91,890.83	

INCOME AND EXPENSE SUMMARY FOR 2020 (cont'd)

	Jan - Dec 20	Comments
PROGRAMS & PROJECTS		
Session		
Pastoral Care		
Other		
Total Session	\$0.00	
Worship		
Online Services (Covid-related)	\$580.04	
Music	\$17.15	
Supplies	\$163.31	Advent Nativity Scene
Total Worship	\$760.50	
Fellowship		
Supplies	\$101.99	
Total Fellowship	\$101.99	Cards
Christian Education		
Children/Youth		
Vacation Bible School		
Bible Study		
Total Christian Education	\$0.00	
Total PROGRAMS & PROJECTS	\$862.49	
OUTREACH		
Benevolent	\$300.00	Food Cards
Beat the Blahs	\$25.84	
Presbyterians Sharing	\$9,777.00	
PWS&D		
Special Project		
General	\$605.00	
Total PWS&D	\$605.00	
Other Outreach	\$1,305.00	WRRC, SMGH, Camp Kintail Donations
Total OUTREACH	\$12,012.84	

INCOME AND EXPENSE SUMMARY FOR 2020 (cont'd)

	Jan - Dec 20	Comments
GENERAL & ADMINISTRATIVE		
AMALGAMATION RELATED		
Other	\$2,665.23	Appraisal, Lock Changes
Administrative	\$439.30	Amalgamation Bookkeeping Tasks
Total Amalgamation Related	\$3,104.53	
Subscriptions & Licenses	\$378.00	CCLI
Presbytery Dues	\$3,113.30	
Office Related		
Internet	\$354.27	
Software	\$800.28	Quickbooks
Reproduction		
Telephone	\$799.20	
Supplies	\$1,164.98	Postage, Cheques
Total Office Related	\$3,118.73	
Bank Service Charges	\$138.48	
Kitchen		
Advertising & Promotion	\$630.83	MyFM Broadcasting
Total GENERAL & ADMINISTRATIVE	\$10,483.87	
KOMOKA PROPERTY		
Water/Sewage	\$1,246.26	
Maintenance	\$518.55	Grass Cutting, Snow Removal
Insurance	\$688.78	
Hydro	\$948.64	
Heat	\$802.49	
Total KOMOKA PROPERTY	\$4,204.72	
SCOTCHMERE PROPERTY		
Maintenance	\$3,730.20	Elevator, Snow Removal, Grass Cutting, Salt
Insurance	\$4,556.68	
Hydro	\$2,243.30	
Heat	\$3,919.29	
Total SCOTCHMERE PROPERTY	\$14,449.47	
Total Expense	\$133,904.22	
Net Ordinary Income	-\$20,059.25	
Other Income/Expense		
Other Expense		
DISBURSEMENTS		
Ladies Aid	\$1,040.00	
Total DISBURSEMENTS	\$1,040.00	
Total Other Expense	-\$1,040.00	
Net Other Income	-\$1,040.00	
Net Income	-\$21,099.25	

2020 Balance Sheet

2020 BALANCE SHEET

ASSETS	<u>31 Dec 20</u>
Current Assets	
Chequing/Savings	
Mainstreet General	15,618.58
Mainstreet Memoriam	5,052.49
Mainstreet Operating Reserve	61.19
Mainstreet Youth	790.21
Mainstreet High Interest Sav	38,552.88
BMO General	176.48
Total Chequing/Savings	<u>60,251.83</u>
Other Current Assets	
Long-term Investments ()	
SYD 23/28	52,843.14
SYD 26 (Hugh Turner)	60,000.00
SYD 25 (Knox Manse)	50,000.00
SYD 17/24	48,017.43
SYD 20 (Hugh Turner)	43,414.52
SYD12 (Hugh Turner)	60,000.00
ROG3 (Frank Legacy)	25,000.00
ROG4 (Frank Legacy)	25,000.00
Total Long-term Investments ()	<u>364,275.09</u>
Mainstreet Member/Patr. Shares	1,279.29
Short-term investments	
SYD 13	30,000.00
SYD 27	20,000.00
Total Short-term investments	<u>50,000.00</u>
Total Other Current Assets	<u>415,554.38</u>
TOTAL ASSETS	<u><u>475,806.21</u></u>

2020 BALANCE SHEET (cont'd)

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

TAX REBATES

HST Recoverable -822.93

PST Recoverable -468.58

Total TAX REBATES -1,291.51

Total Other Current Liabilities -1,291.51

Total Current Liabilities -1,291.51

Long Term Liabilities

Hugh Turner Investments

SYD 12 60,000.00

SYD 20 40,800.00

SYD 26 60,000.00

Total Hugh Turner Investments 160,800.00

Total Long Term Liabilities 160,800.00

Total Liabilities 159,508.49

Equity

Opening Balance Equity 337,396.97

Net Income -21,099.25

Total Equity 316,297.72

TOTAL LIABILITIES & EQUITY 475,806.21

2021 Operating and Capital Budget

2021 OPERATING BUDGET

CARADOC PRESBYTERIAN CHURCH				2021 Budget Assets and Income
Trustee Holdings Year End 2020				Comments
Item	Balance			
Hugh Turner Estate	\$162,085			
Caradoc Presbyterian Church: Mainstreet CU	\$75,140			
Caradoc Presbyterian Church: Bank of Montreal	\$50,000			
Balance: Sale of Manse	\$125,721			
High Interest Savings	\$38,553			
Total Trustee Holdings Year End 2020	\$451,499			
General (Non-Designated) Income				Comments
	2020 Budget	2020 Actual	Proposed 2021	
NCSA Offerings (to Budget)	\$104,000	\$72,144	\$104,000	For reference, 2019 actual (North Caradoc only) was \$77,930
Loose Collection	\$2,000	\$162	\$2,000	
Hungarian Offerings		\$0		
Sub-total Non-Designated Income	\$106,000	\$72,306	\$106,000	
Designated Income				
Ladies Aid (Catering Events)	\$500	\$1,040	\$500	this money flows trough to Ladies Aid account (except first \$250 for funeral lunches)
Presbyterians Sharing		\$2,777		Individual Donations, will be added to approved allocation
PWS&D		\$605		individual donations
Memoriam Account	\$0	\$1,022		
Vacation Bible School		\$0		
Other Designated Outreach Offerings		\$1,496		donations to WRRRC, Hospital, Kintail
Sub-total Designated Income	\$500	\$6,940	\$500	
Other Non Designated Income				
Building Rentals	\$2,000	\$1,243	\$2,000	Knox - \$250, CPC - \$993.25 For 2020
Assistance from Presbytery		\$2,500		
Transfer Manse Income from Trustees	\$1,348		\$2,404	discuss moving this out of designated income to other income
Fund Raising Events	\$7,500	\$930	\$7,500	2020 Gross Amounts - Pie Sales,- Christmas Planters,
CEWS Subsidy	\$0	\$17,555	\$0	Since we carried full offering budget, CEWS for 2021 not included in budget to avoid double counting
Sub-total Other Non-Designated Income	\$8,848	\$22,228	\$11,904	
TOTAL OPERATING INCOME	\$115,348	\$101,474	\$118,404	

2021 Operating Budget (Cont'd)				2021 Budget Expenses Part 1
CARADOC PRESBYTERIAN CHURCH				
Expenditures			Proposed 2021	Comments
Item	2020 Budget	2020 Actual		
Session Fund	\$100		\$100	
Fellowship/Hospitality	\$950	\$101	\$750	Session would like this to use for quarterly after-church lunches, coffee and snacks etc.
Pastoral Care/ Gifts/Misc	\$100		\$100	
Subtotal	\$1,150	\$101	\$950	
Mission & Outreach				
Outreach Missions (Charitable Gifts)	\$0	\$26	\$0	
Local Benevolent Fund	\$500	\$300	\$500	
Presbyterians Sharing	\$7,000	\$9,777	\$10,000	2021 Requested allocation \$9743 (Actual Amount will be Approved Allocation, PLUS designated donations.)
PWS&D		\$605		Christmas Project
Subtotal	\$7,500	\$10,708	\$10,500	
Christian Education				
Bible Study	\$200	\$0	\$200	
Sunday School /Youth/Child Programs	\$300	\$0	\$300	
Vacation Bible School	\$975	\$0	\$975	Actual 2019 cost \$1975+ offset by \$1000 in registration fees
Subtotal	\$1,475	\$0	\$1,475	
Worship				
Service & Supplies	\$200	\$163	\$200	
Online Worship Expenses		\$428	\$500	Zoom Account
Hungarian Minister	\$2,400	\$0	\$2,400	
Choir Supplies/Music	\$500	\$17	\$200	
Subtotal	\$3,100	\$608	\$3,300	

2021 Operating Budget (Cont'd)				2021 Budget Expenses Part 2
CARADOC PRESBYTERIAN CHURCH				
Expenses (cont'd)				
Item	2020 Budget	2020 Actual	Proposed 2021	Comments
Minister				
Stipend	\$46,834	\$46,834	\$47,583	1.6% Increase
Housing/Utilities	\$15,840	\$15,840	\$16,093	1.6% Increase
CPP	\$1,891	\$2,287	\$2,400	
EI	\$1,625	\$1,199	\$2,100	
Health & Dental	\$5,500	\$4,212	\$4,592	amount mandated by Pension & Benefits Board of PCC
Educational Study Leave	\$600	\$0	\$600	cumulative for 5 years
Book Allowance	\$250	\$0	\$250	
Pulpit Supply	\$1,400	\$525	\$1,080	2021 rate: \$180/Sunday
Pulpit Supply Mileage	\$150	\$23	\$200	2021 rate: \$0.45/km
Pension 5%	\$6,600	\$6,642	\$4,871	Set by Pension & Benefits Board of PCC (\$405.95/month)based on 2019 income of \$97,429
WSIB (+ 100 % for our staff)	\$500	\$401	\$500	
Personnel				
Bookkeeper	\$3,300	\$3,131	\$3,360	\$5 per month increase
Custodian (100%)	\$4,224	\$764	\$4,290	1.6% Increase
Organist/Choir Director	\$10,700	\$9,405	\$8,850	1.6% Increase
Organ Supply	\$500	\$75	\$500	\$81.44/service
Guest Music	\$900	\$0	\$400	
Subtotal	\$100,814	\$91,337	\$97,669	

2021 Operating Budget (Cont'd)				2021 Budget Expenses Part 3
CARADOC PRESBYTERIAN CHURCH				2021 Budget Expenses Part 3
Expenses (cont'd)				
Item	2020 Budget	2020 Actual	2021 Proposed	Comments
Property				
Repairs & Maintenance	\$6,000	\$3,730	\$6,000	Note - capital repairs carried separately
Hydro	\$2,700	\$2,243	\$2,700	
Heat	\$6,000	\$3,919	\$6,000	
Property Subtotal	\$14,700	\$9,892	\$14,700	
General & Administration				
Advertising	\$250	\$630	\$500	
Presbytery Dues	\$3,113	\$3,113	\$2,829	2.4768% of 2019 dollar base of \$114,210
Bank Charges	\$150	\$134	\$150	
Telephone	\$800	\$799	\$800	
Internet	\$780	\$354	\$1,200	\$100/month estimate for upgraded service
Software	\$875	\$875	\$900	Quickbooks for Bookkeeper (monthly fee)
Insurance	\$4,800	\$4,556	\$5,807	Includes Knox
Catering/Kitchen Supplies	\$400	\$0	\$400	includes non food items
Office Supplies	\$1,025	\$1,164	\$1,200	Including Postage
Communications	\$150	\$0	\$150	Allowance for monthly Newsletter
Licensing /Subscription	\$400	\$378	\$780	Two licences moving forward (CCLI and One Licence)
Miscellaneous	\$0	\$0	\$0	
Fundraising Expenses	\$1,000	\$0	\$1,000	(Related Business/Activities)
General and Administration Subtotal	\$13,493	\$12,003	\$15,216	

2021 Operating Budget (Cont'd)				2021 Budget Expenses Part 4
CARADOC PRESBYTERIAN CHURCH				
Knox Expenses (Jan and Feb 2021)	2020 Budget	2020 Actual	2021 Proposed	Comments
Property and Maintenance	\$1,200	\$519	\$200	
Heat	\$800	\$803	\$150	
Water/Sewage	\$1,200	\$1,246	\$200	
Hydro	\$800	\$948	\$200	
Insurance	\$2,000	\$689	\$400	
Amalgamation costs	\$7,500	\$3,104	\$2,000	Includes appraisal in completed 2020
TOTAL	\$13,500	\$7,308	\$3,150	
	2020 Budget	2020 Actual	2021 Proposed	
TOTAL OPERATING EXPENDITURE	\$155,732	\$131,958	\$146,960	
TOTAL OPERATING INCOME	\$115,348	\$101,474	\$118,404	
NET AMOUNT	-\$40,384	-\$30,484	-\$28,557	

2021 Operating Budget (Cont'd)				2021 Budget - Capital Expenses
CARADOC PRESBYTERIAN CHURCH				
Capital Expense Forcast (NEW)	2021 Proposed Budget	Future Years		
Audio Visual Equipment	\$6,000		\$5000 - \$7500	To allow service streaming
Roof Painting and Repair	\$10,000			Updated estimate will be obtained prior to proceeding
Stained Glass / Historical Documentation / Legacy Preservation	\$5,000	\$15,000		Request for Session - for all 4 churches (\$2,500 for microfilming), Including Old Stain Glassed Window behind pew
Brick Repairs	\$2,000	\$50,000 EST		At front door - in 2021
Exterior Window Glazing	\$0	\$25,000 EST		Trillium Glass is providing an estimate (would follow any brick repairs)
Seat Cushion Modifications		TBD		Cost of Modifying Knox Cushions for CPC (cost estimate to be obtained if decided to proceed)
10% of net Knox Sale Proceeds to Presbyterian Ministries / Mission	\$42,000			Estimate Only, based on Net Proceeds (Sale value, less realty, legal, amalgamation costs)
TOTAL	\$65,000			

- Notes
1. Capital Estimates are provided to seek Congregation approval in principle. Final estimates will be obtained prior to proceeding. Funds for Capital expenses are from Trustees funds, not from the annual Operating Budget.
 2. It is recommended that the AGM, a motion be made to "Allow the Board to request operational funds from the Trustees when and if necessary and for the Trustees to respond to in an appropriate manner."

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God is at Work

Through Presbyterians Sharing

We are giving back to our brothers and sisters what was once given to us—a warm welcome and a place of belonging and worship.

Member, Montreal West Presbyterian Church in Montreal, Que.



We have hope that we can pull through difficult times with God's help and the support of our network of friends. After all, this seminary made it through two World Wars and crises in the region, including a 15-year-old war in Lebanon.

Dr. George Sabra, President, Near East School of Theology in Beirut, Lebanon



Working in this ministry is a lesson in finding small joys amid great pain. Our little ministry is unlikely to end poverty or cure schizophrenia. But loneliness and isolation make those afflictions so much worse. And we can fight those by choosing to connect in the moment we're given.

We can feel the Spirit right there with us, delighting in us as we delight in each other.

Kate McGee, Executive Director and Chaplain, Boarding Homes Ministry in Toronto, Ont.

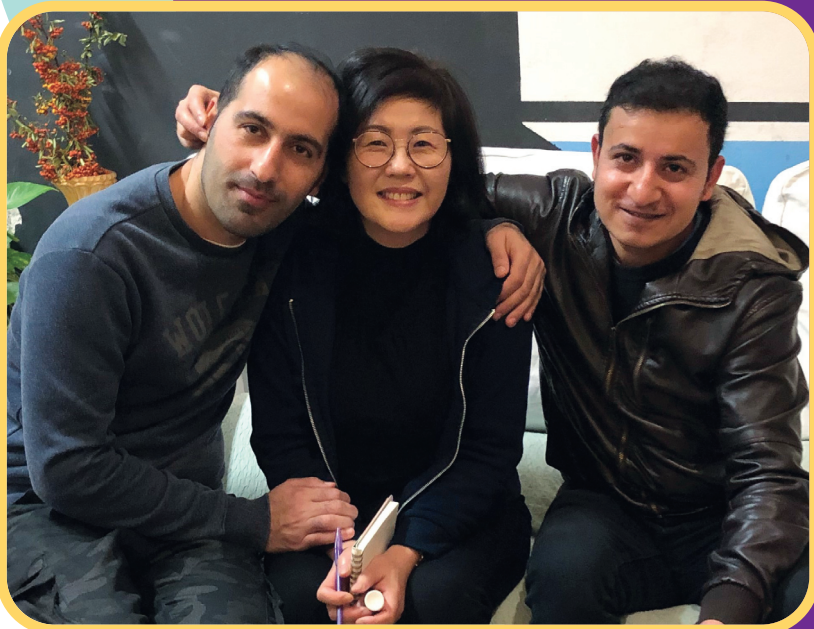


Presbyterians Sharing



It is clear not just that people in the PCC are interested in starting new worshipping communities, but that such communities are already beginning, and that there is a growing interest to take part in this work.

The Rev. Steve Filyk, St. Andrew's Presbyterian Church in Kamloops, B.C. at the Cyclical PCC church planting online conference



I was so grateful for the opportunity to serve as mission staff in Budapest. I met refugees from Afghanistan, Pakistan, Iran, Syria and Africa. Interestingly, I found that language was not a barrier. With some broken English, we shared stories of family, culture, religion, war, politics and life. I met families who attended church faithfully even though they couldn't understand English or Hungarian yet. It was my joy to sit with them and worship together on Sundays.

Jeanie Lee, Mission Staff, Kalunba refugee ministry in Hungary