

2020

ANNUAL REPORTS

**St. Paul's-International
Pastoral Charge**

**St. Paul's United
Estevan, SK**

**Knox United
North Portal, SK**

**First Presbyterian
Portal, ND**



St. Paul's-International Pastoral Charge Annual Report

MINISTRY COMMITTEE REPORT

Since last March when Covid 19 closed our church, we have not had any services. Our congregation continues to be served by Sandi Dalziel for funerals and Lori James for other pressing necessities.

During Advent many of our congregants took part in the scripture readings on Facebook. Since this was so well received, volunteers are continuing each Sunday. It will indeed be a blessing to see one another in church on Sundays when it is safe to do so.

Respectfully submitted by,
Marilyn McCutcheon

SEARCH COMMITTEE REPORT

The search committee presented one candidate to the congregation in May 2020. Since then we have interviewed one other individual who did not return for a second interview. Letters continue to be sent out to possible candidates. The search continues.

Respectfully submitted by,
Marilyn McCutcheon

**St. Paul's International Pastoral Charge
Income/Expense Statement for 2020 and Budget 2021**

Line #		Actual 2019	Actual 2020	Budget 2021
1	INCOME			
2	Pastoral Points			
3	Administration - International	17,930.51	535.84	2,067
4	Administration - St. Paul's	68,801.18	2,287.34	7,972
5	Ministry - International	0.00	0.00	8,792
6	Ministry - St. Paul's	0.00	0.00	33,909
7	Pulpit Supply - International	0.00	707.42	1,235
8	Pulpit Supply - St. Paul's	0.00	3,019.78	4,765
9	Regional Fees - International	2,039.51	3,135.79	1,971
10	Regional Fees - St. Paul's	7,851.47	8,767.21	7,600
11		=====	=====	=====
12	TOTAL INCOME	96,622.67	18,453.38	68,311.00
13				
14	EXPENSES			
15	Administration			
16	Audit	400.00	400.00	400
17	Conference Delegate	736.83	0.00	500
18	Regional Fees	9,890.98	11,903.00	9,571
19	Minister - Community	218.59	0.00	200
20	Miscellaneous	0.00	0.00	300
21	Moving Expenses	0.00	0.00	2,000
22	Education Supervisor	549.60	0.00	0
23	Pastoral Relations	104.00	0.00	200
24	Payroll Expense	151.97	0.00	200
25	Pulpit Supply	6,147.20	3,727.20	6,000
26	Search Committee	0.00	0.00	2,000
27	St. Paul's - Administration	4,033.00	2,423.18	4,239
28	Total Administration	22,232.17	18,453.38	25,610
29				
30	Ministry Expenses			
31	Benefits	12,641.80	0.00	8,567
32	Phone Reimbursement	1,016.60	0.00	540
33	Professional Development	1,453.48	0.00	737
34	Salary	57,375.38	0.00	31,807
35	Travel	1,922.68	0.00	1,050
36	Total Ministry	74,409.94	0.00	42,701
37		=====	=====	=====
38	TOTAL EXPENSES	96,642.11	18,453.38	68,311
39	INCOME OVER EXPENSES	-19.44	0.00	0
40				
41	OPERATING ACCOUNT RECONCILIATION			
42	BANK BALANCE JAN 1	1,949.56	1,930.12	
43	Operating Balance	-19.44	0.00	
44	BANK BALANCE DEC 31	1,930.12	1,930.12	

First Presbyterian Women
Annual Report 2020

Receipts:

Cards	\$19.00
-------	---------

Disbursements:

Food	\$132.00
Judy Deaver	\$50.00
Lawn	\$250.00
Church Roof	\$400.00
Ken Elrod	\$500.00
Total	<u>\$1332.00</u>

Checking \$14,397.95

JoAnn Scheldrup, Treasurer

2020 Annual Report
First Presbyterian Church

Receipts:

Offering	\$208.00
Xcel Energy	\$41.75
Donation	\$260.00
Total	<u>\$509.75</u>

Disbursements:

MDU	\$321.86
Money Market	\$25.00
Sec. of State	\$15.00
Grinnell Mutual	\$140.00
Burke County Treas.	\$9.18
Ken Elrod	\$160.00
Total	<u>\$671.04</u>

Checking Account	\$10,518.13
Money Market	\$4,908.20
Cert. of Deposit	\$8,646.49

Treasurer

JoAnn Scheldrup

Annual Report

Knox United Church

Knox United Church

Our church family has met very little this year. Since the covid-19 pandemic began in March and limited public gatherings so drastically, our services have been suspended and the building mostly closed.

We began the year as usual, having weekly services with folks from Portal joining and Sandy Dalziel or Emily Gillies officiating. Coffee and muffins were served after the service for our joyful fellowship time.

Our last service was March 15th and then our province shut down schools, offices and everything not deemed 'essential'. In conjunction with St. Paul's Leadership Team we attempted a re-opening plan in the fall, and we had a worship service at both churches on October 4th led by Sandy Dalziel. The folks from Portal were not able to attend due to continuing border closure. Then it was felt the risk of exposure to the virus was too strong to continue meeting in person, so services were cancelled again.

Folks are invited to meet their spiritual needs by taking part in online worship services. In this time of the pandemic many programs and events are transferring to online delivery and people are becoming quite accustomed to this method of interacting. The Search Committee, on which Emily Gillies and Rosie Melton represent Portal/North Portal, interviewed a ministerial candidate and brought the decision to a church vote using the "zoom" online platform. Over 60 people attended. (The vote was to not hire this person; the search for a new minister remains on-going.)

There was one funeral in our building this year, on September 30th, for long-time Knox member and with 40 years' service as our organist, Shirley Davis. Provincial regulations capped the attendance at 30 people, and no food was allowed to be served. Shirley's family members attended and Sandy Dalziel officiated. The burial is to take place in spring of 2021 when hopefully more family and friends can attend. Shirley's husband, Alan Davis, now lives in Hillview Manor in Estevan. Losing this dedicated couple from our church family has reduced our active membership to 10 adults, 2 children.

There were no weddings, baptisms or joint/special services this year. The Maundy Thursday evening meal and worship had been planned for April 9th but was cancelled. There was no Christmas Eve service or Joint Pastoral Charge Summer Picnic Potluck. The Legion did not hold an in-person Remembrance Day service.

Besides our Annual Meeting on March 1st, there were no regular board meetings this year, and very little business to discuss. We are grateful for Vivian Lindblad continuing to handle the financial books, and to Sharilee Schnell handling communication throughout the charge from her post as administrator.

The same renters remain in the manse and maintain the property well. Many thanks to Dorothy Fuchs who regularly stops in at the church to ensure the building is safe and sound in our absence.

While holding prayers we will soon be able to gather again and set a path for the future of our congregation, I respectfully submit this report.

Respectfully submitted by,
Emily Gillies, Chair of the Board, Knox United Church

Knox United Church Women - North Portal

Financial Statement 2020

	<u>Account</u>	<u>Cash</u>
<u>Receipts:</u>		
Opening Bank Balance:	1670.39	
Cash on Hand:		170.85
<u>Expenditures:</u>		
So. Plains Co-op - cleaning supplies	32.31	
Community Outreach: groceries for folks in need	<u>77.11</u>	
	109.42	
Totals (carry forward)	1560.97	170.85
Bank Balance Dec 31, 2020 no o/s chq	1560.97	Total on hand: 1731.82

Respectfully Submitted:

Emily Gillies
Treasurer

19-Jan-20

Knox United Church			Page 1
North Portal, Saskatchewan			
Financial Statement 2020			
Income:			Expenditures:
Received Givings			eTransfer Fees
Local	6,351.07		Custodian Railene Longeau
Mission & Service	250.00		Insurance (Western Fin)
Donations			St. Paul's International Pastoral Chg
Loose Offering	31.45		Region 4 Presbytery
First Presbyterian	NA for 2020		First Presbytery -St Paul Int'l
Church Rental			Mission & Service *
Miscellaneous			Miscellaneous (Office supplies ink)
UCW M&S *			Utilities - Sask Energy
VERMILION Oil Lease	153.36		- Sask Power
			- Village of NP
Total Receipts 2020	<u>6,785.88</u>		Total Expenses 2020
			<u>10,449.46</u>
GIC 005	10,216.77		GIC 005 to May 19/20 @1.55%
Interest May 2020	158.36		GIC 003 to 07/09/20 @1.5%
GIC 008	20,240.00		GIC 004 to 07/09/20 @1.5%
Interest Nov 7/20	303.60		
GIC 007	21,003.23		31-Dec-20
Interest	<u>315.05</u>		Less o/s cheques
	52,237.01		-M&S transfer
			(250.00)
			-Village of NP
			(230.79)
Jan 1, 2020 Bal fwd	<u>28,019.42</u>		Dec 31, 2020 Bank Balance
	87,042.31		\$24,836.63
			87,042.31
Membership account	\$5.00		
Respectfully Submitted,			
Co-Treasurers:			
Dorothy Fuchs, payments			
Vivian Lindblad, receipts/statements			

Knox United Church Building Fund			
Financial Statement 2020			
Affinity Credit Union		Chequing:	
Deposits:		Expenses:	
		Bank statements	(2.11)
Jan 1, 2020 Bal fwd	(6.95)	Dec 31, 2020 Bank Balance	(9.06)
GIC May 23/20@2%	24,493.78	GIC (Nov 27, 2021@2.3%)	25,057.14
Bank Interest May/20	563.36		
	25,057.14		25,047.14
Knox United Church Manse			
Financial Statement 2020			
Affinity Credit Union		Chequing Account	
Receipts:		Expenses:	
Rent Karen Houghton	8,400.00	Wawanesa Insurance	3,192.72
		Manse Taxes	1,483.62
Balance fwd Jan 1, 2020	<u>18,420.66</u>	Balance Dec 31, 2020	22,144.32
	<u>26,820.66</u>		26,820.66
Knox United Church Memorial Fund			
Financial Statement 2020			
Affinity Credit Union		Chequing Account	
Deposits:		Expenses:	
	997.29	Balance Dec 31, 2020	997.29
GIC as of Feb 2020	15,474.49	GIC (escalator) year 2	15,706.58
Interest Feb 27, 2020	\$232.09	3 yr (1.5,1.75,2.75)	
	<u>15,706.58</u>		<u>15,706.58</u>
Respectfully Submitted,			
Co-Treasurers:			
Dorothy Fuchs, payments			
Vivian Lindblad, receipts/statements			

Annual Report
St. Paul's United Church
1418 Third Street, Estevan, Saskatchewan S4A 0S4
Phone 306-634-2885
Website: stpaulsestevan.ca
E-mail: stpaulsuc@sasktel.net

Leadership Team

We have had a very trying year. With COVID, our ability to come together in worship as a church family has been difficult. We miss seeing everyone and being able to “share the Peace”. Cheryl Deren graciously continued as chairperson for our leadership team during the early months of the pandemic. In August, I, Diane Wrubleski took on the responsibilities of chairperson. Thank you, Cheryl, for your guidance and hard work.

We held a conference call in March. In April we held our first zoom meeting and have continued to meet monthly, as well as several times between discussing in person worship. We had one in person worship on Oct 4, with Sandy Dalziel leading us. After careful consideration we have decided each month to not worship in person, but rather online with the links given on the church's website. We care for you all, and want to ensure everyone is safe.

For Advent, Julie-Anne Wallewein organized daily advent readings to be read by members and posted via the church's Facebook page. It was well received and we'd like to thank Julie-Anne for her initiative and work. We have decided to continue to do the lectionary readings on Sundays the same way until we meet again in person.

We have a dedicated group of people that are involved and concerned with the present and future of St. Paul's. The leadership team must have the church's minister, or an appointed representative. We've been fortunate to have Vic Wiebe from Regina, agree to attend our meetings until we have new ministry personnel.

We recently have only 5 elected members after the resignation of Cheryl & Greg Suchan (property), who have completed their 4-year terms. Other elected members are Gail Schlamp (house groups), Mike Little, Sandi Klatt (Mission & Outreach, as well as Youth), Jasper Pescon, and myself, Diane Wrubleski (Chairperson) Don Kindopp is our treasurer, and Astrid Friesen is our recording secretary.

Members of the leadership team commit to 3-year terms, with option to stay for a 4th year. We would like to thank Cheryl, Greg and Mike for their commitment, guidance and hard work. You will be missed! This leaves openings in Property, Christian Education, Stewardship, and the Personnel Committee. I ask that you prayerfully consider becoming involved in this life and work of our church.

Mike Donovan and Rory Flemming, who worked on the personnel committee, have also decided to step down after many years of excellent service and dedication.

Submitted on behalf of the Leadership Team,
Diane Wrubleski (Chairperson)

Mission & Outreach

Meals on Wheels

Due to the pandemic, St. Paul's did not deliver meals on wheels as a congregation. Anyone wishing to take part on their own was directed to apply to Home Care.

Warm Welcome

Warm Welcome continued to operate out of St. Gile's Anglican Church. St. Paul's supported this worthwhile project with a donation of \$1000.00.

Christmas Hampers, Angel Tree and Toy Store

Thanks to generous donations from Cheryl Anseth, from the sale of her vegetables and with the Givings, from St. Paul's congregants, a donation of \$4540.00 was made to this year's Christmas Hamper campaign. There were 398 hampers supplied to deserving families.

On December 8, members of our congregation manned the Angel Tree. Gifts from the Angel Tree were provided to the Toy Store at St. Giles. These gifts were given to over 550 children.

Mission and Outreach would not be possible without the congregation of St. Paul's donating their time, talent and treasure. May God bless you.

I look forward to the time when we can be together in person as a church family. Until then, be well and stay safe.

Respectfully submitted by,
Sandi Klatt

Property

Over the past year, due to Covid, and the closure of the church, a lot of jobs were completed.

Heating repairs are ongoing with the igniters. Johnson's Plumbing & Heating will be doing a maintenance on all the boilers in the new year, to help with the longevity of the igniters.

Painting in the lower hall has been completed, as well as the exterior front of the church between the windows was given a new color of paint, to match the new siding on the back of the church.

The floors in the auditorium, CE entrance and lower and upper levels, have been stripped and re-waxed. Carpets in the nursery and youth room have been shampooed, and new flooring has been installed in the front office.

Lighting in the church is being updated to LED lights. The lights in the front of the sanctuary, behind the stained-glass windows and in the front office have been changed over, and a half the lights in the nursery have also been replaced.

All the windows on both levels at the back of the church have been replaced. The new windows installed are Triple pane Low E. Benefits have already been seen in the heating and cooling costs.

At that same time when the windows were installed, maintenance free siding was also installed, as the old wood was beyond repair.

The property committee would like to thank Ken Stelnicki for his service.

Respectfully submitted by,
Greg Suchan

Christian Education

Children's Ministry

Two-thousand twenty was a quiet year for the Children's Ministry at St. Paul's United Church. Sheena Wock and I took turns teaching from the Spark Story Bible and Lectionary Guide on Sunday's that there were children in the congregation. Sadly, this wasn't every Sunday, as the number of children attending service had decreased in the past year. Sunday school was offered until March when the church closed.

The Spark Lectionary is a three-year curriculum that corresponds with the Revised Common Lectionary. We have now purchased the full three year set of Learner Resources that offers an easy to teach and easy to understand Sunday school lesson. Bible story lessons are reinforced with points to focus on, activities, crafts and songs for each lesson. I am hopeful for a time when meeting in person for Sunday worship is normal again, and these resources may be used.

Respectfully Submitted by,
Melissa Fiest

Youth Leader

I was the youth leader from January to the end of June 2020. The youth group consisted of youth grades 6 - 12, from St Paul's United, St Giles Anglican, Knox United and Trinity Lutheran. We would have anywhere from 3 - 18 youth attend, depending on the event. We met weekly on Friday nights, until Covid. We then moved to online gatherings, twice a week on Monday and Wednesday afternoons for an hour on zoom. Advertising for youth group was mostly done by word of mouth and social media.

In-person activities:

- Curling
- Games night
- Party games and pizza
- Magician show at ECS
- Movie night and cooking
- Fundraiser planning

Online Zoom activities:

- Bingo
- Crafts
- Jeopardy
- Kahoot!
- Baking and recipe sharing
- Visiting and check-ins
- Digital escape room
- Heads Up!
- Online Pictionary
- Who Am I? Game
- Online scavenger hunt
- Bumper Stumpers
- Shirley Temple making
- Joke and Riddle telling
- Origami
- Rock painting

We were planning on attending a youth rally in the summer, so had started some fundraisers:

The youth cooked up a casserole and desserts which were served at the AGM for all three churches. Around \$900 was received in goodwill offerings. Each church kept the money raised from their congregation.

Each church designed their own t-shirt. The youth sold the t-shirts before and after services for 3 weeks. Shirts were through Aero and they gave us an amazing deal - we made \$13 on each shirt sold. All monies raised remained in the individual church accounts. Although I do not have exact numbers on hand, each church sold over 20 shirts.

I thoroughly enjoyed my time in this role, and miss the youth and churches immensely. All the best to everyone in 2021.

Respectfully submitted by,
Carrie Frostad

Trustees

The trustees appointed at the Annual Congregational Meeting continue to oversee the insurance needs of St. Paul's United Church and the fair booth building on the Estevan Exhibition grounds. The trustees also acknowledge, with notes of thanks, all donations received in memory of deceased members.

We would like to thank Ardelle Kuchinka for her knowledge and many years of service on this committee!

Present Trustees are Dennis Bode and Diane Wrubleski

Reported on behalf of Committee Members:
Diane Wrubleski

House Groups and Hospitality

Every Sunday morning our house groups are providing coffee and goodies, greeting and ushering, reading scripture, preparing and serving communion, plus organizing and preparing for our many potlucks. This is what our dedicated house groups do.

Unfortunately, this past year, due to Covid, our house groups were only able to help up until March 15th.

Upon re-opening in 2021, we will be looking at schedules and the strength of the groups.

I'd also like to mention if you or someone you know is not a part of a house group, we invite you to contact myself or Sharilee at the office and we'd be more than happy to make you a part of a group. This is a great way to get to know and work with members of the congregation.

The dedication of each and every person in our groups is appreciated. Thank you

Respectfully submitted by,
Gail Schlamp

Fundraising

As with most church activities in 2020 due to Covid, the fundraising was also drastically affected. The only fundraiser held was a turkey pot pie bee held the last week in February.

We had 40 different helpers involved in the project - turkey cooking, pastry making, pastry rolling, onion chopping, money handling and pot pie building.

We made 1137 pot pies and realized a sales total of \$5,860. Expenses totaled \$948.29 leaving us with a profit of \$4,911.71.

Hopefully, in our near future we will be collecting items again for the:

- a) Auditorium Sale
- b) Book Sale
- c) Julie-Anne's fabric and notions sale.
- d) Christmas Bazaar

Respectfully submitted by,
Lynn Kindopp

Personnel Committee

It's that time of year when we look back and reflect on how grateful we have been to have such wonderful staff at St. Paul's United Church. This past year we had Sharilee Schnell, Office Administrator and Ken Stelnicki, Custodian provide St. Paul's United Church with another year of excellent service.

We thank them for their dedication, caring ways, and diligent efforts in looking after the interests and concerns of our church.

Unfortunately for us, Ken Stelnicki has decided to move on to other opportunities as he starts a new project. We wish him the very best. We thank him for his excellent service and warm smile. We will miss him!

Arrangements for maintaining the church have been made. The church is not in use on a regular bases due to Covid 19, and as such requires low maintenance. As things improve with Covid 19, our church services will start up again and allowing more people to use the church, then the Custodian services will expand. The Personnel Committee at that time will have to determine the needs for maintenance.

In June, Rory Flemming made the decision to resign. We thank Rory for his excellent service and dedication to this committee over the years. Mike Donovan, as well, who has provided excellent service and dedication, has decided to step down after 7 years as per regulations of our constitution.

A special thanks to all who provide service and dedication to St. Paul's United Church.

Respectfully submitted by,

Personnel Committee
Rory Fleming
Mike Donovan

United Church Women

It was a very short year for the U.C.W. and St. Paul's church as a whole. Due to the Covid pandemic, we held only three meetings of the Fellowship Unit. Meetings were held for Jan. Feb. and March. The church was closed in March of 2020, the same day as our final Fellowship meeting.

We were able to accomplish a couple of things that we are pleased to share. Five Thousand dollars was donated to the new organ fund on behalf of the United Church Women. At Christmas time, one thousand dollars was donated to the General Fund of the church.

Once again, I want to thank all who were involved in the preparation and serving for funeral lunches. This is such an important ministry.

We are saddened to learn of the death of Lil Raiwat. Lil was a member of our Fellowship Unit. She was a woman of many talents and few words. We shall all miss her. Our deepest sympathy to her husband and extended family and friends.

We are looking forward to the time when St. Paul's can open safely and we can all be together to worship once again!

Respectfully submitted by,
Shirley Batters, Chair, St. Paul's United Church Women

Prayer Shawl Ministry Group

Prayer Shawl Ministry Group met on the 2nd Tuesday of each month.

Between January 12th and May 7th, prayer shawls were presented to five people in bereavement.

The rest of the year, covid-19 protocols curtailed our 'giftings'! We have continued to prayerfully knit and crochet and have a variety of shawls available for the future.

Last fall, Violet Brown turned her considerable skills to knitting toques which she gave to the Salvation Army for inclusion in hampers! Well done, Violet!

Know, that we are sending warm virtual hugs to all - in lieu of shawls!

Cheryl Anseth, Violet Brown, Shirley Clark, Kaye Hemus

PS: if anyone would like to do some knitting or crocheting, please contact Kaye for basic patterns.

Respectfully submitted by,
Kaye Hemus

U.C.W. Treasurer's Report – January 26, 2021

Opening Balance			\$20,734.11
Term Deposit			\$15,000.00

Banquets & Funeral Lunches

Income	\$1626.79		
Expenses	\$744.15	\$882.64	

Literature

Income	\$0		
Expenses	\$118.13	\$118.13	

Miscellaneous

Income	\$230.00		
Expenses	\$0	\$230.00	

Opening Balance & Income			<u>\$994.51</u>
			\$21,728.62

Donation Expenses

St. Paul's	\$6,000.00		
Administration	\$18.00		<u>\$6,018.00</u>

Balance			\$15,710.62
---------	--	--	-------------

Balance in Current Account as of January 26, 2021			\$710.62
Term Deposit			\$15,000.00

Submitted by
Pat Saccary
UCW Treasurer

STATISTICS OF ST. PAUL'S

Received by Profession of Faith:	under age 18	0
	adults	0
Reaffirmation of Faith:		0
Re-instated:		0
Transferred in:		0
Removed by Death:		4
Removed by Transfer:		0
In 2020 there were:		
Baptisms – under 12 years		0
Adult		0
Funerals		8
Marriages		0

Baptisms in 2020

Funerals in 2020

	<u>Date of Death</u>
Gilbert Wallewein	December 19, 2019 (Funeral January 3, 2020)
Rose Hokanson	December 26, 2019 (Funeral January 10, 2020)
Michael Avery	January 6
Robert Holden	January 25
Lloyd Henry	January 26
Daryl Kolke	February 17
Delores Paproski	June 20
April Glab	October 13

Marriages in 2020

St. Paul's Income/Expense Statement for 2020 and Budget 2021

Line #		Actual 2019	Actual 2020	Budget 2020	Budget 2021
1	INCOME				
2	Givings				
3	Local	140,624.27	103,957.16	172,000	139,500
4	M & S	9,611.00	7,521.00	15,000	10,200
5	Refugee Trust	0.00	300.00		
6	Total Givings	150,235.27	111,778.16	187,000	149,700
7	Other Income				
8	Auditorium Sale	2,422.20	0.00	3,000	0
9	Capital Interest	530.00	530.58	530	0
10	CEWS	0.00	25,569.20	0	6,000
11	Fair Booth	9,810.10	0.00	9,000	0
12	Fundraisers	10,891.65	6,306.80	14,000	4,000
13	Grants	8,666.00	0.00	4,000	4,000
14	GST Rebate	1,629.05	1,910.49	800	1,500
15	Miscellaneous	1,384.32	1,634.52	800	1,200
16	Open Offering	2,423.79	32.00	3,000	500
17	Pastoral Charge	4,033.00	2,423.18	4,148	4,239
18	Rental Income	16,805.00	4,695.00	9,000	9,000
19	United Church Women	3,189.34	6,000.00	0	0
20	Total Other Income	61,784.45	49,101.77	48,278	30,439
21	Total Givings & Other Income	212,019.72	160,879.93	235,278	180,139
22	Trust Funds & Appeals				
23	Special Appeals	3,867.48	43,035.00		
24	Trust Fund Transfers	23,901.41	60,056.93		
25		=====	=====	=====	=====
26	TOTAL INCOME	239,788.61	263,971.86	235,278	180,139
27	EXPENSES				
28	Mission				
29	Administration	9,941.30	5,349.77	11,450	6,350
30	Children & Youth	2,975.33	140.74	2,700	2,700
31	Congregational Life	3,083.89	550.53	3,300	3,000
32	Ministry & Personnel	127,789.25	68,032.15	140,734	91,997
33	Outreach	17,750.00	21,790.00	17,450	18,250
34	Property	24,901.32	109,374.36	28,950	28,250
35	Shared Pastoral Charge	17,889.01	15,269.38	22,525	20,335
36	Trustees	7,429.04	8,067.36	6,700	9,250
37	Total Mission	211,759.14	228,574.29	233,809	180,133
38	Other Expenses				
39	Benevolent T/F	200.00	1,000.00		
40	Bequest T/F	0.00	9,010.37		
41	Capital T/F	15,567.75	0.00		
42	Elliott T/F	99.13	500.00		
43	Leadership T/F	0.00	3.34		
44	Memorial T/F	3,139.90	9,010.37		
45	Refugee T/F	2,000.00	0.00		
46	Senior Choir T/F	224.63	0.00		
47	Special Appeals	3,677.66	0.00		
48	Total Other	24,909.07	19,524.08		
49	Transfers to Trust Funds				
50	Benevolent T/F	189.82	0.00		
51	Bequest T/F	0.00	50.00		
52	Capital T/F	350.63	0.00		
53	Memorial T/F	0.00	675.00		
54	Refugee T/F	0.00	300.00		
55	Youth T/F	3,218.49	0.00		
56	Total Transfer to TF	3,758.94	1,025.00		
57		=====	=====	=====	=====

St. Paul's Income/Expense Statement for 2020 and Budget 2021

Line #		Actual 2019	Actual 2020	Budget 2020	Budget 2021
58	TOTAL EXPENSES	240,427.15	249,123.37	233,809	180,133
59	INCOME OVER EXPENSES	-638.54	14,848.49	1,469	6
60					
61	OPERATING ACCOUNT RECONCILIATION				
62	BANK BALANCE JAN 1	-1,563.69	-2,202.23		
63	Operating Balance	-638.54	14,848.49		
64	BANK BALANCE DEC 31	-2,202.23	12,646.26		
65					
66	DETAILS OF EXPENDITURES				
67	Administration				
68	Bank Charges	158.00	148.55	150	150
69	Envelopes	297.12	309.98	300	300
70	Fundraisers	4,979.90	598.54	6,000	1,000
71	Miscellaneous	594.98	623.72	450	650
72	Pastoral Relations	216.00	0.00	0	0
73	Payroll Service Charge	228.39	388.24	200	300
74	Photocopier	2,630.51	2,537.67	3,000	3,000
75	Postage	288.73	579.60	350	450
76	Stationery Supplies	547.67	163.47	1,000	500
77		9,941.30	5,349.77	11,450	6,350
78	Children & Youth				
79	Curriculum	175.92	0.00	150	150
80	Equipment	0.00	0.00	200	200
81	Nursery	0.00	0.00	75	75
82	SS Support	75.00	0.00	75	75
83	Supplies	208.04	0.00	150	150
84	Vacation Bible School	1,233.09	0.00	1,050	1,050
85	Youth Groups	1,283.28	140.74	1,000	1,000
86		2,975.33	140.74	2,700	2,700
87	Congregational Life				
88	Confirmation	0.00	0.00	100	100
89	Devotional Materials	79.50	394.05	250	250
90	House Groups	0.00	0.00	150	150
91	Kitchen Supplies	442.11	0.00	150	150
92	Music Licences	250.00	145.00	250	250
93	Pastoral Care	0.00	0.00	100	100
94	Piano/Organ Mntce	1,848.00	0.00	1,000	800
95	Publicity	0.00	0.00	500	500
96	Stewardship	0.00	0.00	200	200
97	Supplies - General	464.28	11.48	600	500
98		3,083.89	550.53	3,300	3,000
99	Ministry & Personnel				
100	Personnel Salary				
101	Ministry Team	45,547.13	0.00	58,535	25,256
102	Support Staff	56,057.89	54,189.81	52,157	43,946
103	Travel Allowance				
104	Ministry Team	1,523.69	0.00	1,722	834
105	Support Staff	798.84	756.44	798	544
106	Professional Development				
107	Ministry Team	1,619.60	0.00	1,460	585
108	Support Staff	0.00	0.00	300	300
109	Phone Reimbursement				
110	Ministry Team	0.00	0.00	0	429

St. Paul's Income/Expense Statement for 2020 and Budget 2021

Line #		Actual 2019	Actual 2020	Budget 2020	Budget 2021
111	Honararia	2,500.00	2,100.00	2,500	2,500
112	Personnel Benefits				
113	Ministry Team	10,035.10	0.00	12,462	6,803
114	Support Staff	9,707.00	10,985.90	10,800	10,800
115		127,789.25	68,032.15	140,734	91,997
116	Outreach				
117	Local Outreach	500.00	1,000.00	1,200	1,000
118	Mission & Service Fund	15,000.00	15,000.00	15,000	16,000
119	St. Andrew's College	1,250.00	1,250.00	1,250	1,250
120	UCW	1,000.00	0.00	0	0
121	White Gift	0.00	4,540.00	0	0
122		17,750.00	21,790.00	17,450	18,250
123	Property				
124	Capital Reserve	2,500.00	5,000.00	5,000	5,000
125	Equipment	2,000.00	0.00	600	700
126	Fair Booth Repairs	84.86	0.00	350	350
127	Maintenance & Repair	3,328.73	5,025.14	6,000	5,000
128	Organ	0.00	45,193.76	0	0
129	Telephone - Church	2,249.88	2,216.25	2,000	2,200
130	Utilities - Church	14,737.85	12,856.11	15,000	15,000
131	Windows	0.00	39,083.10	0	0
132		24,901.32	109,374.36	28,950	28,250
133	Shared Pastoral Charge				
134	Audit	317.52	324.08	326	318
135	Conference Delegate	119.07	0.00	405	397
136	Educational Supervisor	436.26	0.00	0	0
137	Minister - Community	73.50	0.00	162	159
138	Miscellaneous	0.00	0.00	243	238
139	Moving Expenses	0.00	0.00	1,620	1,588
140	Office Administrator	3,201.40	1,963.26	3,361	3,366
141	Pastoral Relations	82.56	0.00	162	159
142	Payroll Expense	120.63	0.00	122	159
143	Phone Expenses	806.96	0.00	0	0
144	Pulpit Supply	4,879.64	3,019.78	4,861	4,764
145	Regional Assessment	7,851.47	9,643.85	9,643	7,600
146	Search Committee	0.00	318.41	1,620	1,588
147		17,889.01	15,269.38	22,525	20,335
148	Trustees				
149	Insurance	7,429.04	8,067.36	6,700	9,250
150		7,429.04	8,067.36	6,700	9,250

St. Paul's Trust Funds — 2020

TRUST FUNDS					
151					
152	Benevolent Fund				
153	Balance Jan 1/20	7,752.89			
154	Receipts	0.00	Expenses	Benevolence	1,000.00
155	White Gift				
156	Interest	139.95	Balance Dec 31/20		6,892.84
157		-----			-----
158		7,892.84			7,892.84
159	Bequest Fund				
160	Balance Jan 1/20	121,703.19			
161	Receipts	20,050.00	Expenses	Windows	28,202.85
162	Interest	2,196.84		Organ	9,010.37
163			Balance Dec 31/20		106,736.81
164		-----			-----
165		143,950.03			143,950.03
166	Capital Fund				
167	Balance Jan 1/20	5,904.46			
168	Receipts	0.00	Expenses		
169	Capital Reserve	5,000.00		Windows	10,000.00
170	Interest	106.58	Balance Dec 31/20		1,011.04
171		-----			-----
172		11,011.04			11,011.04
173	Elliott Fund				
174	Balance Jan 1/20	10,714.50			
175	Receipts	403.58	Expenses	Bursary	500.00
176	Interest	193.41			
177			Balance Dec 31/20		10,811.49
178		-----			-----
179		11,311.49			11,311.49
180	Memorial Fund				
181	Balance Jan 1/20	21,258.66			
182	Receipts	675.00	Expenses	Organ	9,010.37
183	Interest	383.74			
184			Balance Dec 31/20		13,307.03
185		-----			-----
186		22,317.40			22,317.40
187	Refugee Fund				
188	Balance Jan 1/20	6,510.30			
189	Receipts	300.00	Expenses		0.00
190	Interest	117.52			0.00
191			Balance Dec 31/20		6,927.82
192		-----			-----
193		6,927.82			6,927.82
194	Senior Choir				
195	Balance Jan 1/20	1,261.57			
196	Receipts	0.00	Expenses	Organ	1,000.00
197	Interest	22.77			
198			Balance Dec 31/20		284.34
199		-----			-----
200		1,284.34			1,284.34
201	Youth				
202	Balance Jan 1/20	4,164.30			
203	Receipts	0.00	Expenses		0.00
204	Fundraising	791.75			
205	Interest	75.17			
206			Balance Dec 31/20		5,031.22
207		-----			-----
208		5,031.22			5,031.22
209	Youth Leader				
210	Balance Jan 1/20	1,330.00			
211	Receipts	1,336.68	Expenses	Youth Leade	2,666.68
212					
213			Balance Dec 31/20		0.00
214		-----			-----
215		2,666.68			2,666.68
216					
217	TOTAL TRUSTS	151,002.58			

CAPITAL INVESTMENT FUND

Date Invested	Holder	Date Maturity	Amount	Rate	Interest
7-Aug-18	Laurentian Bank	7-Aug-20	20,000.00	2.65	530
	Total		20,000.00		530

The Capital Investments were redeemed.
 The principle placed in Bequest T/F
 Interest credited to the General Fund.

DR. A.E. ELLIOTT EDUCATIONAL FUND INVESTMENTS

11-Jan-19	Spectra Financial (B2B)	17-Jan-24	4,000.00	3.05
30-Jan-19	Home Trust	2-Jun-22	7,706.25	2.75
30-Jan-19	Home Trust	18-Jul-22	3,605.00	3.00
	Total		15,311.25	

Interest from Dr. A.E. Elliott Investments to be credited to the Dr. A.E. Elliott Trust Fund.

REFUGEE TRUST FUND

6-Nov-19	Affinity Credit Union		39,786.00
----------	-----------------------	--	-----------

We hold these funds in trust as a Constituent Group for the refugee family of Letina Kahsay in accordance with the November 8, 2019 Memorandum of Understanding with Letina Kahsay.

A Note on Trust Funds:

St. Paul's Trust Funds are distinct amounts of monies accounted for in a separate bank account. Trust monies may not be used for the general day to day operating expenses of the church.

Monies from certain trusts such as the Capital and Benevolent funds must be spent for those purposes. Expenditures of Memorial funds are considered by the Trustee Committee and the approval of the congregation.

Monies in the Bequest Fund are those monies left to St. Paul's by an estate and have no stipulation as how they must be used. Expenditures from this fund are done upon the approval of the congregation.

St. Paul's congregation has approved the use of Bequest funds, on an annual basis, to cover any deficit and accumulated debt of the General Operating Fund.