



St. Andrew's Presbyterian Church
Annual Reports to the Congregation
2020
&
Proposed Budget
2021

ANNUAL REPORT 2020 (FULL)

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ROLL CLERK IN MEMORIUM

Dorothy Barss
Alec Brown
Ron Burnett
Norman Hardwicke
Douglas Hodgkinson
Cecil Jury
Donald MacEachern
Betsy Lawrie Matheson
Tom Peat
Margaret Reid

In our end is our beginning;
in our time, infinity;
in our doubt there is believing;
in our life, eternity.
In our death, a resurrection;
at the last, a victory,
unrevealed until its season,
something God alone can see.

Transitional Minister

2020 might conceivably become known as the “year the locusts ate”. Joel 2:25 warns, “ I will restore to you the years that the swarming locust has eaten, the hopper, the destroyer, and the cutter, my great army, which I sent among you.” Joel, in the Old Testament describes the devastating effects when a swarm of locusts covered the land, eating everything in sight. The “year the locusts ate” refers to the lost years wiped away by unexpected devastation.

2020 started with normal hope and expectation at St. Andrews. The Burns Supper, the Valentine Friendship luncheon, the Ash Wednesday service and the normal occurrences of the Saturday breakfast and Oak Bay worship proceeded as planned. The Annual General Meeting and the Lenten Bible Study happened without interruption. But the 2nd week of March heard an ominous warning spreading across the land. A virus, deadly in nature was spreading like a plague of locusts. COVID-19 began to be spread person to person and from province to province. By the middle of March, we knew this was serious. The first Canadian death was reported on March 9, but Canada had registered 138 deaths per day during the first week.

The St. Andrew’s Session acted quickly and cancelled all in-person worship as of Tuesday, March 17 until further notice. The remainder of 2020 was a year that a deadly pandemic consumed everything in sight but became the year that we learned first-hand that St. Andrew’s is more than a building. While not able to celebrate in-person worship in our beautiful sanctuary, we quickly adapted to virtual worship that contained instrumental and vocal music, worship leaders reading scripture and offering prayers and meditations based upon the lectionary texts. We learned to do Coffee Hour through the miracle of a video feed called Zoom in which we could see, hear and interact with our St. Andrew’s family. Zoom has allowed us to conduct Session and committee meetings, Bible and Book studies, and conduct daily office work that could not be done in the usual way during the Pandemic.

We miss terribly our ability to sing the hymns due to the airborne threat of spreading the virus and to share coffee and tea in Kirk Hall during Coffee Hour. It has been painful to forego the Bazaar, the recital series, Christmas pageant, Christmas Carol Sing and especially the Christmas Eve service. We have lost and mourned from a distance 7 of our St. Andrew’s family who died during the year, some whose families have yet not been able to hold a Celebration of Life.

Our transitional work has adapted to become centered upon worship that reaches persons in homes rather than in our pews. Our long-term focus on mission and vision has been altered by the creation of new communication methodologies such as weekly newsletters and video greetings from the pastor recorded from home rather than delivered in person.

The church is still the church and St. Andrew’s has bravely and confidently faced every challenge that 2020 has brought. We remain the Kirk that faith built because indeed it is our faith that makes and keeps us strong. While we learned much about ourselves, perhaps we learned even more that God still has His hand on us. We await the opportunities of 2021 fully confident that God continues to guide us forward. Thanks be to God.

Pastor Mitch Coggin, Transitional Pastor.

Interim Moderator

Beloved congregation of the Saint Andrew's Presbyterian Church Victoria. Grace, mercy and peace from God the Father and Christ Jesus our Lord be multiplied to you all. The Presbytery of Vancouver Island and I warmly greet you and fondly remember you in prayer with gratitude before our heavenly Father. In support to the ministry of this congregation, the Presbytery released a one-time financial grant last year.

Our Triune God has in His providence since the March of 2020, greatly endowed grace (Jn.1:16; Lam. 3:20-24) upon your beloved transitional minister, Elders in the Session, administrative and supportive staff; as well as steadfast members, adherents, friends and families of His church through such a historic and unprecedented global emergency health crisis of COVID-19 pandemic to this very day.

Our Lord Jesus Christ, as King and Ruler of His church, had in grace and mercy; spiritually empowered the leadership of this congregation to carry the continual crucial and significant tasks of transitional ministry at this church above and beyond the usual and familiar pre-pandemic in-person gathering at church. The intricate details and logistics to weekly assemble online virtual worship; together with a safe in-person gathering at the sanctuary guided by the continual updated vigorous health protocols in the months of September to November; was most remarkably matched by your utmost commitment of faith, love and hope in Christ for His church, spiritually created over 150 years for His gospel ministry.

Beloved in Christ, let us rise and stand together as one; with your tireless transitional minister, the Reverend Mitch Coggin, persevering Elders of Session, and other honoured long-term Elders; to be steadfast, immovable, **always abounding** in the **work of the Lord**, knowing that **in the Lord** our labour is not in vain (1 Cor. 15:58). That in standing firm in one spirit, with one mind striving side by side for the faith of the gospel (Phil. 1:27-28), we can meet the ongoing transitional ministry with perseverance and a hope that will not disappoint us (Rom. 5:1-5); for **in Christ**, we "**Belong, Believe and Become**" to be salt of the earth and light to the world at such these perplexing times in Christ's ministry.

The year of 2020 was also a time of much burdened prayers for the Presbyterian Church in Canada; when three remits were sent to the 45 Presbyteries to vote from September 2019 through March 2020 under the Barrier Act (the Book of Form 293). This is on the solemn decision-making to the proposed changes to the law and doctrine of the church in regard to term eldership, same-sex marriage and ordination. The voting results sent for the 145th General Assembly in June 2020; is moved to June 2021; to make a final decision regarding them.

This year is a time to receive much peace from our risen Christ in every circumstance (Jn. 14:27; 20:19-21; Thess.3:16; 5:23); to guard our hearts and minds in Him (Phil.4:6-7). We will be of good cheer in Him who loved us and gave Himself for us (Jn.16:33; Rom. 8:37-39; Eph. 5:1-2).

Soli deo Gloria

In Christ's service,
Rev. Ka-Yu, (Vincent) Tan, Interim Moderator

MINUTES OF THE 2019 ANNUAL GENERAL MEETING

Constitution and Prayer

On February 23, 2020 immediately following the Sunday worship Service the Rev Mitch Coggin welcomed the approximately 56 in attendance and constituted the meeting in prayer.

Memorial Minute

The memorial was read by the clerk.

Nomination of Secretaries

It was moved and seconded that the secretary for the meeting be Colina Titus.

Sabine Teetzel/David McLean. Carried

Approval of the Agenda

It was moved and seconded that the agenda be approved as presented. George Smith/Elizabeth Brereton. Carried

Pro Tem letter from Interim Moderator

The letter was read aloud by the Clerk of Session.

Pastor

The Rev Coggin thanked everyone for their support, commitment and participation on the life of St Andrew's. He spoke of the ongoing focus on communication and new leadership. In the upcoming year, together we will be asking "What is the mission of St Andrew's?" and "Who will we be in 5 years and 10 years?"

Rev Coggin told the congregation that he has successfully completed the required course work at Vancouver School of Theology and is now a fully recognized minister of the Presbyterian Church in Canada, as well as in the USA. This means that he is now a voting member of the Presbytery of Vancouver Island.

The Rev Coggin's original 2 year contract has now been extended up to a maximum of 4 years (July 2022). The application for the extended work permit will be competed in the spring. Presbytery has agreed to Rev Coggin continuing as transitional minister into the search process.

The Rev Coggin urged the congregational to be praying about the important year ahead.

Minutes of the 2019 Annual General Meeting

It was moved and seconded that the minutes of March 17, 2019 be approved as circulated. Donna Mackenzie/Roger Penner. Carried

Business Arising from the Minutes

David McLean provided an update on the funding for the repair of windows.

St Andrew's was not successful in the application for a grant of \$25,000 was unsuccessful. In the late fall the church has received \$15,000 from the Victoria Foundation. These funds will be matched by St Andrew's for the repair of the Dunsmuir and two other windows most urgently in need of repair. Work should begin in March.

Committee Reports

Reports accepted as presented.

Finance Report

The financial report approved as presented. Finance Committee. Carried

A question was raised about Property tax. The church now must pay a sewer tax (\$7869). Previously this was included in Property tax, from which the church was exempt.

Clerks Report

Presentation of the number of volunteers required each week/all year to run the church.

It was moved and seconded that the meeting be adjourned at 12.15.

Jerry Verwey. Carried.

Respectfully Submitted by Colina Titus, Clerk of Session

SESSION

Interim Moderator	the Reverend Vincent Tan
Transitional Minister	the Reverend Mitch Coggin
Session Clerk	Colina Titus

Ruling Elders:

Roger Bernard	Patti Jackson	Saul Preston	Sabine Teetzel
Jim Ferguson	Jean Marcellus	Laura Richards	Brian Titus
Sheelagh Garson	Donna McKenzie	Dirk Ryneveld	Jerry Verwey
Elizabeth Gichimu	David McLean	David Smith	

Session began the year intending to a focus on:

- Improving and streamlining communication
- Further developing the committee structure
- Seeking new leaders through the election of new elders
- Developing a vision for the congregation

Then in March, church life as we all knew it changed dramatically. We were in the midst of a pandemic. Session continued to meet via Zoom. Addressing the challenges of COVID became a priority. Two ad hoc committees were formed, so that we could respond quickly as the situation changed. Due to the often urgent and important tasks of sharing worship and keeping connected to our church family session progress on development of our vision has been slower than we had hoped.

Early in the year we began expansion of our communication platforms, which have been of great benefit to the congregation enabling us to maintain contact through TWASA, and to share in worship from our homes.

It was with great pleasure that the session welcomed three new elders to the session; Jean Marcellus, Patti Jackson and David Smith. We value the gifts that they bring to the leadership of St Andrew's.

Through the year, Pastor Coggin presented topics for discussion as we move ahead with our transition. These are important questions. This work will continue into 2021.

- Who Are We as a Congregation?
- What is God calling us to do and to be?
- How has/will COVID alter the mission of our church in the immediate and distant future

More extensive reports about the monthly session meetings have been submitted to the LINK each month.

Session is most grateful to our employees who have all gone above and beyond as together we have made our way through this difficult year:

Whitney Hannah for her creative work on the TWASA and the weekly worship materials

Christine Purvis for her music and singing of hymns each week to be included in the virtual worship service.

Grant Shepherd for keeping the building running and supporting our tenants.

Martin Perez as our 'person behind the scenes', for loading the weekly worship materials and creating new content..

Pastor Coggin for his leadership and weekly words of teaching and encouragement

Rev Tan in his support to the congregation in his role as Interim Moderator.

And to each and every one of you who have reached out in so many ways to keep our church family connected, a sincere thank you.

Although it has been a strange year, amidst the sadness and the difficulties we have much to celebrate and be thankful for. As we go forward, we remember one of God's many promises:

"For I am the LORD your God who takes hold of your right hand and says to you, do not fear. I will help you". Isaiah 41:13

Respectfully Submitted by the Session of St. Andrews

All Committee Committee

Members:

Administration: Jim Ferguson

Christian Education: Sabine Teetzel

Congregational Life: Colina Titus, Sabine Teetzel Co-conveners

Finance: Jack Reimer (Treasurer)

Personnel: Colina Titus

Property: David McLean, David Garson co-conveners

Worship Laura Richards

Mission and Outreach, Brian Titus

Leading with Care; (now under umbrella of Personnel Committee)

Clerk of Session: Colina Titus

The purpose of this committee is to make sure that the committees of the church are efficient, to ensure important tasks and responsibilities in the church are attended to without duplication of tasks. This committee comprises the chairs of all the committees of the church. The ACC does not make decisions for session, but rather shares updates from each committee.

In previous years meetings have proved to be a valuable time to share ideas and identify items that committees need to bring to session. However due to several factors, the committee did not meet in 2020.

Respectfully submitted by Colina Titus, Convener

PERSONNEL COMMITTEE

Who are we?

Members: Colina Titus and Elizabeth Gichimu

What do we do?

The Personnel Committee is responsible to provide a safe and collegial work environment for the employees of St Andrew's Presbyterian Church and to ensure that the church follows current employment regulations in BC.

The session, on behalf of the congregation is an employer and responsibilities as an employer should not be taken lightly. The Personnel Committee ensures that all required employment policies are in place and are reviewed with the employees.

For an employee to continue to improve in their job, it is mutually advantage for the employer to provide feedback to the employee on a regular basis. Employee performance evaluations are intended to be completed annually. After conversations with the employees, due to the difficult circumstances in 2020 it was agreed that reviews for 2020 would be postponed until 2021. Each of the employees were commended and thanked for their extra efforts and commitment to the church through the ongoing pandemic.

Referring to the Book of Forms Article 319.2; *'The Presbytery has primary jurisdiction over ministers whether on the constituent roll or the appendix to the roll or on the roll of a congregation'*. Although indeed Presbytery has final oversight of the minister, it is the congregation, employees and elders who have the greatest understanding of how the minister is meeting the goals stated in the call document. Rev Coggin, (and as will all subsequent ministers) are included in the annual performance evaluation process and the review of the policies.

Most of us see Pastor Mitch Coggin each week, even if, over the past months it is only via YouTube and Zoom. but most of us do not see our other church staff: Grant Shepard-Church Officer, Whitney Hannah-Church Administrator and Christine Purvis-Director of Music Ministry who each bring unique gifts and skills and are a valuable part of our church community; we thank them for all that they do week by week.

In addition, the personnel committee has responsibility for **Leading with Care**; the primary responsibilities are to Inform and educate members of the congregation about the requirements of the Presbyterian Church in Canada Leading with Care Policy, to provide training as required and monitor to ensure that as a congregation we are in compliance with the regulations. Much of this is on hold, and in fact is not required until we are able to meet in person.

Respectfully submitted by Colina Titus, Convenor Personnel Committee

WORSHIP

Mission: To facilitate worship service and other activities referred to the worship committee by Session and to the ministers leading the service.

Covid-19 Pandemic Effect on Worship: The Covid-19 pandemic had a direct and profound impact on how and in what form worship could be provided to the congregation. March 15 was the last in-person worship until September at which time the B.C. Health Authority allowed a limit of 50 persons to attend a worship service. The worship committee researched and reviewed the safe worship guidelines from the Presbyterian Church of Canada for faith groups to resume worship and developed safety protocols for re-entering the Sanctuary. Safe protocols included no singing or coffee hour. Consideration was given to our senior congregation and the safety of our community. In-person worship began on September 27, with the required registration process in place. The B.C. Health Authority issued a restriction November 16 prohibiting faith groups to worship in-person. This continued to December 31.

Throughout the months March to December, each week a worship for each Sunday was uploaded to YouTube, making it available beyond the congregation. Safe protocols were followed both in the Sanctuary and offsite to produce a virtual service of scripture reading, prayers, music and meditation. This virtual worship required much preparation: Pastor Coggin filming the readings, prayers and the meditation and members of the congregation reading scripture and the invitation to worship. Christine has put many hours into recording music on the piano and the organ and singing hymns for us to sing along to. Susie Henderson who has frequently sung hymns for the virtual worship and we appreciate her gift of music. Once these elements are recorded, they are uploaded and Whitney Hanna has continued to collate all the elements, together with relevant visuals to create a worshipful service. This has been a steep learning curve that has taken very many hours of work for all involved. Martin Perez then uploads the service to the website, and the service is available via a link in a weekly email from the church office, directly from the website and via Facebook. The response to the virtual worship has been incredibly positive and data shows that these services are followed by people near and far; a virtual service will continue beyond the pandemic when the church is reopened.

During the few months that in-person worship was possible; the service was live-streamed. New equipment has been purchased to enhance the live-stream service once in-person worship becomes possible again.

New members: Three were welcomed to the congregation January 26; Don and Anne Jones and Chris Lindsey.

Ash Wednesday: February 26 began our dark passage.

Advent: Church families lit the candles with readings for the four Sundays in Advent and for the Christmas Eve service. All were recorded for the virtual service.

Blue Christmas: December 8 was a virtual message of hope and courage to let go of the past and to find a new direction.

Christmas Eve: A virtual service in the Sanctuary included a harpist. Members unable to view the service were delivered a CD of the music.

Funeral Services: Two funeral services were held in the Sanctuary. During Covid restrictions 5 small family services were held at locations away from the Sanctuary. Two services of celebration have been postponed to sometime in 2021.

Communion: Two were held in the Sanctuary 1 March (130) and 4 October (33). Safe protocols during the pandemic included the use of pre-packaged Communion pods.

Respectfully submitted by Laura Richardson

Music Ministry and Choir:

St Andrew's choir met from January to mid March and sang anthems each Sunday in worship services. When the church was closed due to the pandemic, rehearsals also stopped. In the fall when the church was able to open again the choir became St Andrew's Handbell Ensemble with a group of 10 players, partly from the choir with the addition of 3 younger people from our congregation. It was amazing to pull out all those handbells that had been in a cupboard.

Respectfully submitted by Laura Richards

MISSION AND OUTREACH

The Mission and Outreach Committee helps St. Andrew's to serve those around us locally, nationally and internationally by seeking funds for appropriate projects, coordinating M&O-related activities with other committees, and linking M&O-related activities with Session. Committee members include Deborah Verwey, Patricia Shuckburgh, Brian Titus, Anne Jones (joined in 2020) and Mitch Coggin (minister).

International: A planned visit by Andrea Perrett (a Presbyterian minister in Vancouver and convener of the *Presbyterian World Service and Development* national governance team) to Victoria Jan. 11-12 was unfortunately cancelled because of weather. The congregation voted through the 2020 budget process to donate \$2,000 to *Presbyterian World Service and Development* as our minimum contribution to the global work of the Presbyterian Church in Canada, and raised this through individual donations. Funds went to refugee work amongst Syrian refugees living outside Syria, and Rohingya refugees in Bangladesh; Dr. Aminul Islam, a local Bangladeshi Canadian, spoke at our Feb. 9th morning service about the plight of the latter.

International and **national:** \$20,000 was sent to *Presbyterian Sharing* in response to our annual assessment by the Presbyterian Church in Canada.

Local: The pandemic in mid-March meant closing our doors, but not our hearts, to the community. Some activities (leaders in brackets) could carry on, such as *Share the Joy* Christmas gifts for 45 residents and *Christmas turkeys* (20) for guests of *Our Place* (Deb Verwey and Patricia Shuckburgh). Others were modified, and *Saturday Morning Breakfasts* for people in need (Annette Pardais) served take-away breakfasts from the Kirk Hall entrance. Some paused, including *Open Church* (Jerry Verwey), *ESL café* (Dorothy Reimer), the annual *Join Your Pipes with Ours* carol singalong in Advent (Dawn McLean), the *Sunday School children's craft sale* for mission work, *Car Free Day 2020* (Jim Ferguson), and *STARR* (St. Andrew's Reading for Reconciliation; Deborah Verwey). Two will not resume in their pre-pandemic form: monthly *Oak Bay Lodge services* (Moira and Roger Bernard, George Smith) were cancelled before the Lodge closed, at which time the Bernard's and George Smith had already planned to retire after many years of service; and the *Thrift Shop* (Janette Hennigar) made the difficult decision to close because of circumstances that had changed since its inception many years previously.

M&O Committee members and those involved in activities regularly contributed articles and notices to the Link, where more details can be found.

We thank all of those involved with these various initiatives, and especially those stepping down after many years of service, including Moira and Roger Bernard, Janette Hennigar, Anne Lambie and Helen Gans.

Respectfully submitted by Brian Titus, convener

Share the Joy of Christmas 2020

The Share the Joy of Christmas 2020 campaign was advertised in the October, November and December LINK issues. Articles were also inserted in this Week at St. Andrew's several times. The articles detailed how to submit donations through the church website.

20 turkeys were ordered from Fairfield Thrifty Foods to be delivered to Our Place on December 17th. Staff were contacted at Our Place to learn what was the ratio of men to women among the residents who were going to be the recipients of our gifts. A request sent to Thrifty Foods Community Relations was successful. We received a donation of 45 reusable shopping bags to be used as gift bags.

During mid-November and early December all the gifts, warm socks, toques, gloves and personal items, were purchased by Patricia Shuckburgh and Debra Verwey in local stores.

Patricia wrapped all the socks, toques and gloves and wrote an individual Christmas greeting in 45 cards for each recipient. Debra assembled all the items in the gift bags and delivered them to Our Place on December 22nd, with her husband, Jerry Verwey.

Follow-up articles were written for the January LINK issue, acknowledging the generosity of the congregation and with photos showing the gifts being received by Our Place staff. Thank-you notes were written to Thrifty Foods and Mountain Warehouse for outstanding gifts to our campaign.

An additional article was written for Presbyterian Connections (spring issue) about our church's Share the Joy of Christmas campaign in the face of a pandemic.

Respectfully submitted, Debra Verwey

Thrift Shop

Total sales from Jan. 2020 to March 5th, 2020: \$210. Due to COVID-19, the Thrift Shop closed on March 5th, 2020, and all proceeds were donated to St Andrew's.

Thank you, Helen Gans, Anne Lambie, Patti Jackson and Trudy Radlmeier, for their hard work.

Respectfully submitted by Janette Hennigar

Open Church & Meditation Hour

As with all things this past year, Open Church was canceled due to restrictions imposed in mid-March. Along with the closing of our doors, Meditation Hour, for the few that had that solace, was also suspended. Whether they will resume in the future is in doubt at this time, and thus having no handles on our doors will be prophetic in that they "stand at the door and knock".

For those that have aided in the past, Iris Ourum in particular, I thank her for her dedication.

Respectfully submitted by Jerry Verwey

Recitals

A 2020 recital series was planned with performers booked from March to November, but this series was cancelled because of the pandemic. When it became apparent that conditions were improving, the Recital Team commenced work in mid-September to consult with other teams within the church and create a health and safety protocol that would allow up to 50 people to be present for recitals within our Sanctuary. The plan was presented to Session on October 20, and approval given to proceed with a first recital on Wednesday, November 18. It was a wonderful piano concert entitled "The Children's Corner" by Jorge Eduardo Carrizales, with Rio Kodama on one duet piece for single piano, and the attendees and volunteers thoroughly enjoyed the 45 minutes of beautiful music. That very afternoon, Dr. Bonnie Henry announced a Provincial Health Order that all faith-gatherings would no longer be permitted, and so recitals planned for December and through to the Spring of 2021 were cancelled.

The Recital Team remains ready to move ahead again once the Health Order is lifted. (At the time of writing this submission, the Provincial Health Order is extended to the end of February 2021.)

Respectfully submitted by Jean Marcellus

ESL Conversational Cafe

What a different year 2020 was as compared to 2019! It was very sad for our ESL Conversational Cafe group of ESL friends to see our church closed in mid March. What fun and learning we have all experienced over the past few years. Our ESL group of 10 people have met every Sunday after Worship, at our ESL table in the Kirk Hall, over coffee, snacks and discussion. Our focus of discussion centers around the Season of the Church Year in which we are in, whether it be All Saints Sunday, Lent, Easter or else, discussing "poppies" at Remembrance Day. Our focus, however, is always on the English language development of our ESL friends as we discuss the above-mentioned topics. Good friendships have formed, and this group is encouraged by the progress they make with friendships and with their new language skills. Most of our students are from Asia.

Since our Church closed in March, there has been little contact with the ESL group, except for some contact with one family who stayed in Victoria. Others in the group left Victoria to go home to Asia. We look forward to when our group can meet again.

Another totally different group of ESL students met every Wednesday at the church for a noon session of language development, focusing on friendship, games and discussion. This was led by Linda Coggin who was temporarily filling in for another Presbyterian Church whose leader was on vacation leave. She has maintained touch with some of them but some in the group have also left to go home to Asia, all due to the Covid-19 pandemic.

For more detailed information re our ESL groups and specifics activities, please refer to the 2019 Annual Church Report for ESL Groups.

Respectfully submitted by Dorothy Reimer

CONGREGATIONAL LIFE REPORT

Who are we?

Members: Moira Bernard, Patti Jackson, Cathy Mackenzie, Donna Mackenzie, Paula McHerron, Dorothy Reimer, Marie Ryan- Roberts, Fiona Ryneveld Sabine Teetzel and Colina Titus.

We thank Marie Ryan-Roberts for her commitment to this committee; she left Victoria in the summer.

What we do?

The mandate of the Congregational Life Committee is to facilitate and promote congregational unity through a range of activities for all ages that builds relationships and creates opportunities for fellowship.

In short, the committee seeks to foster a sense of family within the congregation. We reach out to welcome the congregation, their family members, friends and newcomers. We want to make St Andrew's a place to belong; where everyone can feel that they are welcomed into a family.

How do we do it?

A successful event needs planning, advertising and a team of volunteers. This is what we do. In true Presbyterian fashion the two important ingredients are food (lots of it) and people.

Sadly, we have not been able to host in-person events this year. We missed the fun of seeing everyone at the Palm Sunday lunch, the Congregational Picnic and the Christmas lunch (and anything else that we may have come up with).

Extenuating circumstances required a different approach, and unfortunately it could not include food.

In December the committee made a Danish style star out of double-sided Christmas wrapping paper. This simple decoration was tucked inside a Christmas card with greetings and the recipe for the annual advent soup. This was mailed or delivered to every household with the encouragement to cook a pot of Advent soup.

The committee eagerly anticipates the opportunity to share time with you all at the next event.

Respectfully submitted by Sabine Teetzel and Colina Titus, Co-convenors

Coffee Hour

Coffee time is a great opportunity to welcome newcomers. If we do not make the effort to greet them, we will not know whether they are just visiting, looking for a church home, or maybe crossing the threshold of a church for the first time. Coffee time is a good opportunity to not only catch up with friends, but an opportunity to greet and introduce newcomers. There is nothing so sad in a church gathering as strangers left alone.

Let us offer a warm welcome and include everyone in our time of fellowship. The smile we offer at the front door and the warmth of our welcome at coffee may well make the difference as to whether they come back.

Do you feel more comfortable pouring tea than greeting a newcomer? It takes all of us to create a weekly coffee hour- the talkers and the pourers, the smilers, and the dishwashers. Maybe you could help with set up or clean-up for the coffee time? This is a task that needs to be done 52 weeks of the year and extra help is always welcome. Whether you can help on a regular or occasional basis, know that your help will be appreciated. By offering to help, someone will 'show you the ropes' and help you find your way around the kitchen.

We are all sad that for most of 2020 we have not been able to enjoy fellowship over coffee. We hope that that you will join us again as soon as we know that it is safe to do so.

Respectfully submitted by Colina Titus

Bazaar

For years, St Andrew's has held our Christmas bazaar on the third Saturday of November. This year was a wee bit different! We had a virtual event, with goodies available. Ann Lamby provided her Jams and Preserves, which were pre-ordered by members and friends of St Andrew's. Dorothy Reimer prepared the packages and delivered the Christmas goodies during the last weeks of November. Jack Reimer's financial report shows the dollar amount raised this year through the sales and donations. We will have an event next year; the format is to be discussed.

Respectfully submitted by David McLean

Health and Wellness Committee

The Health and Wellness Committee operates as a (very) small entity, as one person, a retired Registered Nurse, within the church for anyone needing medical information, support or help for health-related issues. There are no formal meetings and no objectives other than to be a supportive person or team for any one in St. Andrew's that might have any medical questions or wish to talk about health-related matters.

Activities done for 2020 were:

- Some phone calls to people who had come home from hospital or who had surgery, to inquire if they needed help and to check on them and their progress.
- Observation during church services for any person who might faint or need medical help. One such incident did occur in early 2020. Medical assessment and professional help were obtained as per our usual procedure, and follow up was satisfactory, with the Minister being informed of the satisfactory outcome.

For more detailed information re the procedure of how a person is managed during a service for any presenting health issues, please refer to the 2019 Annual Church Report for Health and Wellness Report.

Respectfully submitted by Dorothy Reimer

Friendship Club

The object of our Friendship Club is to promote Christian fellowship for adults within the congregation several times per year. There are approximately 50 adults who take part in our luncheons, discussions or outings. Specific activities are planned during the year, depending on the Season and time afforded. This has all stopped due to Covid-19 when our Church shut down in March 2020.

Our first and only activity for 2020, was a Valentine's Party, February 13/2020, held in the Kirk Hall for a buffet luncheon, with a guest speaker, followed by a music concert in Sanctuary, which this was open to anyone. Little did we know that this wonderful event would be our last event for some time.

The church closed for in-person gathering one month later, and nothing further has been initiated. A few phone calls to Friendship Club members have been made to ensure their wellness and to stay in touch but Covid seems to have made all our activities a "zero event".

For more detailed information re our Friendship group and specifics activities, please refer to the 2019 Annual Church Report for The Friendship Club and specifically to our article about the Valentines Party, written about in the LINK, for March 2020, where a more detailed explanation of the event gives information.

Respectfully submitted by Dorothy Reimer

The Prayer Team

The purpose of the Prayer Team (Chain) is to provide emergency prayerful support for members and adherents of St. Andrew's Presbyterian Church, Victoria. The Prayer Team is committed to pray in times of personal, community or world crisis.

Prayer requests are **confidential** and are not repeated to anyone. They are specific and do not include unnecessary details or case histories. There must be consent from the person or family member to be included for prayer.

There are currently 15 people on the Prayer Chain who faithfully pray for the concerns shared with us. Each member believes in the power of prayer and the profound impact that it can have on the lives of others. They have committed themselves to pray regularly and specifically for others on an ongoing basis. Sometimes we pray for healing, sometimes for God's comfort and sometimes we celebrate joy and give thanks for answered prayer.

Being part of the Prayer Team is an important ministry for lay people in the congregation. It allows us to love and support one another, to help carry each other's burdens and share each other's grief by bringing each request before the throne of grace. Prayer is something anyone can do. We do not need any specific training or to take a course. We pray privately from our own homes at any time of the day or night. We simply speak to God in our own voices and lift our friends and fellow members before our sovereign and faithful God.

It is a blessing to be able to pray for others in intercessory prayer. It is a way in which we can express our love for one another as God commanded us to do.

Respectfully submitted by Fiona Ryneveld

Prayer shawl ministry

Also referred to as Comfort Shawls or Healing Shawls. This ministry was reintroduced to our congregation in 2020. The purpose of the ministry is to knit shawls for those that are alone and perhaps lonely, undergoing or recovering from a medical procedure, in a care facility, homebound or otherwise in need of encouragement and comfort. The shawls are meant to remind the recipients of God's love and faithful presence in their everyday lives, and to assure them that the Church and community care and pray for them.

In 2020, I am delighted to report that 17 shawls were given mostly to our congregation with two going to persons outside the congregation. Demand eased off towards the end of the year but we continued to knit and so there remain shawls looking for a good home in 2021.

Respectfully submitted by Moira Bernard

Robbie Burns Supper – January 25th...

Another Burns Supper under our belt – in a manner of speaking. We had close to 80 people attend our Burns Supper in the Kirk Hall on Saturday January 25th. By all measures it was a success. We had three pipers from the Saanich Peninsula Pipe Band, volunteers from the United Peninsula Masonic Lodge as servers and clean-up crew. Bill McDowell presented the "Toast to the Lassies" and Naomi Sidaway Sollinger responded with a "Toast to the Laddies". Both Toasts' were insightful, humorous and well done. Our evening closed with some singalong led by Choirmaster -Alethea.

One of the many highlights of the evening was a presentation by Roger Bryant of the Immortal Memory of Robbie Burns. Roger enhanced his presentation based on Burns work "to a Mouse" using a more current example for the term 'mouse'.

The people who decorated the Hall on Saturday morning did a fantastic job. They turned the Kirk Hall from a 'hall' to a place of warmth and comfort, of energy and fun.

Thanks to all who helped and supported this significant event. Those who attended; Angus for the Address to the Haggis, Sam Preston for carrying the Haggis, Hamish and Findley Henderson as sword bearers to protect the Haggis. The toasts as mentioned and the Immortal Memory.

The decorating team at the Hall on Saturday morning: Cathy, Paula, Jean, Dawn, Bill, Nancy, June, Evelyn, Dorothy, and many others. If I missed naming you, please accept my apologies, my forgetter is working overtime.

This would not have been the success it was, without all your help and everyone chipping in.

Blessings to all who helped make this a success.

Respectfully submitted by Jim Ferguson, Team Lead - Burns Supper

Camp Committee

All Presbyterian camping was suspended in April due to restrictions imposed. Even though the Campgrounds finally opened in June, number restriction made it nonviable to proceed with the larger camps. The June Seniors camp was also canceled as a presbytery sponsored camp but proceeded as a Presbyterian friend's camp, which drew five individual camper sites, and allowed those of us to meet and greet fellow Presbyterians on the island.

This year camping is expected to have similar hurdles and the camp committee is proceeding with reservations for similar dates, hoping that the restriction will be lifted.

Respectfully submitted by Jerry Verwey

CHRISTIAN EDUCATION REPORT

The mission of the Christian Education Committee is to make provision for various opportunities that promote spiritual growth within the guidelines of the Presbyterian Doctrine. The Christian Education session liaison (Chair) is Sabine Teetzel.

Sunday School

The curriculum being used for Sunday School is Seasons of the Spirit by Wood Lake Books. This curriculum is approved by the Presbyterian Church in Canada and is appropriate for a small multi-age Sunday School and includes lessons/plans and crafts.

From January to the March closure of church we had between 5 and 12 students on a Sunday. Unfortunately, due to Covid restrictions we have been unable to resume in church Sunday School. The Sunday School teachers rotated between Linda Coggin, Angus Henderson and Sabine Teetzel. The helpers are Dawn McLean, Debbie Verwey and Brooklynn Trimble, Colina Titus and Elizabeth Gichimu.

The Curriculum we are using follows the lectionary and lends itself to creating online Sunday School lessons that parents can do together with the children. Each Saturday every Sunday School family receives the weekly Sunday School lesson. We are happy to share the lessons with the adult members of the congregation.

We have a group of gifted, creative and joy filled children in our church, and we pray that we will be able to meet again in the near future.

Respectfully Submitted by Sabine Teetzel, Christian Education Convenor

Adult Education

In 2020 two Adult Education Studies were offered by Reverend Coggin.

The Lenten Bible Study was offered in March and focused on praying and reading scripture that aid our own private spiritual discipline and practices. We learned to use the ancient practice of *lectio divina*, which teaches us to ruminate on scripture by listening closely to, not only the words read, but the words that God reveals to our hearts. Attendance averaged 8 and drew long term members as well as those new to our congregation. The study was cut short because of Covid 19 restrictions.

Due to Covid restrictions the Advent study was offered virtually over four Monday evenings in Advent. The study was based on the book, *The Names for the Messiah: An Advent Study*, by Walter Brueggemann. In Isaiah 9:6, a divine utterance is given using four royal titles - Wonderful Counsellor, Mighty God, Everlasting Father, and Prince of Peace. Names for the Messiah ponders each title and how the people understood it then and how we understand it now. The study averaged 6 participants.

It is challenging to provide Christian Education opportunities during Covid. As we have all discovered it is easier to do things in a community. If you have any suggestions, please do not hesitate to contact Sabine.

Respectfully Submitted by Sabine Teetzel, Christian Education Convenor

ADMINISTRATION AND COMMUNICATION

The impact of COVID not only affected our ability to meet for Sunday service and other important events at St. Andrew's it has had a great impact on how we deliver services to our Congregation.

Pre-COVID-19 – the office was always staffed, Monday to Friday, things were simpler, people walked into the office at their leisure, information for the Sunday Bulletin was provided in a casual manner; knowing if the information were into the Office by Thursday, Whitney would do her magic and the bulletin would be assembled, formatted, and printed for Friday.

Just before the onset of COVID the introduction of a weekly update [This week at St. Andrew's] had its genesis; an opportunity to provide information, goings on and time for reflection between Sunday Services. It also met the information gap for people who may not have had the opportunity to attend Sunday services.

What a difference a pandemic makes!

"Times are a changing" – With the onset of COVID – significant changes had to be made. The Office was closed, the face-to-face communications was replaced by email, telephone calls and the occasional Canada Post letter. To accommodate the upheaval in routine and the uncertainty, Whitney started to work from home. But it was not just a case of transferring the office routine to a home routine, but a completely different way to serve St. Andrew's. It allowed Whitney some flexibility in her workday and workweek in how she was able to support St. Andrew's.

Now only did the 'where' change [i.e., from office to home], the 'what' changed. From preparing the Sunday bulletin and other work in the office, we have added the "this week at St. Andrew's", videos for Sunday Service, reservations for bookings and a multitude of other tasks. This includes messages from Rev. Coggin, music from Christine and members of the choir plus material from other sources.

The assembly and then editing of these different elements required a lot of work, patience and learning new skills. When all this up-front effort has been completed, it gets distributed through YouTube, Facebook, and email. We have people on our distribution list from British Columbia, California, and China. An outreach we might not have had if it were not for COVID.

Space limits me to the full report of the change in how Whitney serves St. Andrew's as our Office Person. In her own words I provide the following:

On top of these new specialized jobs, I still try to stay on top of all the emails, phone calls, managing and ordering office supplies, providing support to Mitch and Christine and all the regular parts of my position that have carried on through the pandemic. My official job description never changed but I take on as many new challenges as I can.

We are indebted to all our staff, for the extra work they have put in to support the continuing work of St. Andrew's during this challenging time.

I would like to take this time to recognize Whitney's service to St. Andrew's for over the last 10 years and we hope she will continue for many more.

Respectfully submitted by Jim Ferguson, Convener of Administration

The Link – St. Andrew's Newsletter

The Link is produced to inform readers about current events in and around St. Andrew's Church. We strive to help keep an active and informed church community. Leona Johns is the Editor in Chief and produces the final product. She is assisted by Debra Verwey and Fiona Ryneveld who serve as co-editors and reporters. We are of the firm belief that the Link is an excellent tool to communicate with all members and adherents.

In 2020, the Link was published every month including July and August when the Link is not normally produced. This was due to the Covid pandemic which stopped in-church services and the normal means of communication. The Link editors were requested by Session to keep this channel of communication available to members of the congregation. We would like to sincerely thank all who have made contributions to the Link over the past year. We could not have done it without you!

Pre-Covid approximately 100 copies were printed each month as we know elders and members take copies to shut-ins who otherwise would not have access to the Link. During the pandemic however, the Link has been published on-line on the first Sunday of the month and sent out along with the church service. Those without computer access have been receiving the Link in the mail.

We would once again like to invite everyone in the congregation to send us information or articles that you believe would be of interest to others. Photos and general interest stories are most welcome. Special birthdays and anniversaries are among the stories we all enjoy reading about. We would encourage everyone to let us know if there is anything that they would like to see in the Link. Just let us know at thelink@shaw.ca. Please help us out, especially during this pandemic, as it has been quite a struggle to produce a truly interesting and informative newsletter each month.

Respectfully submitted by Fiona Ryneveld

Photographer

Due to COVID-19, there were limited photos taken within the Church in 2020. Other members generously submitted photos to the Link from events that I was not part of.

However, I was able to capture the following: Our Robbie Burns Dinner on January 25, 2020; the Canadian Citizenship recognition for Sandy and Glen Gajadhar on February 9, 2020; the Annual

General Meeting on February 23, 2020; Communion on March 1, 2020; Induction of New Elders October 11, 2020; All Saints Sunday November 1, 2020 with Kilmeny Jones signing *Be Still and Know That I Am God*; and lastly the first Recital on November 18, 2020 with Jorge Eduardo Carrizales performing.

Respectfully submitted by Jean Marcellus

Website

The web admin position was opened in June 2021; it is a temporary position on a contract that is currently being extended until the end of June; initial duties included the management and troubleshooting of the website, email accounts, and virtual work platform for the staff, with special emphasis on the creation of web pages, uploading of the video service and newsletters. A new internal organization was provided, external storage was found (Fast.io and Amazon S3); our domain name console has been reconfigured; new records have been added to enhance email protection. Our application to Google for Non-Profits was approved, so SA now has access to unlimited business email accounts as well as web apps. For a more comprehensive report, contact the Communication Team.

Respectfully submitted by Martin Perez, Web Administrator.

webadmin@standrewsvictoria.ca

TWASA – This Week at St. Andrew’s

Our Weekly Newsletter, called TWASA was first distributed, via email to the members and adherents of St. Andrew’s Presbyterian Church on February 11, 2020. Who would have known how important and valuable this Newsletter would become?

TWASA contains valuable and spiritual information. There are suggested weekly Bible readings, a Pastor’s Parable, links to music, and typically a YouTube link with a message from Pastor Mitch.

It also contains information about upcoming virtual events, Bible studies, historical information, announcements, sharing of information (births, marriages, anniversaries, deaths), recipes, poems, and information from PSWD and PCC.

This Newsletter has evolved into a crucial part of our Church life and family, especially during COVID-19, as it is a way in which we are united together, on a weekly basis, and supporting each other as we go.

Respectfully Submitted by Jean Marcellus

Facebook 2020

Our Church’s Facebook page has been used more this year than any other. We are blessed to have social media to help keep us all together during a year like no other.

Twice weekly, I posted content provided to me by the Church Office – “This Week at St. Andrew’s” and the “Sunday Church Service”. The numbers viewing our Facebook page have increased steadily. We had 49 persons view the Christmas Eve Service and 43 view the Service of Lessons and Carols. Our twice weekly pages average between 25 and 35 views regularly. I also advertise for events, however this year we only had the November Recital.

Respectfully submitted. Jean Marcellus

PROPERTY

The year 2020, has been a most interesting year for property. We have had no services, in the second quarter of the year, we had reduced numbers of services during the fall, and we returned to no services in the building leading into Advent. Our office on site has been closed, for 8 months of the year, and Grant was off on Covid time, until we could assure him and ourselves that he could return to work safely, which he has done for the last 4 months of the year. During this time, our two main users and tenants have continued to use their space. AA used the gym for the first part of the lockdown, following all safety protocols; and eventually moved back upstairs again. They have meetings 6 times a week. Ballet Victoria shut down at first but due to clarification of the safety rules opened again for the troop. Their after-school programme was able to restart using the gym. Also, as a pre-Christmas fundraiser, Ballet Victoria preformed a Mini Nutcracker in the gym, which was recorded and televised on CHEK, we applied to the Federal Government for rent relief for Ballet Victoria, this relief also included St Andrew's as we forgave ¼ of the rent payable.

During this time there have been positive outcomes.

Positive outcome

1. Working with Ballet Victoria, the lights in the gym have been replaced with noiseless LED lights, Ballet Victoria has replaced the fixtures in the bathrooms with touchless faucets and light switches.
2. The funding we received from the Victoria foundation, \$ 15,000, enabled us to re-lead the Dunsmuir windows. This we needed to do on the inside of the sanctuary, and as we were not having services, it was easier.

The success of these projects and others around the church would not have happened without many volunteer hours and the efforts of those involved."

Respectfully submitted by David McLean, Property Co-Convenor

Insurance

Recently St Andrew's has been very well served with AON as our broker and Ecclesiastical as our insurer of record. We have been helped with their risk assessment team that reviewed our procedures, and recommended changes which we responded to. Overall, our insurance coverage is close to \$12 million which includes specific coverage for the stain glass windows and the pipe organ. We have no problem with the broker or the service we get from our Insurance company. We have a growing concern with the premiums we pay. Last year the increase was 8% and this year 15%. Our broker presented us with a quote for 2021 of over \$31,000. Before we can do any programming, we must pay the insurance.

We are in a Zone 1 area as to Earthquake coverage; this means the highest premium' cost for earthquake coverage. At an annual meeting some years ago, property brought up the issue of continuing this type of coverage. It was agreed at that meeting to continue. Here is the rub, almost 1/3 of our premium costs, go towards earthquake coverage. But only on earthquake coverage do we have a co-insurance clause with our insurer. They will cover 90% of any claim due to earthquake, and we at St Andrew's are " in the game " for 10%. Notice of motion to be included in the agenda for the 2021 annual meeting- That St Andrew's reconsider the continued need for earthquake coverage.

Respectfully submitted by David McLean Property Co-Convenor

Kitchen Report

2020 As with all other activities at St Andrew's during 2020, activities in and through the kitchen, were quite limited. January and February saw various events and groups, including our own "Sunday coffee time" making use of the kitchen. In March, activities were curtailed and the role of the kitchen for the remainder of 2020 became maintaining readiness for future activities when permitted. The monthly breakfasts for those in need continued in a different format, Ballet Victoria was able to accomplish a highly successful event over several days in the fall and the annual Christmas dinner by AA was accomplished also, albeit in a different format. The annual kitchen inspection was completed, and we were given high marks in all aspects. Minor repairs to both the dishwasher and the cooler were accomplished by Grant and Dave G. As with much of our Covid experiences there have been blessings and disappointments. Our supplies of coffee, juice and cookies that were ready for use at our Sunday coffee times and church events, were not able to be used by us, but were gratefully received by other individuals and groups in the community who continued to work to meet ongoing needs. We look forward to the green light, post Covid, when we can see lots of activity in and through our kitchen, by St Andrew's folks, and those from the community who share our facilities.

Respectfully submitted by Sheelagh Garson

FINANCE COMMITTEE

February 3, 2021

I am pleased to present the financial reports for the past year. Before any comments regarding our finances... I would like to recognize the ongoing and invaluable help from those working diligently in this area of responsibility. Despite the setback of 2020, we are fortunate to have the continuing support from Leona Johns and Jean Watt in looking after the many aspects of caring for and recording the financial support of our Congregation. And of course, I must thank each and every member of our congregation for their continuing financial support... which has allowed us to continue in the trying year of 2020. I will comment further on the steps we have taken to manage our way through the last 12 months.

Thankfully, we were able to draw on some of the programs offered by our Federal Government which have bolstered our obligations throughout 2020. We have been able to maintain those who rely upon employment at St. Andrew's and need to thank them for staying on task (while the tasks may have changed slightly). That support also allowed us to find ways to support our prime tenant Ballet Victoria who also face severe challenges. We need to see them continue to work towards reviving their business as their success is critical to our continuing operation.

To summarize the programs we called on in 2020:

Canada Emergency Business Account Program (CEBA). This program allowed us to borrow from the Federal Government (thru our Bank) a total of \$60,000 in two tranches and if paid back by December 31, 2022, we repay \$40,000 with the remaining \$20,000 being forgiven. We have turned the initial \$40,000 over to our investment managers (CIBC Wood Gundy) and will not draw on that balance until required to repay the loan in 2022.

Canada Emergency Rent Assistance (CECRA). This program was designed to pay for 50% of the rent collected from a tenant (Ballet Victoria), with the tenant obligation reset to 25% of the rent obligation, and the landlord (St. Andrew's) then forgiving the remaining 25%. This program covered 4 months and we and Ballet Victoria applied for and received that approval for December 2020 to Mar 2021. This has been of great benefit to Ballet Victoria and they have been able to stay viable to this point.

St. Andrew's also received relief from the Presbytery for the dues paid in 2020 and I wish to thank the Presbytery for that generous gift. Additionally, we received a very generous gift in support of the Cox Development study that was turned over to the Session last month. That study could lead us into some new areas of possibility for future use of the Kirk Hall or Kirk Hall space in ways that could financially benefit St. Andrew's.

However, I must report that we ended the year with a financial deficit of \$48,839.49. To address that I am asking that each member and adherent of our Congregation to continue your financial support, and if possible, to ask for a slight increase from each to manage our way through 2021. You will see the proposed budget, which was approved by the session attached, and while it still projects a deficit, your commitment to our continuing presence in downtown Victoria is critical.

Following are the financial reports for 2020, and the proposed budget for 2021. Should this raise any questions or need clarification, please do not hesitate to reach out and I will be pleased to answer any question arising.

Respectfully submitted by Jack Reimer, Treasurer

Envelope Secretary - 2020

The Envelope Secretary works under the direction of the Finance Committee and is responsible for ensuring that donations are attributed to the correct donor as well as the designated fund. As well as doing the computer input, the envelope secretary manages the PAR system, prepares and hands out the yearly tax receipts and manages the offering envelope set-up and distribution.

This year has been an interesting year as far as the usual procedure for dealing with the Sunday collection. The four counting teams have been on a long hiatus. When we did start meeting again in the fall, we were not able to pass the collection plate, so Dave Garson set up donation boxes – two in the Narthex and one near the Broughton Street door. After the service, Jean Watt and I collected the donations and put them in the safe. The following day, Moira Bernard and Jean would count and balance the donations and make the deposit. Our treasurer, Jack Reimer, set up a system whereby we can now make the deposit at any time even when the bank is closed, making it as convenient as possible. Since the second closure of all churches, Jean and I have been dealing with the mailed-in donations (and, of course, PAR) and making the weekly deposit.

Tax receipts were all mailed out this year, rather than handed out after a worship service. Envelope boxes were given to those elders who were able to deliver them. If you have not yet received your box of envelopes, please contact your elder or me, and we will see that it gets delivered.

Thank you to all those who have taken the time to mail in your donations during this time as well as the new PAR donors – your faithfulness in supporting St. Andrew's is greatly appreciated.

We are also grateful to Whitney in the church office for all the changes needed to help keep the financial database current.

Respectfully submitted by Leona Johns, Envelope Secretary. donate@standrewsvictoria.ca

St. Andrew's Presbyterian Church
680 Courtney Street, Victoria, B.C. V8W 1C1
250 384-5734 office@standrewsvictoria.ca



February 17, 2021

Financial review report to the: Members of St. Andrew's Presbyterian Church (Victoria, B.C.)

I have reviewed the financial statements as of December 31, 2020 of St. Andrew's Presbyterian Church (Victoria, B.C.) and the accompanying notes and schedules pertaining thereto. My responsibility is to express an opinion on the Financial Statements based upon my review.

I have conducted the review in accordance with generally accepted standards. The review includes examining on test basis evidence supporting the amounts and disclosures in the financial statements. Verification of envelope giving's, donations and other revenues has been limited to the amounts recorded. The review also includes assessment of accounting principles used, as well as evaluating the overall Financial Statement presentation.

In my opinion, these Financial Statements present fairly the financial position of the Church as of December 31, 2020 and the result of the operations for the year thus ended in accordance with generally accepted accounting principles.

Respectfully submitted David Allen

St. Andrew's Presbyterian Church. Victoria, B.C.
Financial Summary & Balance Sheet

Incomes**2020 Operating
Account****Congregational Offerings for:**

General Purpose incl Presbyterian Sharing & PWS&D	\$199,841.21
One Time Gifts	\$25,893.33
Estate Gifts (transfer to Reserves)	-\$15,556.33
Federal Govt Loan (One Time)	\$40,000.00
Transfer to Reserves	-\$40,000.00
Open plate	\$3,167.70
Total Congregation Giving	\$213,345.91

Operating Incomes

Ballet Victoria	\$49,260.00
Bank Interest	\$2.06
Bazaar	\$607.50
BC Ferries Breakfast	\$0.00
Church Hall Rentals	\$6,293.75
Coffee Hour	\$322.80
Concerts	\$150.00
Kirk Hall Study - Cox Development	\$14,700.00
Other Incomes	\$1,232.85
Share the Joy	\$2,435.00
Presbytery Grant	\$10,000.00
PWS & D and Other	\$428.25
Reserves Draw - Incomes Shortfall	
Thrift Shop	\$200.00
Transfer from Reserves	
Transfer to Reserves Victoria Foundation Grant	\$0.00
Victoria Foundation Dividend	\$629.00
Total Operating Incomes	\$86,261.21
Total Incomes	\$299,607.12

Expenses	2020
Expenditures by Committee	
Administration	\$48,524.59
Catering and Misc. Expenses	\$1,020.62
Christian Education	\$497.35
Communications Committee	\$3,185.65
Finance	\$113,078.53
Congregational Life	\$0.00
Mission and Outreach	\$26,079.00
Property	\$100,107.03
Session (Incl Relocation expenses)	\$25,684.66
Worship	\$30,269.16
Total Expenses	\$348,446.59
Net Income & Expenses	-\$48,839.47

Balance Sheet as of December 31, 2020

2019	Assets	2020	
\$1,332.25	Accounts receivable (HST & GST Rebate)	\$1,698.17	27.47%
\$0.00	Advance	\$6,603.99	
\$1.00	Capital Assets	\$1.00	
\$78,901.26	Credit Union Bank Account	\$42,397.39	-46.27%
\$15,450.27	Victoria Foundation (non-redeemable)	\$15,450.27	0.00%
\$505,669.44	Investment Account - CIBC	\$437,027.71	-13.57%
\$601,354.22	Total Assets	\$503,178.53	-16.33%
Liabilities (incl. allocated Church Funds)			
(\$2,000.00)	Accounts Payable	(\$4.23)	-99.79%
	Long Term Liability (Fed Gov Loan)	\$40,000.00	
\$63,206.18	Special Funds	(\$41,584.83)	-165.79%
\$13,613.29	Project Funds	\$16,245.29	19.33%
\$74,819.47	Total Liabilities	\$14,656.23	-80.41%
Equity			
\$516,460.34	Unallocated Reserves (opening Balance)	\$526,534.75	1.95%
\$12,811.14	Transfers (Net of Incomes & Expenses)	-\$48,839.47	-481.23%
(\$2,737.73)	Reserves Net Investment Increase/Decrease	\$10,826.02	
\$526,533.75	Reserves (closing Balance)	\$488,521.30	-7.22%
\$1.00	Capital Assets	\$1.00	
\$526,534.75	Total Equity	\$488,522.30	-7.22%
\$601,354.22	Total Liabilities, Church Funds & Equity	\$503,178.53	-16.33%
\$0.00	Rounding	\$0.00	

Special Funds	Balance 2020	Designated Project Funds	Balance 2020
St. Andrews Funds:			
Centennial Scholarship	\$16,759.72	Choir	\$421.16
Higher Education	\$13,463.76	Camps	\$810.00
Student for Ministry	\$42,647.78	Friendship Club	\$413.78
Cordiner Fund	\$14,059.76	Kirk Hall Access Fund	\$8,058.75
Memorial Window Fund	(\$26,294.85)	Library	\$120.00
Memorials (Sanctuary)	\$22,232.59	Our Place	\$769.85
Organ Enhancement	\$4,657.38	Music Program	\$1,339.80
Restoration & Capital Spending	(\$279,082.13)	Refugee Fund	\$199.00
Session Funds:	\$15,761.33	Saturday Breakfast Club	\$75.97
Kirk Hall	\$358.75	Sunday School	\$664.70
Marion Patterson Fund	\$96,106.92	Sunday School Mission	\$1,661.78
Weatherdon Funds:		Thrift Shop	\$140.00
Education for Ministries	\$13,331.01	PWS&D Special	\$1,570.50
Memorial	\$24,413.15	Total	\$16,245.29
Total - Special Funds	(\$41,584.83)		

Incomes	2020	Actual	Variance
Donations	Budget	2020	
Congregation Giving's	\$220,000	\$192,613.56	-\$27,386
Canada Helps & EFT's	\$0	\$7,227.65	\$7,228
One Time Gifts/Estate Gifts	\$10,000	\$25,893.33	\$15,893
Estate Gifts - Transfer to reserves	\$0	-\$15,556.33	-\$15,556
Federal Govt Loan (One Time)		\$40,000.00	\$40,000
Transfer to Reserves (net payable Fed Loan)	\$0	-\$40,000.00	-\$40,000
Open Plate	\$8,000	\$3,167.70	-\$4,832
Sub Total - Congregation Giving's	\$238,000	\$213,345.91	-\$24,654
Ballet Victoria	\$46,000	\$49,260.00	\$3,260
Bank Interest	\$10	\$2.06	-\$8
Bazaar	\$11,000	\$607.50	-\$10,393
BC Ferries/United Way	\$1,000	\$0.00	-\$1,000
Church Hall Rentals	\$16,000	\$6,293.75	-\$9,706
Coffee Hour	\$1,500	\$322.80	-\$1,177
Concerts	\$1,000	\$150.00	-\$850
Kirk Hall site study - Cox Development	\$0	\$14,700.00	\$14,700
Other Incomes	\$0	\$32.85	\$33
Other Ministries	\$1,000	\$1,200.00	\$200
Presbytery Grant	\$0	\$10,000.00	\$10,000
PWS&D and Other	\$500	\$428.25	-\$72
Share the Joy	\$0	\$2,435.00	\$2,435
Thrift Shop Sales	\$750	\$200.00	-\$550
Transfer from Reserves	\$0	\$0.00	\$0
Victoria Foundation Dividend	\$650	\$629.00	-\$21
Total Other Deposits	\$79,410	\$86,261.21	\$6,851
Total Incomes	\$317,410	\$299,607.12	-\$17,803

Expenditures	2020	Actual	Variance
By Committee	Budget	2020	
Administration	\$45,707	\$48,524.59	-\$2,818
Kitchen Expenses	\$1,100	\$1,020.62	\$79
Christian Education	\$1,350	\$497.35	\$853
Communication Committee	\$1,100	\$3,185.65	-\$2,086
Finance	\$122,353	\$113,078.53	\$9,274
Congregational Life	\$2,600	\$0.00	\$2,600
Mission and Outreach	\$26,000	\$26,079.00	-\$79
Property	\$117,332	\$100,107.03	\$17,225
Session	\$1,000	\$25,684.66	-\$24,685
Worship	\$37,605	\$30,269.16	\$7,336
Total Expenses	\$356,147	\$348,446.59	\$7,700
Variance	-\$38,737	-\$48,839.47	-\$10,103

	2020	Actual	Variance
Administration Committee	Budget	2020	
Church Secretary - Benefits	\$2,850	\$2,222.19	\$628
Church Secretary - CPP Expense	\$1,171	\$1,226.88	-\$56
Church Secretary - EI Expense	\$611	\$591.12	\$20
Church Secretary - Salary	\$26,725	\$26,724.96	\$0
Computer	\$500	\$1,072.67	-\$573
Web Development	\$0	\$500.00	-\$500
Legal Expenses	\$0	\$0.00	\$0
Miscellaneous	\$400	\$263.56	\$136
Office & Admin Supplies Incl Postage	\$750	\$2,184.41	-\$1,434
Office Relief	\$1,000	\$1,921.36	-\$921
Parking	\$900	\$265.02	\$635
Payroll and Accounting Services	\$4,000	\$4,467.06	-\$467
inno8 Copy Fees	\$1,000	\$308.45	\$692
Photocopying (lease & maint)	\$1,650	\$2,636.55	-\$987
Sickness & Holiday Relief	\$500	\$0.00	\$500
Telephone - Cellular	\$900	\$281.30	\$619

	2020 Budget	Actual 2020	Variance
Telephone & Internet	\$1,800	\$3,227.26	-\$1,427
WCB Expense	\$500	\$216.54	\$283
Weekly Envelopes	\$450	\$415.26	\$35
Total Administration	\$45,707	\$48,524.59	-\$2,818
Kitchen Expenses			
Funeral and Other Tea's	\$500	\$84.11	\$416
Catering	\$250	\$0.00	\$250
Kitchen Expenses	\$250	\$653.96	-\$404
Other (incl. Bazaar)	\$100	\$282.55	-\$183
Total Kitchen Expenses	\$1,100	\$1,020.62	\$79
Christian Education Committee			
Adult Christian Education	\$100	\$50.00	\$50
Camp	\$0	\$0.00	\$0
Hullaballoo	\$250	\$0.00	\$250
Miscellaneous	\$250	\$20.95	\$229
Sunday School Teaching Aids	\$250	\$426.40	-\$176
Youth Group	\$500	\$0.00	\$500
Total Christian Education	\$1,350	\$497.35	\$853
Communication Committee			
Design Software (Canava Pro)	\$0	\$0.00	\$0
Posters and Advertising	\$500	\$0.00	\$500
Link Magazine	\$600	\$185.65	\$414
Professional Video Software	\$0	\$0.00	\$0
Web Development & Hosting	\$0	\$3,000.00	-\$3,000
Total Communication Committee	\$1,100	\$3,185.65	-\$2,086

	2020 Budget	Actual 2020	Variance
Finance Committee			
Interim Minister - Rev. M. Coggin			
Interim Minister - Stipend	\$52,700	\$52,699.92	\$0
Interim Minister - Utilities	\$3,300	\$3,300.00	\$0
Interim Minister - Car Allowance	\$4,500	\$4,500.00	\$0
Interim Minister - CPP Cost	\$2,400	\$2,756.16	-\$356
Interim Minister - E.I. Cost	\$1,150	\$1,198.95	-\$49
Interim Minister - Housing	\$30,000	\$30,000.00	\$0
Interim Minister - MSP	\$1,000	\$0.00	\$1,000
Interim Minister - Health & Dental	\$4,502	\$4,502.00	\$0
Interim Minister - Continuing Ed.	\$600	\$0.00	\$600
Interim Minister - Expenses	\$500	\$321.95	\$178
Interim Minister - Misc Expenses	\$500	\$0.00	\$500

<i>Pension / Insurance / Employer Submission</i>	\$19,763	\$19,763.16	-\$0
<i>Minister - Grp Insurance (Recovered)</i>	-\$1,123	-\$1,123.10	-\$0
<i>Minister - Pension (Recovered)</i>	-\$6,739	-\$6,739.20	\$0
<i>Net - Congregational Assessment</i>	\$11,901	\$11,900.86	-\$0
Minister Cell Phone	\$1,200	\$852.31	\$348
Memberships	\$500	\$527.38	-\$27
Miscellaneous	\$500	\$194.00	\$306
Presbytery of V. I. Assessment	\$6,100	\$0.00	\$6,100
Pulpit Supply	\$1,000	\$325.00	\$675
Total Finance	\$122,353	\$113,078.53	\$9,274

	2020 Budget	Actual 2020	Variance
Congregational Life			
Communications and Advertising	\$1,000	\$0.00	\$1,000
Church Summer Picnic & Poinsettias	\$400	\$0.00	\$400
Congregational Picnic & Lunches	\$1,200	\$0.00	\$1,200
Total Congregational Life	\$2,600	\$0.00	\$2,600

	2020	Actual	Variance
Mission and Outreach Committee	Budget	2020	
Breakfast	\$3,500	\$1,584.31	\$1,916
Misc. (Downtown Churches, etc.)	\$500	\$141.19	\$359
Mr. Quarter	\$0	\$0.00	\$0
Presbyterian Sharing	\$20,000	\$20,072.27	-\$72
Presbyterian WS&D	\$2,000	\$2,000.00	\$0
Share the Joy of Christmas	\$0	\$2,281.23	-\$2,281
Thrift Shop Outflows	\$0	\$0.00	\$0
Total Mission & Outreach	\$26,000	\$26,079.00	-\$79

	2020	Actual	Variance
Property Committee	Budget	2020	
Casual Church Officer	\$500	\$98.00	\$402
Rev. Canada Garnishee	\$0	\$0.00	\$0
Church Officer Recovery	\$0	-\$358.42	\$358
Cell Phone	\$750	\$469.49	\$281
Church Officer - Benefits	\$2,138	\$2,658.75	-\$521
Church Officer - CPP Expense	\$1,527	\$1,102.15	\$425
Church Officer - EI Expense	\$814	\$518.60	\$295
Church Officer - Salary	\$34,103	\$23,445.84	\$10,657
Fire and Security Systems	\$8,500	\$6,747.08	\$1,753
Gas	\$14,000	\$12,203.99	\$1,796
Heating Maintenance	\$1,000	\$0.00	\$1,000
Hydro	\$7,500	\$6,165.27	\$1,335
Misc.	\$1,000	\$0.00	\$1,000
Property Cleaning Contract	\$0	\$1,476.00	-\$1,476
Property Insurance	\$27,000	\$27,823.00	-\$823
Sundry Repairs & Supplies	\$9,000	\$8,914.07	\$86
Taxes	\$7,500	\$8,700.33	-\$1,200
Utility	\$500	\$0.00	\$500
Water/Outdoor maintenance	\$1,500	\$142.88	\$1,357
Total Property	\$117,332	\$100,107.03	\$17,225

Session	2020 Budget	Actual 2020	Variance
Moderator Fee	\$0	\$0.00	\$0
Benevolence	\$0	\$1,350.00	-\$1,350
Kirk Hall development	\$0	\$14,350.00	-\$14,350
Session Expenses	\$1,000	\$78.91	\$921
Covid-19 Expenses	\$0	\$9,905.75	-\$9,906
Total Session	\$1,000	\$25,684.66	-\$24,685

Worship Committee	2020 Budget	Actual 2020	Variance
Copyright	\$450	\$496.00	-\$46
Choral Scholars	\$7,000	\$2,655.11	\$4,345
Flowers for Sanctuary	\$500	\$16.42	\$484
Guest Artists	\$500	\$475.00	\$25
Miscellaneous	\$600	\$554.24	\$46
Music Director - Benefits	\$0	\$0.00	\$0
Music Director - CPP Expense	\$600	\$0.00	\$600
Music Director - EI Expense	\$450	\$510.64	-\$61
Music Director - Salary	\$22,905	\$23,082.52	-\$178
Organ & Piano Maintenance	\$3,500	\$1,655.70	\$1,844
Organist Substitute	\$500	\$350.00	\$150
Supplies & Worship Resources	\$600	\$473.53	\$126
Total Worship	\$37,605	\$30,269.16	\$7,336

Total Expenses	\$356,147	\$348,447	\$7,700
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	2020 Budget	Actual 2020	Variance
Budget Excess or Shortfall	-\$38,737	-\$48,839.47	-\$10,103

Proposed Budget 2021

St. Andrew's Presbyterian Church

November 18, 2020

For your consideration, please find attached the proposed 2021 budget. There are a few changes from 2020 I wish to highlight. They are as follows:

- 1) Overall expected spending by the committees (outside of capital cost items) has been increased from last year.
- 2) The budget does not account for anticipated gains or losses in our investment account. Those totals will be reported in the annual report.
- 3) Our Congregation has remained committed to financially supporting our mission and that support has allowed us all to move forward.
- 4) Capital costs have not been included in the operating budget, as they are separately covered by appropriations as approved by the session and congregation.

As 2020 has unfolded in ways unanticipated and presenting many new challenges, the proposed budget represents as closely as possible the realities we face in meeting these continuing challenges. But I am pleased to report that you, the congregation, have continued to support the ongoing mission at St. Andrew's and I know it is safe to say that those charged with responsibilities at St. Andrew's have been working more than diligently to carry on and maintain your confidences, expectations and needs.

Respectfully submitted. J. E. Reimer, Treasurer, St. Andrew's Presbyterian Church

Proposed Budget

St. Andrew's Presbyterian Church, Victoria, BC

Incomes	2020	Budget Request
Donations	Budget	2021
Congregation Giving's	\$220,000	\$210,000
Canada Helps & EFT's	\$0	\$4,000
One Time Gifts/Estate Gifts	\$10,000	\$20,000
Estate Gifts - Transfer to reserves	\$0	\$0
Federal Govt Loan (One Time)		\$0
Transfer to Reserves (net payable Fed Loan)	\$0	\$0
Open Plate	\$8,000	\$3,000
Sub Total - Congregation Giving's	\$238,000	\$237,000
Ballet Victoria	\$46,000	\$44,000

Donations (continued)	2020 Budget	Budget Request 2021
Bank Interest	\$10	\$10
Bazaar	\$11,000	\$0
BC Ferries/United Way	\$1,000	\$500
Church Hall Rentals	\$16,000	\$8,000
Coffee Hour	\$1,500	\$0
Concerts	\$1,000	\$500
Kirk Hall site study - Cox Dev.	\$0	\$0
Other Incomes	\$0	\$0
Other Ministries	\$1,000	\$500
Presbytery Grant	\$0	\$0
PWS&D and Other	\$500	\$500
Thrift Shop Sales	\$750	\$0
Transfer from Reserves	\$0	\$0
Victoria Foundation Dividend	\$650	\$650
Total Other Deposits	\$79,410	\$54,660
Total Incomes	\$317,410	\$291,660

Expenditures By Committee	2020 Budget	Budget Request 2021
Administration	\$45,707	\$48,242
Kitchen Expenses	\$1,100	\$850
Christian Education	\$1,350	\$700
Communication Committee	\$1,100	\$3,455
Finance	\$122,353	\$119,434
Congregational Life	\$2,600	\$800
Mission and Outreach	\$26,000	\$24,300
Property	\$117,332	\$115,312
Session	\$1,000	\$4,050
Worship	\$37,605	\$30,471
Total Expenses	\$356,147	\$347,614
Variance	-\$38,737	-\$55,954

Administration Committee	2020 Budget	Budget Request 2021
Church Secretary - Benefits	\$2,850	\$3,189
Church Secretary - CPP Expense	\$1,171	\$1,300
Church Secretary - EI Expense	\$611	\$600
Church Secretary - Salary	\$26,725	\$27,153
Computer	\$500	\$500
Web Development	\$0	\$0
Legal Expenses	\$0	\$0
Miscellaneous	\$400	\$400
Office & Admin Supplies Incl Postage	\$750	\$1,400
Office Relief	\$1,000	\$250
Parking	\$900	\$400
Payroll and Accounting Services	\$4,000	\$4,400
inno8 Copy Fees	\$1,000	\$600
Photocopying (lease & maint)	\$1,650	\$2,600
Sickness & Holiday Relief	\$500	\$500
Telephone - Cellular	\$900	\$900
Telephone & Internet	\$1,800	\$3,200
WCB Expense	\$500	\$400
Weekly Envelopes	\$450	\$450
Total Administration	\$45,707	\$48,242

Kitchen Expenses	2020 Budget	Budget Request 2021
Funeral and Other Tea's	\$500	\$250
Catering	\$250	\$250
Kitchen Expenses	\$250	\$250
Other (incl. Bazaar)	\$100	\$100
Total Kitchen Expenses	\$1,100	\$850

	2020	Budget Request
Christian Education Committee	Budget	2021
Adult Christian Education	\$100	\$100
Camp	\$0	\$0
Hullabaloo	\$250	\$0
Miscellaneous	\$250	\$250
Sunday School Teaching Aids	\$250	\$350
Youth Group	\$500	\$0
Total Christian Education	\$1,350	\$700
	2020	Budget Request
Communication Committee	Budget	2021
Design Software (Canava Pro)	\$0	\$155
Posters and Advertising	\$500	\$0
Link Magazine	\$600	\$300
Professional Video Software	\$0	\$0
Web Hosting Service	\$0	\$3,000
Total Communication Committee	\$1,100	\$3,455
	2020	Budget Request
Finance Committee	Budget	2021
Interim Minister - Rev. M. Coggin		
Interim Minister - Stipend	\$52,700	\$53,543
Interim Minister - Utilities	\$3,300	\$3,300
Interim Minister - Car Allowance	\$4,500	\$4,500
Interim Minister - CPP Cost	\$2,400	\$2,800
Interim Minister - E.I. Cost	\$1,150	\$1,300
Interim Minister - Housing	\$30,000	\$30,000
Interim Minister - MSP	\$1,000	\$1,000
Interim Minister - Health & Dental	\$4,502	\$4,502
Interim Minister - Continuing Ed.	\$600	\$600
Interim Minister - Expenses	\$500	\$500

Finance Committee (continued)	2020 Budget	Budget Request 2021
Interim Minister - Misc Expenses	\$500	\$0
<i>Pension / Insurance / Employer Submission</i>	<i>\$19,763</i>	<i>\$17,001</i>
<i>Minister - Grp Insurance (Recovered)</i>	<i>-\$1,123</i>	<i>-\$1,273</i>
<i>Minister - Pension (Recovered)</i>	<i>-\$6,739</i>	<i>-\$6,739</i>
<i>Net - Congregational Assessment</i>	\$11,901	\$8,989
Minister Cell Phone	\$1,200	\$800
Memberships	\$500	\$500
Miscellaneous	\$500	\$500
Presbytery of V. I. Assessment	\$6,100	\$6,100
Pulpit Supply	\$1,000	\$500
Total Finance	\$122,353	\$119,434

Congregational Life	2020 Budget	Budget Request 2021
Communications and Advertising	\$1,000	\$0
Church Summer Picnic & Poinsettias	\$400	\$400
Congregational Picnic & Lunches	\$1,200	\$400
Total Congregational Life	\$2,600	\$800

Mission and Outreach Committee	2020 Budget	Budget Request 2021
Breakfast	\$3,500	\$1,800
Misc. (Downtown Churches, etc.)	\$500	\$500
Mr. Quarter	\$0	\$0
Presbyterian Sharing	\$20,000	\$20,000
Presbyterian WS&D	\$2,000	\$2,000
Share the Joy of Christmas	\$0	\$0
Thrift Shop Outflows	\$0	\$0
Total Mission & Outreach	\$26,000	\$24,300

Property Committee	2020 Budget	Budget Request 2021
Casual Church Officer	\$500	\$200
Rev. Canada Garnishee	\$0	\$2,000
Church Officer Recovery	\$0	-\$2,000
Cell Phone	\$750	\$450
Church Officer - Benefits	\$2,138	\$2,172
Church Officer - CPP Expense	\$1,527	\$1,527
Church Officer - EI Expense	\$814	\$814
Church Officer - Salary	\$34,103	\$34,649
Fire and Security Systems	\$8,500	\$8,000
Gas	\$14,000	\$13,000
Heating Maintenance	\$1,000	\$1,000
Hydro	\$7,500	\$7,000
Misc.	\$1,000	\$1,000
Property Cleaning Contract	\$0	\$0
Property Insurance	\$27,000	\$28,000
Sundry Repairs & Supplies	\$9,000	\$9,000
Taxes	\$7,500	\$7,500
Utility	\$500	\$500
Water/Outdoor maintenance	\$1,500	\$500
Total Property	\$117,332	\$115,312

Session	2020 Budget	Budget Request 2021
Moderator Fee	\$0	\$2,400
Benevolence	\$0	\$750
Congregational Lunch	\$0	\$400
Session Expenses	\$1,000	\$500
Covid-19 Expenses	\$0	\$0
Total Session	\$1,000	\$4,050

Worship Committee	2020 Budget	Budget Request 2021
Copyright	\$450	\$450
Choral Scholars	\$7,000	\$0
Flowers for Sanctuary	\$500	\$0
Guest Artists	\$500	\$500
Miscellaneous	\$600	\$600
Music Director - Benefits	\$0	\$0
Music Director - CPP Expense	\$600	\$600
Music Director - EI Expense	\$450	\$450
Music Director - Salary	\$22,905	\$23,271
Organ & Piano Maintenance	\$3,500	\$3,500
Organist Substitute	\$500	\$500
Supplies & Worship Resources	\$600	\$600
Total Worship	\$37,605	\$30,471
Total Expenses	\$356,147	\$347,614

	2020 Budget	Budget Request 2021
Budget Excess or Shortfall	-\$38,737	-\$55,954