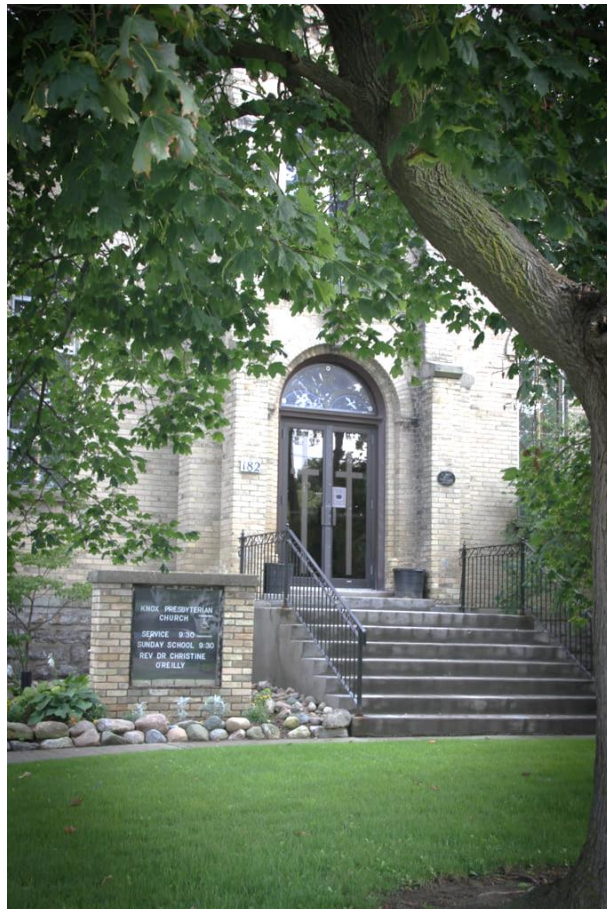




Knox Presbyterian Church
Theedford

2020 Annual Report





At times, it's really good that we don't know what's coming. When we gathered last year for our Annual Meeting, we actually gathered. Ate together. Laughed together. Celebrated all the good things God had done among us. We thanked God for His faithfulness. Prayed and planned together. It was 2020. The year, many thought of "perfect vision".

Now the saying "Hindsight is always 20/20" seems very true. Thankfully, we didn't know that merely two weeks later, we would not be meeting in person. We thought "We'll be back in a couple of weeks, a month or so."

A year later, and well, we're not in person; no lunch, no laughter in the same room.

And TBH (to be honest) it is hard; it is getting old preaching and leading worship in a basically empty sanctuary. I miss "US". I have been on a learning curve, too, in many ways. How do I lead worship, lead a church family in a global pandemic? and do it well? How do I measure ministry and mission effectiveness? How do I know if anything online is reaching anyone? How do I do things for a camera, instead of personal presence? Those are just nuts and bolts things – deeper questions about meaning and purpose and trust and discipleship take on new meaning.

Do we still have things to celebrate?

Has the Lord been faithful in this very strange year?

I believe the answer is YES, to these and more questions.

Because YES, the Lord is faithful; and that alone is reason to celebrate.

Over the last year, we have all learned much; learned how to do new things (like use a computer and join worship or ZOOM meetings online?) and learned much about ourselves...and about what really matters. Over the last year we have wept and wondered, and likely worried...and we are learning to trust God more deeply.

God has not abandoned us. We still worship Him, apart, yet bound together by the Holy Spirit. We have had more small group gatherings than ever; at the moment, we have 5 groups meeting each week for study and yes, to be together. We have reached people beyond our usual number- people who live in different places join us for worship each Sunday, and in our small group meetings. We have tried to stay connected in many different ways. We have online devotions Monday to Friday – Kids QT each morning at 7 a.m., and Holding Bread at 9.30 p.m. Youth have met online and in person. Knitters met in the parking lot and the front lawn. We did VBC online, and had more kids than we thought we would. People have prayed and cared and kept in touch. I am thankful.

So – 2021. What will happen? Who knows. When will we worship together again in person? I don't want to predict anything. Anything except God's faithfulness, that is! As we GROW DEEP. LIVE STRONG. this year, we know that the Lord is and will be with us...and that He is and will be at work, doing something more than we can ask or imagine.

Thank you for your ongoing faithful presence, support and prayers. I am so thankful for you!

Thanks to Jesse whose technological skills are so needed and such a gift to us, especially this year. Thanks to Heather J for her technological skills with photos and videos. Thanks to Jim for his help with worship, and our musicians Catherine, Barb, Marcie, Jeff and Logan for coming as protocols allow. Thanks to Wendy for her ongoing work, to Gary and the Board for their service, and Helen for keeping up with the cleaning! Thanks to our wonderful group of elders, whose wisdom, prayer and insights help us follow Jesus. Thanks to our amazing Kid Connection crew, who have been creative and given so much to keeping our families connected to KPC. Thanks to Heather F, Rick, high school volunteer Olivia and Henderieke Van Wieren who make having youth group possible when allowed.

Above all – and we don't need 2020 hindsight for this – thanks be to our Lord and Saviour Jesus Christ, who loves us, who leads us, and who lives in among and through us! We walk into 2021 with HOPE because of Jesus Christ!

with much love, and in the name of the Father, Son and Holy Spirit,

Pastor Chris

**KNOX PRESBYTERIAN CHURCH THEDFORD
SESSION STATISTICAL 2020**

Church Family Members.....	159
Households.....	107
Baptisms.....	3
New Members.....	1
Funerals.....	22

The 2020 year has been a different and difficult one for the Knox Church family with Covid-19. We have supported all our outreach ministries and charitable activities as much as possible. We are thankful to all those who have helped out during this stressful time.

The Church Family welcomed through the sacrament of Infant Baptism Case Emerson Grover and Maglie Lynn Grover children of Philip and Carmen Grover on October 8, 2020 and Hannah Mae Stellingwerff infant daughter of Troy and Julie Stellingwerff on November 1, 2020.

We welcomed 1 new members in 2020 to our Church Family. Our new member was Carmen Grover.

We were saddened by the loss this year of several of our Church Family and Community members. Our sympathies are extended to the families of Ron McCordic, Agnes Davidson, Stan Rumford, Jean Thompson, Audrey Blackwood, Douglas Bell, and Kevin Pinnell. Ron served for many years on the session and we thank him for his service. We also thank Agnes for her many years as the organist at Knox.

The session met 6 times, twice in person and 4 times via zoom. Rev Chris officiated at 7 weddings.

Our Annual Congregational Meeting will be held on Sunday February 28, 2020 at 4 p.m. via zoom. We hope that you will be able to participate in this important meeting.

The Session wishes to thank Knox Church Family for their help, support and prayers during 2020. Let us with God's blessing continue our growth and service to Him in the coming year.

Clerk
Dianne Rice

Board of Managers Annual Report 2020

Board of Managers

Gary Brown-Co-Chair	This has indeed been an unusual year for the Board of Managers. With the onset of the COVID-19 pandemic a lot of things came to a screeching halt. What did not come to a halt was the work of the Board in maintaining the church building and providing whatever assistance we could to Pastor Chris, Jesse, Jim, Catherine, Barb and the entire worship team in order to facilitate the online streaming of our worship services.
Barry Cavanagh-Co-Chair	
Don Johnson-Past Chair	With all services being streamed and no in-person services it became important to find different ways for members and people watching online to be able to tithe and make donations in order to meet our financial obligations.
Kristyn Wilson-Secretary	
Wendy Moffatt-Treasurer	The PAR program has been expanded to use by almost 30 individuals and families. We were also able to find ways for people to donate through online banking etransfers and by credit card. This has worked out very well.
Herman Bientema	
Gord Bowden	
Jim Minielly	
Colln Van Dam	
Mary Lou Glenn	
Troy Stellingwerff	
Tom Sangster	
Blair Williamson	
Robert Minielly	
Teresa Bakker	
Peter Bakker	

With the start of opening the church building back up to some groups as well as planning for a return to in-person worship Services, it became necessary to start working on policies for doing this as well as for ensuring that appropriate measures were in place and sanitizing and cleaning products were available to safely do this. A sub-committee was put in place to ensure that proper supplies were available in the building and to create the necessary policies.

Although we have not been able to resume in-person services yet, we will be prepared when the time comes.

The Board has spent the bulk of the year 2020 in maintaining the property and building while placing most major projects on hold in order to preserve or financial liquidity. We are continuing to put funds aside each year to allow us to have some much-needed brick work done on the building once things begin to return to normal.

Due to the increased importance of our audio and video capabilities during this pandemic, we have continued to budget for upgrade this equipment. Many thanks to Jesse for his continued work in these upgrades.

Future Considerations for 2021

As the year 2021 moves forward and we (hopefully) begin to open up programs and worship services to in-person, the Board of Managers will again focus on our list of medium and long-term projects.

We welcome suggestions or recommendations from any member of the congregation. We also request that, for anyone who is able, to sign-up for our PAR (Pre-authorized Remittance) program. It is a simple and painless process. You can contact Wendy Moffatt or any of the Board members for more details.

Board Status

Barry Cavanagh has moved away but continues to be involved in the Board meetings. Ken Chiurko will be stepping down from the Board. We would like to thank Ken for his years of service.

With the addition of new members this past year, Robert Minielly, Peter Bakker and Teresa Bakker, the Board is well positioned to move forward.

Respectfully

Gary Brown

2020 Knox Card Fund

Balance Forward December 31, 2019		\$ 23.61
Donation from Church		<u>100.00</u>
Cash on Hand		\$123.61
49 Cards sent	\$49.00	
49 Postage	<u>49.00</u>	
Total Expense		\$ <u>98.00</u>
Cash on Hand December 31, 2020		\$ 25.61

Submitted by
Mary Turner

Knoxettes 2020 Report

Income

\$ 830.00

This includes one funeral lunch, one cookbook,
Coffee Time and Knox Knitters

Expenses

Memorial Fund

Rico Foods Cleaning supplies

Groceries

Shut ins

Community Care

\$ 855.73

Because of Covid, we did not have a lot of activities. A big thank you to the people who helped deliver to shut ins. We donated money to Community Care.

Knoxette Bank Account

\$4014.21

Submitted by
Shirley Bryce

Treasurer's Report

December 31, 2020

CIBC Accounts:

(December 31, 2020)

Chequing :	\$ 38,996.57
RBC Mortgage Acct.	93.12
Savings (Building Fund)	\$ 18,886.93
Memorial	\$ 6001.99
Vacation Bible Camp	\$ 4057.08
Benevolence Account	\$ 9947.53
Non-Registered Investments:	\$ 28,058.05
Total	<u>\$106,041.27</u>

Demand Loan **\$ 87,497.00**

RBC Mortgage **\$190,836.76**

***paid down \$30,618.00 in 2020**

Wendy Moffat,

Treasurer

Vacation Bible Camp - 2020

FUNDS RECEIVED

<i>Balance forward</i>	\$	4,675.78
Donations	\$	500.00
Interest	\$	1.30

TOTAL \$ **5,177.08**

EXPENSES

Books	\$	472.88
Group Canada	\$	49.82
Supplies - skit	\$	424.67
Supplies - Imagination Stn.	\$	172.63
Supplies - Backdrop	-	

TOTAL EXPENSES \$ **1,120.00**

Balance 2020 \$ **4,057.08**

KNOX PRESBYTERIAN CHURCH

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Income and Expense by Year

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January - December

	Year ending Dec 2020	Year ending Dec 2019	Year ending Dec 2018	Year ending Dec 2017
	0.00	0.00	0.00	0.00
INCOME	0.00	0.00	0.00	0.00
CONTRIBUTION INCOME	0.00	0.00	0.00	0.00
UNRESTRICTED	0.00	0.00	0.00	0.00
General Offering	154,716.00	137,883.45	126,352.70	134,730.83
Loose Offering	285.55	1,882.35	612.71	1,154.70
Offering building fund	3,425.00	5,340.00	4,905.00	4,610.00
Offering "GTS"	40,063.00	43,780.20	41,188.00	32,408.00
Offering Youth Ministry	140.00	721.59	330.00	740.00
Other income-Youth Minist	0.00	0.00	0.00	185.26
Income Special Events	0.00	1,476.75	769.00	767.00
Income Women's Ministry	0.00	0.00	0.00	1,200.00
Offering Community Care	14,380.88	1,867.99	2,720.90	1,910.00
Donations - Memorial fund	2,260.00	2,335.00	2,750.00	250.00
Donations"GTS"	0.00	-4,500.00	30,909.09	97,098.00
Donations - VBC	0.00	500.00	0.00	0.00
Mission projects	0.00	0.00	0.00	605.00
MAF	1,223.92	1,748.92	1,165.00	960.00
Sp.Projects-Uganda Makasa	0.00	1,190.65	0.00	2,818.55
PAN	0.00	772.00	1,045.00	160.00
IJM	1,943.92	4,371.77	5,753.80	1,100.00
World Vision	0.00	1,120.00	0.00	0.00
PWS & D General Income	3,525.00	4,810.00	3,900.00	4,035.00
PCIC SPECIAL Income	20.00	650.00	100.00	275.00
S.A.F.E.	1,599.61	701.22	0.00	0.00
POUND	115.00	260.00	0.00	0.00
Youth Ministry / VBC	500.00	5,749.85	6,425.79	6,618.66
Subtotal Unrestricted	224,197.88	212,661.74	228,926.99	291,626.00
Subtotal Contribution Income	224,197.88	212,661.74	228,926.99	291,626.00
INTEREST INCOME	0.00	0.00	0.00	0.00
Banking Interest	7.71	13.53	130.83	167.88
Investment Interest	349.92	298.36	346.35	857.56
Subtotal Interest Income	357.63	311.89	477.18	1,025.44
MISCELLANEOUS INCOME	0.00	0.00	0.00	0.00
Wage Subsidy	6,776.00	0.00	0.00	0.00
Miscellaneous Income	0.00	0.00	110.00	6,545.02
Books&Lit Sales	10.00	163.00	2,728.00	978.00
Subtotal Miscellaneous Income	6,786.00	163.00	2,838.00	7,523.02
TOTAL INCOME	231,341.51	213,136.63	232,242.17	300,174.46
	0.00	0.00	0.00	0.00
EXPENSES	0.00	0.00	0.00	0.00
FIXED EXPENSES	0.00	0.00	0.00	0.00
PASTORAL STAFF	0.00	0.00	0.00	0.00
PASTORAL SALARIES	0.00	0.00	0.00	0.00
SENIOR PASTOR	0.00	0.00	0.00	0.00
SP Salary	59,160.00	57,999.96	56,649.96	55,752.00
SP Housing	12,000.00	12,000.00	12,000.00	12,000.00
SP Retirement	6,388.56	7,210.68	7,585.28	7,488.60
SP Health Insurance	4,566.84	4,477.56	4,389.32	4,380.16
Subtotal Senior Pastor	82,115.40	81,688.20	80,624.56	79,620.76

KNOX PRESBYTERIAN CHURCH

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Income and Expense by Year

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January - December

	Year ending Dec 2020	Year ending Dec 2019	Year ending Dec 2018	Year ending Dec 2017
Subtotal Pastoral Staff	82,115.40	81,688.20	80,624.56	79,620.76
ADMINISTRATIVE EXPENSE	0.00	0.00	0.00	0.00
ADVERTISING	0.00	0.00	0.00	0.00
Newspaper	0.00	0.00	30.77	0.00
Bank Charges	640.00	603.29	737.00	647.75
interest paid	5,859.75	9,346.07	2,666.83	116.34
Office Supplies	972.63	1,502.64	1,358.93	1,953.46
Postage	399.65	140.54	226.18	244.08
Printing	0.00	0.00	200.00	0.00
Mileage Reimbursements	500.04	595.44	539.60	595.50
bookkeeping	6,120.00	6,000.00	5,000.04	4,000.00
Professional Services	207.22	204.35	0.00	3,118.20
PHONES	0.00	0.00	0.00	0.00
Church Phones	677.31	678.47	703.77	735.48
Cell Phones	1,200.00	1,200.00	900.00	1,500.00
Subtotal Phones	1,877.31	1,878.47	1,603.77	2,235.48
INTERNET	0.00	0.00	0.00	0.00
Website	1,378.01	1,296.34	1,181.80	771.24
Internet Access	1,148.97	1,148.97	1,021.19	590.71
Subtotal Internet	2,526.98	2,445.31	2,202.99	1,361.95
COMPUTER EXPENSES	0.00	0.00	0.00	0.00
Computer Software	255.67	46.00	220.98	126.35
LEASED EQUIPMENT	0.00	0.00	0.00	0.00
Copier Lease	1,610.20	2,065.09	2,632.57	1,933.28
Subtotal Administrative Expense	20,969.45	24,827.20	17,419.66	16,332.39
BUILDING & GROUNDS	0.00	0.00	0.00	0.00
GTS Addition	68.06	-1,426.27	519,771.36	82,179.75
Equipment	0.00	479.70	512.12	0.00
UTILITIES	0.00	0.00	0.00	0.00
Electricity	3,661.30	4,337.77	3,573.38	3,008.46
Water & Sewer	434.02	505.29	499.87	667.80
Gas	1,801.23	2,677.44	1,986.98	2,035.47
Waste	60.00	60.00	60.19	0.00
Subtotal Utilities	5,956.55	7,580.50	6,120.42	5,711.73
BUILDING MAINTENANCE	0.00	0.00	0.00	0.00
COVID19 Supplies	580.29	21.56	0.00	0.00
Cleaning Service	3,670.00	6,000.00	3,800.00	2,700.00
Pest Control	0.00	11.99	28.53	0.00
Repairs/Maintenance	1,610.27	1,893.09	2,298.30	3,509.21
Maintenance Equipment	0.00	0.00	207.88	0.00
Subtotal Building Maintenance	5,860.56	7,926.64	6,334.71	6,209.21
Lift maintenance	1,302.19	1,005.00	1,002.00	975.00
Lift repairs	0.00	1,238.75	0.00	0.00
Building insurance	6,965.36	6,776.42	5,518.18	5,124.93
GROUNDS MAINTENANCE	0.00	0.00	0.00	0.00
Landscaping	0.00	0.00	1,261.67	102.77
Lawn Service	787.50	1,025.00	500.00	700.00
Grounds Supplies	0.00	46.05	0.00	6.79
Subtotal Grounds Maintenance	787.50	1,071.05	1,761.67	809.56
snow removal	1,016.46	512.50	345.00	375.00

KNOX PRESBYTERIAN CHURCH

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Income and Expense by Year

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January - December

	Year ending Dec 2020	Year ending Dec 2019	Year ending Dec 2018	Year ending Dec 2017
Subtotal Building & Grounds	21,956.68	25,164.29	541,365.46	101,385.18
Subtotal Fixed Expenses	125,041.53	131,679.69	639,409.68	197,338.33
DEPARTMENTS/COMMITTEES	0.00	0.00	0.00	0.00
MISSIONS DEPARTMENT	0.00	0.00	0.00	0.00
Mission A - PWS&D/PCIC Sh	3,545.00	5,460.00	4,000.00	4,260.00
Mission B -Peru-water	0.00	1,190.65	0.00	2,796.80
Mission C - MAF	1,823.92	2,348.92	1,755.00	1,590.00
IJM	2,543.92	4,971.77	6,153.80	1,200.00
PAN Missions	0.00	772.00	1,045.00	160.00
World Vision	0.00	1,120.00	0.00	0.00
Community Care	6,626.26	1,862.11	4,128.86	1,531.09
SAFE	450.00	0.00	0.00	0.00
Subtotal Missions Department	14,989.10	17,725.45	17,082.66	11,537.89
CHRISTIAN EDUCATION	0.00	0.00	0.00	0.00
Children Sunday School	393.20	857.61	154.24	381.05
Youth Group	159.15	1,311.44	480.23	241.57
VBC	1,120.00	6,093.38	7,783.92	6,693.30
Subtotal Christian Education	1,672.35	8,262.43	8,418.39	7,315.92
MUSIC	0.00	0.00	0.00	0.00
Catherine Minielly	4,335.00	4,420.00	3,915.00	3,975.00
Barb Fuller	85.00	425.00	400.00	225.00
Music Supplies	0.00	0.00	139.69	100.00
Copyright Licensing	2,537.35	2,542.18	888.99	1,173.98
Music Instruments	155.91	137.97	1,238.62	119.54
Audio/Visual Equipment	2,500.00	5,112.08	3,082.16	-811.63
Memorial Fund Expense	1,555.63	0.00	0.00	0.00
Subtotal Music	11,168.89	12,637.23	9,664.46	4,781.89
EVANGELISM/OUTREACH	0.00	0.00	0.00	0.00
Speaker Expense	0.00	300.00	300.00	450.00
Special Events	950.82	4,345.93	2,250.57	2,557.57
Women's Ministry	0.00	0.00	0.00	914.21
Youth Ministry	74.03	18.91	97.97	562.00
Subtotal Evangelism/outreach	1,024.85	4,664.84	2,648.54	4,483.78
MINISTRY EXPENSE	0.00	0.00	0.00	0.00
Kitchen Supplies	28.70	112.06	296.85	52.20
Flowers/Gifts	100.00	0.00	100.00	115.27
Church Supplies	2,363.01	1,183.95	1,359.91	2,246.67
Books & Literature	705.64	2,498.70	5,435.02	3,173.52
Subtotal Ministry Expense	3,197.35	3,794.71	7,191.78	5,587.66
Subtotal Departments/committees	32,052.54	47,084.66	45,005.83	33,707.14
OTHER EXPENSES	0.00	0.00	0.00	0.00
CONVENTIONS & SEMINARS	0.00	0.00	0.00	0.00
Seminars & Training	0.00	210.00	0.00	0.00
Miscellaneous Expense	0.00	0.00	13.17	6,246.69
Presbyterian Sharing	350.00	3,500.00	7,000.00	7,700.00
Presbyterian Membership	1,966.65	2,223.64	2,312.04	2,383.99
C.P.P.	2,910.24	2,730.09	2,604.80	2,582.15
E.I.	1,198.94	1,474.74	778.28	971.52
Study Leave	1,500.00	1,500.00	1,500.00	1,500.00
Subtotal Other Expenses	7,925.83	11,638.47	14,208.29	21,384.35

Income and Expense by Year

January - December

	Year ending Dec 2020	Year ending Dec 2019	Year ending Dec 2018	Year ending Dec 2017
TOTAL EXPENSES	165,019.90	190,402.82	698,623.80	252,429.82
EXCESS INCOME/EXPENSE	66,321.61	22,733.81	-466,381.63	47,744.64

KNOX PRESBYTERIAN CHURCH

Balance Sheet

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Consolidated - December 2020

Page: 1

	Current Year
ASSETS	
BANK ACCOUNTS	
CHECKING ACCOUNTS	
General chequing - CIBC	\$38,996.57
RBC - Mortgage Account	93.12
Subtotal Checking Accounts	39,089.69
SAVINGS ACCOUNTS	
Building fund	18,886.93
Memorial Fund	6,001.99
Youth Ministry / VBC	4,057.08
Community Care Account	9,947.53
Subtotal Savings Accounts	38,893.53
Subtotal Bank Accounts	77,983.22
CASH ON HAND	
Accrued Investment int.	373.86
INVESTMENTS	
Dr. Glenn Walden	6,220.00
Wm Walden	11,400.00
Anna Jean Ross Est	5,438.05
Edward Joseph Moloy Est	5,000.00
Subtotal Investments	28,058.05
FIXED ASSETS	
EQUIPMENT	
GST RECLAIMABLE	205.45
PST Reclaimable	911.54
Subtotal Fixed Assets	1,116.99
TOTAL ASSETS	\$107,532.12
LIABILITIES	
CURRENT LIABILITIES	
PAYROLL DEDUCTIONS	
TAXES PAYABLE	
Federal Withholding	\$560.38
State Taxes Payable	287.08
Subtotal Taxes Payable	847.46
OTHER DEDUCTIONS	
Health Insurance Withheld	63.35
C.P.P. withheld	219.39
Subtotal Payroll Deductions	1,130.20
Subtotal Current Liabilities	1,130.20
LONG-TERM LIABILITIES	
MORTGAGES & LOANS	
Demand Loan to Presbytery	87,497.00

KNOX PRESBYTERIAN CHURCH

Balance Sheet

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Consolidated - December 2020

Page: 2

	Current Year
Royal Bank Mortgage	<u>190,836.76</u>
Subtotal Long-term Liabilities	<u>278,333.76</u>
TOTAL LIABILITIES	<u>279,463.96</u>
NET ASSETS	
UNRESTRICTED	
Unrestricted Net Assets	<u>-\$171,931.84</u>
TOTAL EQUITY	<u>-171,931.84</u>
TOTAL LIABILITIES AND EQUITY	<u><u>\$107,532.12</u></u>

Income and Expense Statement

Consolidated - December 2020

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Current Period Year to Date

INCOME

CONTRIBUTION INCOME

UNRESTRICTED

General Offering	\$18,763.50	\$154,716.00
Loose Offering	0.00	285.55
Offering building fund	255.00	3,425.00
Offering "GTS"	5,781.00	40,063.00
Offering Youth Ministry	0.00	140.00
Offering Community Care	8,137.99	14,380.88
Donations - Memorial fund	0.00	2,260.00
MAF	168.66	1,223.92
IJM	188.66	1,943.92
PWS & D General Income	230.00	3,525.00
PCIC SPECIAL Income	0.00	20.00
S.A.F.E.	29.00	1,599.61
POUND	0.00	115.00
Youth Ministry / VBC	0.00	500.00

Subtotal Unrestricted	<u>33,553.81</u>	<u>224,197.88</u>
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Subtotal Contribution Income	33,553.81	224,197.88
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INTEREST INCOME

Banking Interest	0.00	7.71
Investment Interest	<u>0.00</u>	<u>349.92</u>

Subtotal Interest Income	0.00	357.63
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MISCELLANEOUS INCOME

Wage Subsidy	0.00	6,776.00
Books&Lit Sales	<u>0.00</u>	<u>10.00</u>

Subtotal Miscellaneous Income	<u>0.00</u>	<u>6,786.00</u>
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TOTAL INCOME	33,553.81	231,341.51
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EXPENSES

FIXED EXPENSES

PASTORAL STAFF

PASTORAL SALARIES

SENIOR PASTOR

SP Salary	\$4,930.00	\$59,160.00
SP Housing	1,000.00	12,000.00
SP Retirement	532.38	6,388.56
SP Health Insurance	<u>0.00</u>	<u>4,566.84</u>

Subtotal Senior Pastor	<u>6,462.38</u>	<u>82,115.40</u>
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Subtotal Pastoral Staff	6,462.38	82,115.40
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ADMINISTRATIVE EXPENSE

Bank Charges	76.10	640.00
interest paid	394.76	5,859.75
Office Supplies	186.25	972.63
Postage	0.00	399.65
Mileage Reimbursements	41.67	500.04
bookkeeping	510.00	6,120.00
Professional Services	207.22	207.22

PHONES

Church Phones	56.34	677.31
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Income and Expense Statement

Consolidated - December 2020

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	Current Period	Year to Date
Cell Phones	100.00	1,200.00
Subtotal Phones	156.34	1,877.31
INTERNET		
Website	1,359.07	1,378.01
Internet Access	95.75	1,148.97
Subtotal Internet	1,454.82	2,526.98
COMPUTER EXPENSES		
Computer Software	0.00	255.67
LEASED EQUIPMENT		
Copier Lease	160.24	1,610.20
Subtotal Administrative Expense	3,187.40	20,969.45
BUILDING & GROUNDS		
GTS Addition	0.00	68.06
UTILITIES		
Electricity	236.37	3,661.30
Water & Sewer	96.59	434.02
Gas	189.27	1,801.23
Waste	0.00	60.00
Subtotal Utilities	522.23	5,956.55
BUILDING MAINTENANCE		
COVID19 Supplies	456.55	580.29
Cleaning Service	400.00	3,670.00
Repairs/Maintenance	46.75	1,610.27
Subtotal Building Maintenance	903.30	5,860.56
Lift maintenance	0.00	1,302.19
Building insurance	580.41	6,965.36
GROUNDS MAINTENANCE		
Lawn Service	0.00	787.50
snow removal	129.92	1,016.46
Subtotal Building & Grounds	2,135.86	21,956.68
Subtotal Fixed Expenses	11,785.64	125,041.53
DEPARTMENTS/COMMITTEES		
MISSIONS DEPARTMENT		
Mission A - PWS&D/PCIC Sh	505.00	3,545.00
Mission C - MAF	337.32	1,823.92
IJM	377.32	2,543.92
Community Care	6,026.26	6,626.26
SAFE	0.00	450.00
Subtotal Missions Department	7,245.90	14,989.10
CHRISTIAN EDUCATION		
Children Sunday School	316.27	393.20
Youth Group	38.05	159.15
VBC	0.00	1,120.00
Subtotal Christian Education	354.32	1,672.35

Income and Expense Statement

Consolidated - December 2020

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	Current Period	Year to Date
MUSIC		
Catherine Minielly	340.00	4,335.00
Barb Fuller	0.00	85.00
Copyright Licensing	-1,359.07	2,537.35
Music Instruments	0.00	155.91
Audio/Visual Equipment	-1,142.13	2,500.00
Memorial Fund Expense	1,555.63	1,555.63
Subtotal Music	-605.57	11,168.89
EVANGELISM/OUTREACH		
Special Events	0.00	950.82
Youth Ministry	0.00	74.03
Subtotal Evangelism/outreach	0.00	1,024.85
MINISTRY EXPENSE		
Kitchen Supplies	25.41	28.70
Flowers/Gifts	0.00	100.00
Church Supplies	160.63	2,363.01
Books & Literature	0.00	705.64
Subtotal Ministry Expense	186.04	3,197.35
Subtotal Departments/committees	7,180.69	32,052.54
OTHER EXPENSES		
CONVENTIONS & SEMINARS		
Presbyterian Sharing	0.00	350.00
Presbyterian Membership	0.00	1,966.65
C.P.P.	243.51	2,910.24
E.I.	0.00	1,198.94
Study Leave	125.00	1,500.00
Subtotal Other Expenses	368.51	7,925.83
TOTAL EXPENSES	19,334.84	165,019.90
EXCESS INCOME\EXPENSES	\$14,218.97	\$66,321.61

2021 BUDGET - FINAL

EXPENSES	2019 Budget	2019 Actual	2020 Budget	2020 Actual	2021 Budget	
Stipend	\$ 58,000.00	\$ 58,000.00	\$ 59,160.00	\$ 59,160.00	\$ 59,752.00	1%
Living allowance	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	
Car allowance (mileage)	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 1,200.00	
Health/dental	\$ 4,589.00	\$ 4,477.56	\$ 4,566.84	\$ 4,566.84	\$ 4,658.00	
C.P.P.	\$ 2,625.00	\$ 2,730.09	\$ 2,750.00	\$ 2,910.24	\$ 3,066.00	
E.I.	\$ 800.00	\$ 1,474.74	\$ 1,500.00	\$ 1,198.94	\$ 1,245.00	
Study leave/book allowance	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	
Church pension paid	\$ 7,211.00	\$ 7,211.00	\$ 6,388.56	\$ 6,388.56	\$ 4,607.00	
Presbyterian Sharing	\$ 3,500.00	\$ 3,500.00	\$ -	\$ 350.00	-	
Membership Dues LWM	\$ 2,176.80	\$ 2,223.64	\$ 1,966.65	\$ 1,966.65	\$ 859.93	*Synod
Advertising	\$ 100.00	-	\$ 100.00	-	\$ 100.00	
Bank charges	\$ 750.00	\$ 620.00	\$ 400.00	\$ 640.00	\$ 700.00	
Office supplies	\$ 2,000.00	\$ 1,503.00	\$ 2,000.00	\$ 973.00	\$ 1,500.00	
Postage	\$ 250.00	\$ 141.00	\$ 150.00	\$ 400.00	\$ 400.00	
Printing	\$ 200.00	\$ -	\$ 200.00	-	\$ 200.00	
Mileage (not Pastor)	\$ 200.00	\$ 95.40	\$ 100.00	-	\$ 100.00	
Accountant	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	
Training seminars	\$ 1,000.00	\$ 210.00	\$ 1,000.00	-	\$ 1,000.00	
cell phone	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	
Website (Sharefaith)	\$ 1,200.00	\$ 1,296.34	\$ 1,300.00	\$ 1,378.00	\$ 1,400.00	
Execulink (phone/internet)	\$ 1,750.00	\$ 1,827.44	\$ 1,850.00	\$ 1,827.44	\$ 1,850.00	
Computer software	\$ 225.00	\$ 46.00	\$ 200.00	\$ 256.00	\$ 300.00	
Copier (lease)	\$ 2,110.00	\$ 2,065.09	\$ 2,000.00	\$ 1,610.00	\$ 1,610.00	
Electricity	\$ 4,800.00	\$ 4,337.77	\$ 4,800.00	\$ 3,662.00	\$ 4,000.00	
Water/sewer	\$ 1,000.00	\$ 565.29	\$ 600.00	\$ 435.00	\$ 600.00	
Union gas	\$ 2,500.00	\$ 2,677.44	\$ 2,800.00	\$ 1,802.00	\$ 2,000.00	
Worship supplies/online resources	\$ 2,000.00	\$ 1,184.00	\$ 1,500.00	\$ 2,364.00	\$ 2,000.00	

Cleaning service	\$ 6,000.00	\$ 6,000.00	\$ 6,120.00	\$ 3,670.00	\$ 6,181.00	1%
COVID 19 supplies				\$ 581.00	\$ 1,500.00	
Repairs/maintenance	\$ 3,000.00	\$ 2,407.00	\$ 3,000.00	\$ 1,611.00	\$ 3,000.00	
Building insurance	\$ 6,285.00	\$ 6,776.42	\$ 7,000.00	\$ 6,967.00	\$ 7,000.00	
Grass cutting/snow removal	\$ 2,000.00	\$ 1,584.00	\$ 2,200.00	\$ 1,804.00	\$ 2,500.00	
Sunday school	\$ 500.00	\$ 858.00	\$ 500.00	\$ 194.89	\$ 500.00	
VBC contribution	\$ 500.00	\$ 500.00	\$ 500.00	-	\$ 500.00	
Musicians	\$ 4,800.00	\$ 4,845.00	\$ 4,850.00	\$ 4,420.00	\$ 4,900.00	1%
Music supplies	\$ 400.00	\$ -	\$ 400.00	\$ 156.00	\$ 400.00	
Copyright licensing	\$ 1,200.00	\$ 2,543.00	\$ 2,600.00	\$ 2,537.35	\$ 2,600.00	
Musical instruments	\$ 250.00	\$ 138.00	\$ 275.00	\$ 155.91	\$ 350.00	
Audio/Networking equipment	\$ 2,500.00	\$ 2,712.08	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	
Memorial Fund Expense				\$ 1,555.63	\$ 2,500.00	
Lift contract	\$ 1,000.00	\$ 1,005.00	\$ 950.00	\$ 948.00	\$ 950.00	
Lift repairs		\$ 1,238.75	\$ 1,200.00	\$ 354.19	\$ 4,000.00	
Guest Speakers	\$ 500.00	\$ 300.00	\$ 500.00	-	\$ 300.00	
Special events	\$ 1,500.00	\$ 2,903.00	\$ 2,000.00	\$ 951.00	\$ 2,000.00	
Youth Ministry	\$ 1,000.00	\$ 1,331.00	\$ 1,500.00	\$ 627.00	\$ 1,500.00	
IJM		\$ 600.00	\$ 600.00	\$ 600.00	\$ 600.00	
MAF		\$ 600.00	\$ 600.00	\$ 600.00	\$ 600.00	
Cariboo House		\$ -	\$ 1,575.00	\$ 1,575.00	\$ 2,000.00	
Malawi Theological College		\$ -	\$ 1,575.00	\$ 1,575.00	-	
Malawi Prison Ministry					\$ 2,000.00	
Bookkeeping	\$ 6,000.00	\$ 6,000.00	\$ 6,120.00	\$ 6,120.00	\$ 6,181.00	
Ministry expense	\$ 500.00	\$ 113.00	\$ 500.00	\$ 129.00	\$ 500.00	
Books/literature (All books)	\$ 2,500.00	\$ 2,499.00	\$ 2,500.00	\$ 705.64	\$ 1,000.00	
Mortgage- Demand Loan	\$ 4,167.00	\$ 4,167.00	\$ 4,167.00	\$ 4,168.00	\$ 5,167.00	
Mortgage- RBC - Interest	\$ 8,400.00	\$ 9,347.00	\$ 8,000.00	\$ 5,860.00	\$ 4,700.00	
Mortgage RBC - Principal	\$ 16,667.00	\$ 31,692.24	\$ 16,667.00	\$ 26,450.00	\$ 16,667.00	
TOTALS	\$ 184,055.80	\$ 201,745.29	\$ 189,131.05	\$ 184,104.28	\$ 190,643.93	

INCOME

General offering	\$ 135,000.00	\$ 138,384.00	\$ 139,000.00	\$ 154,716.00	\$ 145,000.00
Loose	\$ 1,750.00	\$ 1,883.00	\$ 1,800.00	\$ 285.55	\$ 300.00
Building fund	\$ 4,900.00	\$ 5,340.00	\$ 5,000.00	\$ 3,425.00	\$ 3,500.00
GTS - Initial Pledge	\$ -		\$ -		
GTS - mortgage	\$ 40,000.00	\$ 43,281.00	\$ 40,000.00	\$ 40,063.00	\$ 40,000.00
Youth Ministry offering/donations	\$ 400.00	\$ 722.00	\$ 500.00	\$ 140.00	\$ 300.00
Benevolent Fund moved	\$ 4,863.00	\$ 1,868.00	\$ 1,868.00		See Below
SAFE (net)		\$ 702.00	\$ 500.00	\$ 1,149.61	\$ 500.00
POUND		\$ 260.00	\$ 250.00	\$ 115.00	-
Memorial donations	\$ 250.00	\$ 2,335.00	\$ 250.00	\$ 2,260.00	\$ 2,000.00
Interest	\$ 300.00	\$ 312.00	\$ 312.00	\$ 357.63	\$ 300.00
Book Sales	\$ 400.00	\$ 163.00	\$ 300.00	\$ 10.00	\$ 300.00
Misc. Income (Wage Subsidy)	\$ 100.00		\$ 100.00	\$ 6,776.00	-
TOTAL INCOME	\$ 187,963.00	\$ 195,250.00	\$ 189,880.00	\$ 209,297.79	\$ 192,200.00
TOTAL EXPENSES	\$ 2,500.00	\$ 201,745.29	\$ 189,131.05	\$ 184,104.28	\$ 190,643.93
BALANCE	\$ 185,463.00	-\$ 6,495.29	\$ 748.95	\$ 25,193.51	\$ 1,556.07

CHARITABLE INCOME

Community Care		\$ 1,868.00	\$ 1,868.00	\$ 14,381.00	
Mission Aviation Fellowship Canada (MAF)		\$ 1,749.00	\$ 1,749.00	\$ 1,944.00	
Uganda - Makasa School - VBC		\$ 1,191.00	\$ 1,191.00	-	
PAN - Nicaragua		\$ 772.00	\$ -	-	
Int. Justice Mission Canada (IJM)		\$ 4,372.00	\$ 4,372.00	\$ 1,894.00	
World Vision		\$ 1,120.00	\$ 1,120.00	-	
PWS&D & Special		\$ 5,460.00	\$ 5,460.00	\$ 3,545.00	
* See above Missions	\$ 8,000.00				
TOTAL	\$ 8,000.00	\$ 14,664.00	\$ 15,760.00	\$ 21,764.00	\$ -

CHARITABLE PASS THROUGH EXPENSES

PWS & D	\$	3,500.00	\$	5,460.00	\$	5,460.00	\$	3,545.00
Mission projects MAF	\$	1,600.00	\$	1,749.00	\$	1,749.00	\$	1,944.00
Mission B Peru Water	\$	-	\$	1,191.00	\$	1,191.00	-	
Mission IJM	\$	4,100.00	\$	4,372.00	\$	4,372.00	\$	1,894.00
Mission PAN			\$	772.00	\$	-	-	
Mission World Vision			\$	1,120.00	\$	1,120.00	-	
Community Care	\$	4,800.00	\$	1,868.00	\$	1,868.00	\$	14,381.00
TOTAL	\$	14,000.00	\$	16,532.00	\$	15,760.00	\$	21,764.00

BANK ACCTS.

General chequing account	\$	10,409.40		\$	12,562.81	\$	38,996.57
RBC Mortgage Acct.	\$	3,068.00		\$	19.41	\$	93.12
Building fund	\$	13,605.00		\$	16,877.18	\$	18,886.93
GTS	\$	62,489.00		\$	-		
Memorial Fund	\$	5,583.00		\$	5,420.96	\$	6,001.99
VBC/Youth Ministry	\$	3,723.00		\$	4,675.78	\$	4,057.08

INVESTMENTS GIC's

Dr Glenn Walden	\$	6,220.00		\$	6,220.00	\$	6,220.00
Wm Walden	\$	11,400.00		\$	11,400.00	\$	11,400.00
Anna Jean Ross Est	\$	5,438.00		\$	5,438.00	\$	5,460.00
Edward Joseph Moloy Est	\$	5,000.00		\$	5,000.00	\$	5,000.00

TOTAL	\$	126,935.40	\$	-	\$	67,614.14	\$	96,115.69
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Knox Presbyterian Church, Thedford

Minutes of the 2019 Annual Meeting

March 1, 2020

At Knox Presbyterian Church, we seek to glorify the Lord Jesus Christ and be led by the Holy Spirit, in worship, in daily, life, and in serving God as we serve our community and beyond.

Our Goal: God's Will- Nothing More. Nothing Less. Nothing But!

1. On Sunday, March 1, 2020 we gathered in the church hall for a potluck lunch and viewed an excellent PowerPoint by Heather Jennings showcasing the past year in our life at KPC. Thank you Heather for this lovely window on a very busy year in the life of our church family.
2. Pastor Chris called the meeting to order and opened with prayer for God's guidance.
3. Moved by Barry Cavanagh and seconded by Jim Minnelli that Dianne Rice chair the meeting. Carried. Moved by Barry Cavanagh and seconded by Peggy Smith that Catherine Minielly act as secretary for the meeting. Carried. Both people accepted and moved to the front to continue the meeting.
4. Moved by Kristyn Wilson and seconded by Ruth Hughes that the agenda be approved. Carried.
5. The 2019 Annual Report
 - 5.1 Moved by Catherine Minielly and seconded by Barry Cavanagh that minutes of the 2018 Annual Meeting be accepted. Carried.
 - 5.2 Session Statement- no discussion
 - 5.3 Reports
 - i. Knoxettes- Helen Hayter outlined the work of the Knoxettes this past year.
 - ii. Kid Connection- Anna spoke on behalf of the KC staff. They are seeking feedback on the use of PowerPoint for the Christmas presentation by the kids. Would people prefer a "live" presentation? Please speak to the KC staff to voice your opinion.

iii Card Fund- Mary Turner stated that everything was going well and that many cards have been sent this year. She also asks for snail mail addresses to be shared as some are not available on Canada 411

iv Community Care Fund (formerly Benevolent Fund)- no discussion

v. Library- Susan Thuss has resigned from this job and we thank her for her service over the years. Sue Manz has agreed to undertake the librarian role.

vi VBC- Wendy noted that we have a good amount of money to begin the year for this important project.

vii Board of Managers-Barry Cavanagh presented this report. He outlined the role of the Board of Managers at KPC. He also expanded on the content of the letter that was included in the tax receipt envelopes. Questions can be addressed to Barry or Wendy. Barry encouraged people to sign up for the PAR program to streamline monthly budgeting and avoid “low” months. Barry thanked all the Board members for all their work this busy year and made mention of the many contributions made over the years by Ron McCordic. Special thanks to Kristyn and Hayden Wilson for all the snow shovelling and grass cutting throughout the year. Some members of the Board are retiring from this duty and new members are nominated. Moved by Steve Stellingwerff, seconded by Jesse Whitfield that Blair Williamson, Robert Minielly, Teresa Bakker and Peter Bakker be named to the Board of Managers. Carried. A round of applause greeted the new members of the Board.

Moved by Lorraine Warnock and seconded by Dona Stewardson that all these reports be accepted. Carried.

6. Financial Report-Wendy Moffat walked us through the financial statement which outlines the current financial status. She also updated us on our “Growing to Serve” status as of Dec.31/2019

7. Budget Report-Jim Minielly presented the proposed budget for the coming year. There was discussion re PWS allocation. Session has recommended that our money be sent directly to two places....1/2 to Caribou House in B.C. the other half to the Malawi Theological College. Jesse Whitfield moved, seconded by Eleanor Beintema that the “Missions” be taken out of the budget and stated separately. This carried with no abstentions. Jim Minielly moved and Herman Beintema seconded that the financial statement be accepted. Carried with no abstentions. Jim Minielly moved and Peggy Smith seconded that the budget be accepted as amended. Carried with no abstentions.

8. New trustee- With the death of Ron McCordic it is necessary to name a new trustee. Following discussion on the role of the trustee, Jesse Whitfield volunteered to undertake this job.

9. New business/general questions

i. Deanna Tebby mentioned a concern with some difficulty seeing and sometimes hearing the musicians and wondered about the feasibility of raising that area of the front of the church.

ii. Time of worship- Currently our service begins at 9:30 a.m. There is some question about moving it to 10:00 a.m. so that farmers, people with young children and those with medication issues might be better accommodated. A full discussion outlining many pros and cons took place. Session will make the final decision on this question.

iii Name of the church- A question of the possibility of renaming the church i.e. Hope Community Church took place. We would still be affiliated with PCC. A full discussion followed with many points of view expressed. Would people feel more welcome and less intimidated? Does this show forward thinking in the day and age we live in? Some felt that the name doesn't matter, but rather what we do to serve our community. The discussion concluded with the consensus that there is much to pray about.

10. Thanks-giving- Dianne Rice expressed thanks to the many people who make KPC a welcoming, safe place for so many. Specifically

i. Deacons for the extra visitation and pastoral care they under take

ii. Helen Hayter for keeping us so clean and tidy and for coordinating birthdays, anniversaries and funeral lunches.

iii. Mary Turner for faithfully remembering so many with cards throughout the year.

iv. Session for prayerfully attending to the long range vision of the church.

v. Board of Managers- for all their work in keeping KPC maintained so well.

vi. Musicians- Jeff Stewardson, Marcie Parker, Barb Fuller, Logan Ariel, Helen Hayter, Chris O'Reilly, Megan McIntyre and Catherine Minielly for the sharing of their gifts and talents.

vii. Jackie Bebingh, John and Lenny Braaksma for taking our donations to Contact House in Forest each week.

viii. Kid Connection staff-Heidi McIntyre, Jean Peters, Anna Herrington, Sandra Herrington, Janessa O'Neil, for so capably guiding our youngest worshippers in

their formative years. Alice Francis for coordinating and organizing the summer program.

ix. Fort Knox staff- Jesse Whitfield, Jim Minielly, Ken Chiurko, Mary Turner for all their work in the sound booth. Special thanks to Jesse for all the extra work getting the new sound board up and running.

x. Karen Alberti for organizing the Connecting Link and running off labels for Annual Report.

xi. Linda Willsie and Mary Ellen Brown for guiding extra programs throughout the years.

xii. Knox Knitters for their continuing work in mission and for their fundraising efforts.

xiii. Susan Thuss for her years of work in the library.

xiv. Wendy Moffat for all her work and expertise in being our Treasurer and keeping us straight, and up to date and on track.

xv. Steve Stellingwerff for so capably filling in for pulpit supply

xvi. Catherine Minielly for helping run the annual report

xvii. Mary Lou Glenn for the many beautiful displays and decorating throughout the church year.

xviii. Pastor Chris- it is impossible to thank her for her leadership and guidance in a few short sentences. A standing ovation followed.

xix. Chris thanked Dianne Rice for serving so capably as pulpit supply, Clerk of Session and for all the administrative work she undertakes.

Chris added her thanks to this amazing group of people who truly are Salt and Light in their community. She closed with prayer.

11. Adjournment- Barry Cavanagh moved our meeting be adjourned for this year.