



ST. ANDREW'S
UNITED CHURCH

111 LARCH STREET
SUDBURY, ON P3E 4T5
705-674-0721



2020 ANNUAL REPORT

Growing Spiritually

Building Community

Transforming Lives

VISION STATEMENT

*St. Andrew's United Church ~
Growing Spiritually,
Building Community,
Transforming Lives*

MISSION STATEMENT

St. Andrew's United Church is a welcoming, compassionate and inclusive Christian community of faith in downtown Sudbury.

We offer meaningful and engaging worship, and provide leadership and support for mission-oriented programs and initiatives that are spiritually and socially relevant.

VALUES

We live out our core Christian values and practice responsible stewardship by:

- Being in relationship with God
- Encouraging life-long learning
- Caring for our neighbours
- Extending hospitality
- Working for peace and justice in our community and throughout the world
- Respecting the environment
- Maintaining honest and open communication
- Cultivating an atmosphere of mutual respect and trust
- Managing our resources efficiently, responsibly and effectively
- Practising principled decision-making and leadership

St. Andrew's United Church

111 Larch Street, 3rd Floor
Sudbury, Ontario P3E 4T5
705-674-0721

Fax 705-222-5303

Email: church@st-andrews.ca

Website: www.st-andrews.ca/church

Facebook: www.facebook.com/standrewsunitiedchurchsudbury

Leadership Team 2020

Ministers:	Rev. Dave Le Grand Rev. Catherine Somerville
Music Directors:	Bob Hall (January to August) Jonathan Swift (September to December)
Office Manager:	Alison Warner-Smith
Youth Leader:	Kate Barber
Church School Leaders:	Tom Kozak Tracey LeGrand
Co-chairs of Church Council:	Ralph McIntosh Dr. Phil Thurston
Treasurer:	Jill Bennett

Deep appreciation is also extended to the many volunteers who add their leadership, gifts, and skills to the life and mission of St. Andrew's.

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AGENDA
ANNUAL MEETING FOR THE YEAR 2020
St. Andrew's United Church
Sunday March 21, 2021

1. Opening
2. Adoption of the Agenda
3. Acceptance of the Minutes of Congregational Meeting of November 1, 2020
4. In Memoriam, Baptisms, Marriages, New Members
5. Appreciation of the Staff
6. Ministers' Reflections
7. Staff Reports
 - a) Music Director
 - b) Christian Education
8. Committee Reports
 - c) Church Council
 - d) Congregational Life Committees: Worship Planning, Connex Visiting, Reaching Out, Telling Our Story, Communications, Welcoming and Belonging
 - e) Resources
 - f) Board of Trustees
 - g) Ministry and Personnel
 - h) Benevolent Fund
 - i) Out of the Cold
 - j) Canadian Shield Regional Council
9. Presentation of St. Andrew's Community of Faith Profile
10. Recommendations from the Discernment Team re: Pastoral Relations
11. Review of Audited Financial Statements and Presentation of the Budget
12. Nominations
 - a) Council members
 - b) Other
13. New Business
14. Adjournment
15. Closing

MINUTES

ANNUAL CONGREGATIONAL MEETING FOR THE YEAR 2019

Sunday, November 1, 2020

ZOOM and in Sanctuary

Chair: Phil Thurston

Recording Secretary: Tracey Sanders

Meeting called to order by the Chair of St. Andrew's council Phil Thurston at 11:40 am

1. Opening Prayer by Rev. Dave Le Grand
2. Adoption of Agenda
MOTION: Sylvia Carscadden
SECONDED: Joanne Ross
CARRIED
3. Adoption of the 2019 meeting minutes
MOTION: Sylvia Carscadden
SECONDED: Joanne Ross
CARRIED
4. **In memoriam:** baptisms, marriages, new members Phil Thurston gave a prayer for those we lost.
5. **Appreciation of the staff:** Leslie King and Anne Pile spoke as co-chairs for Ministry and Personal and how grateful we are to have such generous people who go above and beyond.
6. **Ministers' Reflection:** Rev. Dave spoke on our remembrance of 2019, about our faith, our generosity, and how 2020 living with COVID has had an impact on our lives. How the poorest and most vulnerable are affected. Rev. Catherine spoke on the "good old days" and on personal challenges everyone is having, how difficult it was to tell people that OOTC was cancelled as well as all the other programs, and the feelings around that. The importance of everyone knowing that We Are Not Alone, a thank you bearing witness our faith.
7. **Staff Reports:** Phil asked that people watching on Zoom text any concerns or comments to Tracey to pass on to the chair.
 - a) Music Director
 - b) Office Manager
 - c) Youth Ministry
 - d) Church School
8. **Committee Reports:** Phil asked that people watching on Zoom text any concerns or comments to Tracey to pass on to the chair.
 - e) Church Council

- f) Congregational Life Committee
- g) Sharing Our Resources
- h) Board of Trustees
- i) Ministry and Personnel
- j) Benevolent Fund
- k) Refugee Assistance
- l) Out of the Cold
- m) Sudbury Presbytery

9. Review of audited financial statements and presentation of the Budget:
Ralph McIntosh guided everyone through the document to further explain the state of St. Andrews finances in 2019 and our current financial situation.

Cameron Crawford (auditor) spoke on the state of St. Andrews finances in 2019 and the importance of having an outside source review the church's finances on a regular basis.

No questions were asked from the floor or from those attending via Zoom.

MOTION: Ralph McIntosh; That we accept the Audited Financial Statements for 2019 prepared by McClelland, Crawford & Topp, as printed in the 2019 Annual Report.

SECONDED: Jill Bennet

CARRIED

MOTION: Donna Mese; That we appoint the firm of McClelland, Crawford & Topp as our auditors for 2020.

SECONDED: Joanne Ross

CARRIED

Questions or comments related to the 2020 Budget and/or accompanying Notes.

MOTION: Ralph McIntosh; That we approve the 2020 Budget as presented in the Annual Report.

SECONDED: Debby Laporte

CARRIED

Questions or comments related to the 2020 goals for the Mission & Service and Benevolent Funds.

MOTION: Anne Pile; That we approve the 2020 goals for the Mission & Service and Benevolent Funds

SECONDED: Freda Wilson

CARRIED

10. Nominations from the Nomination committee; Phil Thurston and Deb McIntosh.
- a) Council members: Council chair is now open as the current chair's time has expired. It was suggested by the nomination committee that there be co-chairs.

MOTION: Joanne Ross; That St. Andrew's church council be co-chaired by Phil Thurston and Ralph McIntosh.

SECONDED: Jim Smith

CARRIED

- b) We need another representative to Canadian Shield Regional Council as one of our three representatives had to step down.

Question from floor: What is the need for sending three people verses sending two?

Answer: At the regional council meeting we will have three votes instead of two.

MOTION: Jill Bennett; That Phil Thurston be appointed as our third representative to Canadian Shield Regional Council

SECONDED: Connor Ross

CARRIED

11. Scott Darling gave the 2019 report for The Place via Zoom on another date.

Confirmation and Election of Directors

That in accord with the nominations made by St. Andrew's United Church at its Annual Meeting, that the following be confirmed as **Directors of St. Andrew's Place, Sudbury for the year 2020.**

Scott Darling, Bob Humphrey, Wayne Cassidy, Scott McClure, Jane Baggs, Herb Fines, Scott Jeffrey, Robert Topp, Dale Myslik, Bernie Hughes, Rev. David Le Grand, Chair of Church Council.

MOTION: Connor Ross

SECONDED: Bert Brankley

CARRIED

12. New Business - none at this time.

Adjournment - Joanne Ross at 1:10 pm

Submitted by: Tracey Sanders, Secretary
St. Andrew's United Church Council

MEMBERSHIP STATISTICS

In Memoriam

Milton Robert Samuel McKee – March 12, 2020; Date of Burial: August 22, 2020
 Marjorie Mulloy – April 11, 2020: Private Family Burial*
 Dorothy Johnson – April 29, 2020; Date of Burial: September 25, 2020*
 Greta Clarke – May 5, 2020; Private Family Burial*
 Vivian MacKenzie – May 10, 2020; Date of burial: May 17, 2020*
 John Gamble – June 5, 2020; Date of burial: September 18, 2020
 Carl Smith – June 24, 2020; Date of burial: July 4, 2020*
 Robert “Bob” Trollope – July 6, 2020; Date of Memorial Gathering: September 17, 2020
 Walter Cook – August 2, 2020; Private Family Burial*
 Donald Crang – August 5, 2020; Private Family Burial*
 Barbara Kennedy Ritchie – August 18, 2020; Date of burial: September 10, 2020*
 Christine Metzler – December 11, 2020; Date of burial: to be announced.

* denotes member of St. Andrew’s United Church

Weddings

Natasha Gerolami and William Clayton Yourth – May 30, 2020
 Kimberley Ann Wahamaa and Andre Denis Deschenes – August 22, 2020
 Melynda Gail Rushton and Joel Anthony Dube – September 5, 2020
 Tracey Doreen Sanders and Mitchell Alexander Ross – September 27, 2020

Baptisms

October 25, 2020: Karter Bradley James Brown, son of Patrick George Zephyr Brown and Katherine Michelle Voutier
 December 20, 2020: Roger Elliot Nana Kofi Adom Appianing, son of Emmanuel John Andrew Appianing and Gloria Kutorkor Appianing

New Members Received

None

Total Membership, December 31, 2019

Resident Members: 197
 Non-resident members: 40

Official Members Removed

By death: 8

Marjorie Mulloy, Dorothy Johnson, Greta Clark, Vivian MacKenzie, Carl Smith, Walter Cook, Donald Crang, Barbara Kennedy Ritchie

Total Membership, December 31, 2020

Members: 189

Non-resident members: 40

Adherents: 60

Number of households financially supporting the church: 103

Number of households under pastoral care: 125

Total members and non-resident members: 229

Respectfully submitted,

Rev. Catherine Somerville, Bev Chapman, Alison Warner-Smith

REPORT of the MINISTER of WORSHIP and CONGREGATIONAL OUTREACH

2020 – Year of the “Pivot”

January began normally; no hint of how a pandemic would impact 2020.

Church School in January led by Tom Kozak and Tracey LeGrand.

Youth ministry monthly gatherings – “Couch Church” – began and the Confirmation Class almost completed their work to discern whether to join the church officially.

For a few months in Spring 2020, the Youth of St. Andrew’s would meet on alternating weeks on Zoom while on the other week Church School children and their families would connect. We discovered that this format presented some challenges and was discontinued.

A formal visioning process to restructure our Christian Education ministry was organized, with leadership from Chris Pullenayegem and the Rev. Melody Duncanson-Hales from Regional Council and our Denominational body, respectively. Part 2 delayed until we can safely, physically meet.

With a group of “new members” we began planning a study of United Church of Canada theological perspective on a range of challenging topical issues – first one will be Medical Assistance in Death (M.A.I.D.) when we are able to meet in person.

With the St. Andrew’s Place Board, I am continuing collaborative efforts with local non-profit reThink Green, to explore ways to make St. Andrew’s more Creation friendly.

For Worship planners, “pivot” became the refrain, as in, we pivoted many times in 2020 – instantaneously from worshipping in the sanctuary to worship recorded from our homes and posted online. My focus was as follows:

- In March – Subscribed to Zoom, worship leaders recording from home to be posted on the shiny new St. Andrew’s YouTube channel.
All worship online, to keep our community safe.
- In June – a minimal team of worship leaders and sound booth volunteers began recording worship in the sanctuary for posting online.
- In August – planning (safety protocols and procedures) for the possibility of inviting a small number of worshippers into the sanctuary in September, and developing a communications plan.
- In Fall of 2020 – we began worship in the Sanctuary, carefully adhering to health protocols. We baptized two children and conducted 2 celebrations of life using carefully developed health protocols.
- Advent (December 2020) – We began live streaming worship while still having only a small number of well-distanced congregants worshipping in the sanctuary.
- Christmas Eve – to ensure the safety and health of the community we opted to record this special worship for posting on YouTube

A Stewardship Program was planned for Fall 2020, shortened because many/most of our community participated online. Thankfully, over 30 people returned their Response cards indicating their commitments for 2021.

Council – As with worship and most other aspects of life, there were several times of “pivoting”. We thankfully welcomed Ralph McIntosh to as co-chair of Council with Phil Thurston. I offered support to these adaptive leaders as we:

- Moved to Zoom as our medium for all Council meetings beginning in March;
- Created an Emergency Planning Team with representation from St. Andrew’s Place Board and Church Council, to regularly guide Council how to most safely do the many ministries here in pandemic times;
- Registered with “Canada Helps” so we could accept offerings made via the internet.
- Thanks to Ralph for his leadership in developing a comprehensive set of protocols and procedures for planned Fall worship – whether with a small congregation gathered, or just a minimal number of worship leaders recording worship to post on YouTube.
- Thanks to the Ministry & Personnel Team for developing comprehensive policies for working in the church office during these ever-changing pandemic times.

Our vision for 2021 is to continue to faithfully, and hopefully, do ministry in these challenging times.

- We hope to soon live stream every worship, and to steadily improve the quality of the picture and sound, and generally the experience of worship for people joining online;
- To support our community and the downtown vulnerable community through our ministries;

- To see COVID as an opportunity to be innovative in how we share Christ's love in ways that heal, seek justice and, generally, connect us in these fragmenting times.

Dave Le Grand

Minister of Worship & Congregational Outreach

REPORT of the MINISTER of PASTORAL CARE and OUTREACH

Question: How does a Minister of Pastoral Care offer pastoral care amid a pandemic?

Answer:

I have visited in doorways and apartment lobbies, in gardens and on decks, in the park, on walks, and for a few memorable afternoons, even in the lake.

Hospital visits continued by following strict protocols.

During the summer and fall, I had limited access to retirement homes; I have not been able to visit our members who live in Long-Term Care facilities since March.

Memorial services were held in outdoor settings with limits set by the province.

Weddings took place outdoors and within the sanctuary, as strict numbers of guests and protocols were maintained.

I have continued to connect by phone, email and sending cards.

In times of crisis, I have entered homes, and I try to maintain safe distance and wear a mask.

I participate in worship by offering the Prayers of the Community each week.

The Connex visitors helped all of us stay connected in 2020. Their care to this faith community has been a true blessing.

Knitters have worked hard at projects which extend the love of Christ to our community. Thank you for making prayer shawls, red scarves for Réseau Access Network, and loads of mittens.

The Prayer and Healing Group suspended their meetings in March, and we were delighted to resume for two months, in November and December. An average of six people joined in the weekly conversations.

Question: How does a Minister of Outreach do outreach amid a pandemic?

Answer:

You listen to the needs. You phone up the wise folks who are on the Reaching Out team and seek their wisdom. Together, we look for the gaps. Then we invite people to join us for the most incredible adventures. Working with our community partners and our

fellow travelers in the Downtown Churches group, you get to see how God's kin-dom takes on skin in our neighbourhood.

Short answer: We love our neighbour-no exceptions!

Postscript: I am grateful for having had this opportunity to dream, discern and work with you. Thank you for shining light and finding the most unexpected and amazing ways that keep your focus, not only on care for one another, but on finding ways to care for our neighbours. You are a church that makes pastoral care and mission the core of who you are as a community of faith. You are doing a good job!

Respectfully submitted,
Rev. Catherine Somerville
Minister of Pastoral Care and Outreach

MUSIC DIRECTOR REPORT

Beginning in September, I began familiarizing myself with the Disklavier and our organ and incorporated their capabilities as best as possible given our current COVID situation resulting in services being live-streamed and needing to have good sound quality to both attendees of the service and watchers from home.

Plans were set in motion to set up virtual choir pieces that would be incorporated into our live-streamed or pre-rerecorded services, but I was recently made aware that we currently lack the capability to imbed audio into our online presentations. I am in the process of setting up the software in the control booth that will allow us to have this capability, which will greatly enhance the quality of the overall presentation of St. Andrew's streams, which is a very exciting thing for the church as a whole! Each week Roger and I take notes on the recordings of the services to make future adjustments. We are always working to improve! New additions to the booth and setting up and becoming acclimated with the free-to-use Open Broadcast Software program will definitely be a game-changer!

I am currently in the process of finding a new piano tuner for St. Andrews. With Bob possibly moving out of the area soon it makes sense to try to find someone skilled and reliable in the area that the church can begin to build a relationship with.

Respectfully submitted,
Jonathan Swift, Music Director

CHRISTIAN EDUCATION REPORT

Church School began in 2020; profound thanks to Tom Kozak and Tracey LeGrand who were our teachers until the program was put on hold due to COVID-19.

Kate Barber began running Youth ministry “Couch Church” gatherings early in 2020, while Rev Dave and Kate led the Confirmation Class (not quite completed, we have one more session left which we feel should be done in person). In Fall of 2020, Kate opted to continue leading St Andrew’s youth on a voluntary (rather than paid) capacity. Her leadership is very much appreciated.

We moved onto Zoom in spring of 2020 in order to follow health unit directives:

- the Youth of St Andrew’s would meet to check in, play a fun game and to engage an issue.
- Alternating weeks on Zoom with the youth, the Church School children and their families would connect. Tom and Tracey took some leadership as did Gloria Kutorkor Appianing. We discovered that this format presented some challenges and was discontinued.

A formal visioning process to restructure our Christian Education ministry was organized, with leadership from Chris Pullenayegem and the Rev Melody Duncanson-Hales from Regional Council and our Denominational body respectively. Part 2 is delayed until we can safely, physically meet.

With a group of newer members to St Andrew’s, Bev Chapman and Rev Dave began development of a study of the theology of The United Church of Canada as it understands a range of challenging topical issues. The first “issue” will be Medical Assistance in Death (M.A.I.D.) when the lockdown restrictions are lifted and we are able to meet once again in person.

Dave Le Grand

Minister of Worship, Congregational Outreach & Stewardship

CHURCH COUNCIL REPORT

To save a lot of repetition in this year’s annual report, I need to state that COVID-19 changed a lot for St. Andrew’s United Church. Unlike some organizations, your church council had to grapple with how we would meet the threat of disease on our members and on the residents of St. Andrew’s Place. Therefore, the threat of COVID has made us busier than usual.

The Canadian Shield Regional Council mandated that we form an “Emergency Planning Committee” in order to plan what precautions would be followed to keep us safe. So, the entire council met as frequently as every two weeks from March onward to monitor COVID developments and to establish how we would continue worship. The increased number of meetings and the serious nature of their content took a toll on all members of council but especially upon Tracey Sanders-Ross our indefatigable secretary. The annual meeting of the Canadian Shield Regional Council was scheduled to take place in the late spring of 2020 with St. Andrew’s as the host venue. The meeting is now scheduled to take place probably in November of 2021.

We used the “Zoom” software to conduct meetings and we saw worship progress from “Zoom” through to live streaming. In March, we began recording the services on Thursdays for posting on our YouTube channel, so that they could be viewed any time from Saturday onward. In June, we purchased a new videocamera to improve the video quality. This also enabled the Sunday services to be viewed live online during Sunday in-person worship, when we were able to gather in the sanctuary from October to December. The new laser projector purchased in February was finally installed in November, which has greatly enhanced the quality of the slide presentations. All this innovation in how we conducted both meetings and worship required technical innovation. We collectively owe a debt of gratitude to the major players on the technical front: Eric and Torrin Maag and Roger Pile. We also have a new recruit to the sound booth, Mallon Appianing.

We have been heartened by our financial results at year-end, thanks to renewed givings in the fall as we returned to worship as well as support from various government subsidies. However, our diminishing membership is still somewhat of a concern, in terms of both volunteers and financial resources. With this in mind, church council commissioned the Think Tank Team to engage the congregation in a series of online conversations related to addressing short-term challenges as well as our hopes and dreams for the long-term. Subsequent to receiving Rev. Catherine’s request for a change in Pastoral relations as of March 31/21, this initiative has been transferred to a Discernment Team who will continue this work through to the March Annual meeting.

Without our usual worship in the sanctuary, we saw amazing efforts go into feeding the less fortunate even though we could not offer “Out of the Cold”. We saw as many as several dozen of muffins prepared weekly and distributed (see the Reaching Out report).

The Downtown Churches Group is an informal grouping comprised of: St. Andrew’s, Church of the Epiphany, Ste. Anne des Pins, Christ the King, All Nations Church and Trinity Evangelical Lutheran Church. The group is grappling with at least some of the downtown problems of homelessness and drugs by keeping us aware of our need to be closely involved.

In closing, a tricky year to manage.

Phil Thurston, Chair, Church Council

WORSHIP PLANNING TEAM REPORT

Members

Jill Bennett, Sylvia Carscadden, Donna Mese (chair), Sue Nykilchyk, Anne Pile (recording secretary), Jeannine Zadow, Rev Dave Le Grand, Jonathan Swift

Tasks

- Support the ministerial and music staff in the planning of regular church services
 - we worked together to plan services through the seasons of the church year.
 Through COVID-19 we helped to prepare services which could be videoed and

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sent through St Andrew's YouTube channel. We are currently committed to having services as much as possible live streamed. When we are allowed in the sanctuary, we will support the planning of services which are live streamed as well as in-sanctuary participation. A special thanks goes to Roger Pile and Mallon Appianing for their unfailing support of our worshipping together. Their faithful participation in Zooming, taping, live streaming cannot be measured.

- Support the ministerial and music staff in the planning of special services such as Easter and Christmas.
- Support the ministerial and music staff in the planning and implementing of thematic décor.
- Support the ministerial and music staff in the planning and implementing of Communion.
- Support the ministerial and music staff in the planning and implementing of baptisms and funerals. We celebrated 2 baptisms this year and 1 funeral in the sanctuary. All were planned and implemented respecting COVID protocols.

CONNEX VISITING REPORT

Who knew that a small group of people could keep this congregation connected in such important ways? When each one agreed to be Connex partners, no one would have anticipated how much the cards, phone calls, emails and porch visits from these visitors would be appreciated.

As we offer thanks for the care and connecting moments, we pause to remember one of our team, who died in August. Barbara Kennedy Ritchie was a "connector extraordinaire!" Barb visited faithfully, often bringing along her beloved friend, Elaine Brummer, and always appearing with a small treat, like cookies or flowers, to share. Barb taught us so much about the importance of maintaining good relationships. For her love and witness, we are grateful. We remember Barbara with love.

Respectfully submitted by our Connex Team Members:

Jane Baggs, Sylvia Carscadden, Pat Martin, Betty McFarlane, Marian McKnight, Maureen Oldham, Roger Pile, Anne Smith, Jim Smith, Rhodine White, Jeannine Zadow, with staff support offered by Alison-Warner Smith (keeping lists and making Advent cards) and Rev. Catherine Somerville.

REACHING OUT REPORT

The Reaching Out Team is committed to promoting the mission of St. Andrew's United Church in the downtown and beyond the bounds of our congregation. Several projects we anticipated sponsoring this year did not materialize but we are happy to report the following:

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Matters of Interest

- Because of the arrangement that the United Church of Canada holds with the federal government, St. Andrew's was asked to hold funds raised by a community group sponsoring a refugee family. The funds will be dispersed to the Sudbury Welcomes Refugees when the family arrives.
- In partnership with MILC, the team offered a lively book discussion on March 8. Waub Rice, author of *Moon on the Crusted Snow* came to answer the questions and enquiries of 50 people who had read his very timely story of an Indigenous community caught in a natural disaster.
- Minutes for Right Relations were prepared and offered to the Worship team for the Sundays of Lent. Several of them were actually read before we shut down.
- Reaching Out and the Worship Planning Team have agreed to contact the Atikameksheng Anishinawbek community to highlight and learn more about our Manitou Collection painting by Stan Panamick.
- Members of Reaching Out have been involved with the City task forces around a safe injection site and food security during the pandemic.

Here are some of the things you did:

During the COVID days, through the extraordinary coordinating efforts of Rev. Catherine Somerville, members of the Reaching Out team found ways to alleviate the hardship of many who found themselves on the streets. Restaurants and the usual eating places were closed, bathrooms were unavailable, the opioid crisis was rampant. This work was supported by your givings to the Benevolent Fund

- **The muffin mission** - over 40 people baked dozens of muffins every week, to be picked up and delivered to the Off the Street shelter and the Warming Centres on Froot Road and YMCA.
- **Healthy snacks** were provided to the Warming Centres and Off the Street Shelter.
- **Donation** of \$5000 to the Elgin Street Mission and \$2000 from Out of the Cold fund.
- **Pizza** delivered to Réseau Access Network every week from March until September, with granola bars, sandwiches and water. 🏆 **Special Mention Awards:** Marcel Lapalme and Rhodine White, Jim and Joyce Dickson, Jane Baggs, Myfawny McIntosh, Jill Bennett who shopped, picked up and delivered under Catherine's direction.
- **The Advent Bundles:** During the four weeks of Advent, you made bundles with children's articles, socks, food items and toiletries. Even though many of you worshipped at home, you found ways to get your bundles to the church. Three carloads of bundle contents were delivered to our friends at Louis Street, Better Beginnings, Independent Living, Réseau Access Network
- **Inner City Home:** Your generosity was truly Loving your Neighbour IN ACTION. 🏆 **Special Mention Award** to Brennan Maag for sorting and bundling, and delivering the bundles

Our Ongoing Project

Love Your Neighbour – a new initiative for St. Andrew’s

The digital rights of a banner, seen on Facebook from All Saints Episcopal Church, Washington, DC, were purchased with the approval of Church Council. A large stand-up banner was procured and the theme of inclusion and welcoming was introduced to the community. The services of a consultant, Anna Barsanti, were sought to help us launch the message of the banner and during the summer months Catherine and Sylvia met with Anna to plan the launch an ongoing presentation of the message of the banner – **Love your Neighbour, No Exceptions**. You were invited to send in pictures for the Picture Pillars on the theme “Love looks like this...” Jill Bennett wrapped the pillars and made a cloth for the communion table in the colours of the banner. Some “swag” items were made available. We have a lively song to go with the banner. Conversation groups were offered in a way to help people grow their connections to one another. Our efforts will be renewed when we can meet again. This project is being supported by the **Innovation Fund** from Memorial Gifts. 🏆 **Special Mention Award** to Tracey Sanders-Ross who procured the banner and swag for us and Jill Bennett for supporting with the décor.

The work of Reaching Out is enabled by Rev. Catherine Somerville whose energy and commitment to walk with others inspires and motivates us. During the grievous days of the pandemic, she found ways for us to make a difference and we are grateful for her vision and unending support for the work of this team. The word spread far and wide that St. Andrew’s was helping hurting people, and many in our community and beyond our church family supported our initiatives.

Members of the Reaching Out Team are: Kathy Brankley, Joyce Dickson, Natasha Gerolami, Bev Harris-Cecutti, Marian McKnight, Kate Vachon, Freda Wilson, Rhodine White, Sylvia Carscadden, Facilitator

Members of the Refugee Committee: Joanne Ross, Bev Harris-Cecutti, Al Cecutti, Sylvia Carscadden

Old Woman: You decide what Creator is. If you decide She is peace, love, humility and non-judgment, you decide to work toward embodying those qualities in your walkabout world. The closer you get to that, the closer you are to finding Creator. That’s what our ceremonies are for. To teach you that Creator is in you, that She always was and always will be.

Richard Wagamese, Embers: One Ojibway’s Meditations, p. 12

Reaching Out – Proposed Mission Activities for 2021					
Prepared February 1, 2020					
Event/project initiated or supported	Partners	Time of Year	Expenditures	Source of Funds	Target groups/ persons
Advent Project 2021	TBD	Nov-Dec	None	Congregational donations	TBD

Reaching Out - Proposed Mission Activities for 2021 - CONTINUED					
Elgin Street Mission		Sept 2021	\$2000	Benevolent Fund	Mission patrons
Keeping Seniors Warm	City of Greater Sudbury Monique - 111 Seniors' Centre	October 2021	\$1000 Sponsoring 4 people	Benevolent Fund	Vulnerable, senior women and men
Value Vault	Sudbury Secondary School	Sept 2021	\$1000	Benevolent Fund	Students at risk
Blessing Bags	Church Staff	All year	\$100	Benevolent Fund	Drop ins
Community Kitchen	111 Senior Citizens' Centre & St. Andrew's Place	Fall	\$800 1 session x6 weeks (Church rate)	Benevolent Fund	St. Andrew's residents and seniors
Downtown Churches	Downtown Churches		\$200	Benevolent Fund	
Virtual event TBD	Truth and Reconciliation Next steps	Mar 2021	\$250	Former APANO	St. Andrew's and wider church community

Reaching Out - Proposed Budget 2021	
<i>Source: Reaching Out Budget</i>	
Miscellaneous	\$200
TOTAL	\$200
<i>Source: Benevolent Fund</i>	
Downtown churches	\$200
Elgin Street Mission	\$2000
Keeping Seniors Warm	\$1000
Community Kitchen	\$800
Value Vault	\$1000
Warming Centre snacks	Out of the Cold
TOTAL	\$4600
<i>Source: Truth and Reconciliation, Next steps</i>	
One Event TBD	\$250
TOTAL	\$5450

TELLING OUR STORY REPORT

Telling Our Story is the facet of St. Andrew's United Church that tells stories about this church to the St. Andrew's "family" and the City of Greater Sudbury and beyond

This year, we've shared stories in ways we never had before. We worshipped on YouTube and had coffee time on Zoom. We read what's happening on Facebook and made donations to the work of the church with a couple of clicks on the website!

We "upped" our story-telling game and any success we've had is because many different people, who are passionate about story-telling, have come forward to do the work.

Rev. Dave and Rev. Catherine contributed regularly. Alison is there weekly with "The News" and updates on Facebook and the website. Johnathan and Bob shared musical stories on YouTube. Tracey Ross shared pictures. Sylvia Carscadden and Sandra Simpson always have emails going about the work they're spearheading. Diane Trollope shared memories of 50 years of Diaconal Ministry. People from outside shared, including Richard Bott posting moving virtual worship and Faye Moffatt organizing a physically distanced choir for Canadian Shield Regional Council. We've posted stories about ministering through muffins, gravity chairs, sharing a cup of tea in a pandemic, and how we were going to "do Christmas." Every story told made a difference.

This year really has been about how "Spirit meets technology." Online worship on YouTube, voting and meeting electronically, closing the office and doing the work of the church from home, quarantine questions, virtual palm parades, cats on Zoom, front line workers, Earth Day videos, Reaching Out during the pandemic, family Zoom time, cheques to the Elgin Street mission, racial injustice, saying so long to one music director and welcoming another, Debbie and Ralph's COVID song, eating Twinkies with God, the O Canada Project, shared virtual worship, Spirit of Pride, Rendezvous 2020 online, a new General Secretary, Reconciliation, Thanksgiving, Mission & Service giving, the Cheer Walk, loving our neighbour, Inner City Home, sharing the warmth on the Longest Night of the Year, Out of the Cold Christmas Dinner, donating plasma and welcoming the light of the world into our lives. Those are just some of the stories you shared in 2020.

Social media is often a first point of contact for people curious about our congregation and what it stands for. If Jesus walked among us today, I believe he would have a smart phone and Twitter account! (And run a lot better than most.)

If you're passionate about telling stories or have a story to share, contact Alison in the church office (which is currently at home in the "Nook"), or get involved by sharing your expertise as a writer, influencer, videographer, photographer, podcaster, whatever. We have infinite space for good stories.

If you're on Facebook, Twitter or Instagram, follow St. Andrew's United Church and like and share the stories. Thank you, be well and stay safe.

James Warner-Smith
Telling Our Story Caretaker

COMMUNICATIONS TEAM REPORT

You would think that the Communications team was formed due to the COVID-19 pandemic impacting us in so many unforeseen ways. (I'm already breaking the guidelines around committee reports which are to avoid *preambles about how 2020 was an unusual year due to the pandemic* – although it really was!)

Actually, the Communications team was formed based on the recognition, in large part by Reverend Dave, that vibrant church operations in 2020 are interconnecting community and congregation through many novel technological means and platforms. The idea that we should focus some of our attention to support the Church in advancing and improving how we communicate resonated well with many of our members. Given its importance, it was one of the first topics of discussion during the Think Tank process.

There are two main lines of focus:

1. Internal Communications: how we share amongst the congregation activities, events, successes – all the “goings-on”... Certainly in this regard, dramatic changes occurred quickly in March 2020 as to how services (and coffee hour!) were offered. The Communications team supported the Church by ensuring that all our traditional and non-traditional activities were as visible and accessible to all congregants as possible. In under a year, we have gone from services in the sanctuary with a PowerPoint presentation to a video recording and even live streaming of our services. We continue to look at ways to improve our digital product and presence on platforms such as our website, YouTube and facebook.
2. External Communications: how we share outwardly towards the greater community including the Place and our downtown neighbours. With digital technologies, the circle is constantly growing wider and wider. The Team was active in building out the “Love Your Neighbour” campaign and its related marketing materials.

Our team, presently formed of Alison, James, Sylvia, Leslie, Tracey, Rev. Dave and myself, with occasional participation from Ralph, Roger and Torrin, has been meeting monthly to find ways to improve both our execution and the strategic direction of how St. Andrew's shares the faith in words and in deeds.

Eric Maag, Communications Team Leader

WELCOMING and BELONGING REPORT

In the spring of 2019 Ralph McIntosh, Sylvia Carscadden and Leslie Cassidy began developing a successful system of scheduling our valued volunteers for Sunday worship. This continued through the first three months of 2020. Many thanks to all the members of St. Andrew's who contributed to all the positions we needed to ensure a welcoming service.

On March 13, 2020, when life took a drastic turn and worship began virtually, there was still a desire to connect as a community and thus “Zoom Coffee Time” was

established. EVERYONE assisted EVERYONE in getting familiar with Zoom and connect on Sunday mornings. We could gather virtually and see everyone. Everyone give yourselves a pat on the back for this huge technology learning curve and to all the hosts who continue to provide this time together. “Zoom Coffee Time” moved to the evenings when worship in the sanctuary resumed. Thank you to the many volunteers that have led and hosted this wonderful time together.

Welcoming and Belonging worked alongside all the various facets when “in Sanctuary” worship resumed. Once again, the members of St. Andrews stepped forward to perform the tasks required to ensure a safe return to worship. We were all able to enjoy being together in the Sanctuary until the end of the year.

Thank you to all of our faith family who contributed their time to volunteering. We pray that we will be together soon.

Leslie A. Cassidy, Sylvia Carscadden, Ralph McIntosh

SHARING OUR RESOURCES REPORT

The Resources Committees are responsible for the temporal matters of the congregation. The Resource teams oversee: the annual budget and monthly financial statements; administrative and policy matters; Stewardship initiatives; Memorial Gift funds; Fundraising; and Property maintenance.

The Board of Trustees oversees all matters related to insurance and the church’s investments.

Financial Oversight and Administration

Debby Laporte (chair), Jill Bennett (treasurer), Susan Darling, Ralph McIntosh, Rev. Dave Le Grand

What we do:

- Provide oversight of the operating budget and the Memorial Gifts Fund
- The Treasurer and Accountant administer the monthly operating revenues and expenditures, work with the auditor for the year-end financial statements, and prepare the Charity return
- The Memorial Gifts team administers the activities of the various other Memorial Funds
- The Finance team also reviews these activities monthly or when needed and develops new policies for Council’s approval when required
- Members also draft the annual operating budget for the approval of Church Council and the congregation.

Stewardship

Debby Laporte (coordinator), Maureen McGuinness, Phil Thurston, Diane Trollope, Alison Warner-Smith, Rev. Dave Le Grand

Stewardship is the wise use of time, talent and financial resources and helps guide the congregation to encompass a framework for living in the lifelong journey of what it means to be a Christian today, with a focus on being a downtown church.

What we do:

- The committee runs a comprehensive program over several weeks in the fall using materials adjusted to our specific needs that was developed by the United Church of Canada
- Testimonials were provided by members of our congregation and were very well received, from Diane Trollope, Sue Nykilchuk and Jen Bruneau, and Torrin Maag
- The program we used called “Loving our Neighbours” also supported the Reaching Out Team’s new initiative.

Special thanks go to Rev. Dave, especially for his weekly sermon focus on what Stewardship means and how members of St Andrew’s can incorporate it into a living testimony of what it means to be a Christian today.

We are a generous congregation, giving of our time, talents, and financial resources. We came close (even under extenuating circumstances) to meeting our 2020 financial goals in terms of member donations and loose offerings, as well as our Mission & Service target goal. We also received 33 pledge response cards – although we have fewer donors than last year, many members have increased their donations and volunteered countless hours to serving our mission.

Volunteering time and talent is key to the success of our church and the wider church. Many opportunities exist to help – contact either of our caring and devoted ministers if you would like to become more involved.

Memorial Gifts

Committee: Susan Darling, Kathy Brankley, Alison Warner-Smith

The Memorial Gifts Committee administers the Restricted and Unrestricted Memorial and Endowment Funds of St. Andrew’s United Church. It receives applications for the Lola McNaughton Bursary and contributes in the selection process for the Rev. Dr. Earl and Elizabeth Lautenslager Scholarship at Huntington University. Normally the Committee holds a *Celebration of Gifts* service to honour those in whose memory donations have been received.

Highlights for 2020

- A complete review of all restricted funds and the criteria for use. Three funds have been revised to allow access to capital. The Maida Eliot fund for Christian Education has been exhausted.
- A new fund (\$5 000) was established from the estate of Dr. Walter Frank Cook, the interest of which will support pastoral care.

- The Lautenslager Scholarship was awarded to William McCormick.
- There were no applicants for the McNaughton Bursary.
- The *Celebration of Life* service was postponed; the Committee anticipates eventually holding an *in-memoriam* service that will represent two years.
- The Committee drafted a document on Charitable Bequests that will be brought to Council. Its intention is to raise awareness about donating to the mission of the Church through one's will.
- The Committee reviewed the United Church of Canada's Financial Handbook regarding the use of Memorial Gifts and initiated discussion on how our Church might develop policy.

During 2020 the Church received donations in memory of:

Marjorie Mulloy
 Mary Crerar
 Milton McKee
 Laura Ryan
 Dorothy Johnson
 Marion Gilham
 Carl Smith
 Monica Conrad

John Gamble
 Barb Ritchie
 Dr. Donald Crang
 Jewel Frood-Gubbels
 Marg Tebby
 Christine Metzler
 Doreen Scott
 Dr. Wally Cook

Property

Joint Place-Church Committee: Susan Darling, Maureen Oldham, Jane Baggs

This Committee oversees the procurement, maintenance, repair, replacement and disposal of church equipment and furniture. The Committee endeavours to make spaces inviting to all and has at least one member who sits on the St. Andrew's Place Board. Decision-making involves awareness of the Church-Place Lease Agreement; the Space Improvement Protocol; the Gift Acceptance Guideline; Restricted Funds; and the Council-approved process for managing surplus items.

Highlights for 2020

- Contributed to completion of the Organ Room Window Signage project
- Assisted with property inventory of all church-owned furnishings
- Reviewed future needs for the Bischoff Boardroom and submitted a report with recommendations
- Participated in decision-making regarding space improvements to the Peace Chapel
- Submitted a Report on the Peace Chapel to Council in November
- Shared background history on the Peace Chapel with Church Council, and with Huntington University who has funded renovations
- Maintained the Welcoming Area (planter & upper lobby) appropriate to each season
- Purchased décor items from the Wilhemina Wright Fund for the planter
- Purchased items from the Wm. Scott Fund for the Chapel

- Obtained Council approval for a metal plaque for the narthex explaining the meaning of the Sanctuary door panels sculpted by artist Jordi Bonet

Fundraising

Committee: Chair Sandra Simpson, Donna Mese, Betty Tooley, Alison Warner-Smith

The Fun-D-Raising committee coordinates all FR events and ensures they are in keeping with the mission of the Church. Guidelines from Canada Revenue and UCC are followed for charitable receipting. In addition to raising dollars, fundraising events provide an opportunity to meet new people, and reconnect with people you know. They are a time to laugh, to share and to work together. Unfortunately, due to Covid-19, we were unable to hold many of our annual FR events; however, we look forward to the time when we can gather once again.

Fun-D-Raising events 2020:

Valentine's Spaghetti Dinner and Silent Auction, February - A very successful event made possible by the tremendous support received from the congregation, our many volunteers and the many community partners who donated to the Silent Auction.

Tea Connections, November 29, 2020 - In early October, the family of the late Barbara Ritchie, a lifetime member of St. Andrew's, donated her collection of Cups and Saucers for our use. The FR committee met with Rev. Catherine and came up with a plan to use this gift through an event which would not only honour Barb but would be an extension of the care she so generously offered to the world. With that in mind, we put plans in place for a "Tea Connection!" with the proceeds to be used to fund a "Socks for Souls" project. We would use half the funds in 2020 and the remaining funds in 2021 to purchase socks to be distributed to those in need. With the support of our Church family, our many volunteers and our community partner, Giant Tiger, the event was successful beyond our expectations. We were able to distribute over 300 pair of socks and look forward to continuing Barb's legacy in 2021.

Think Tank Session December 8, 2020 - On December 8th our committee participated in discussions to hear and share thoughts and new ideas for the FR committee to consider. The committee in turn, presented an outline of our 2021 plans. Unfortunately, a COVID-19 lockdown was called for and projects are back on hold until further notice.

If you have a new Fun-D-Raising idea or would be interested in volunteering at an event or joining the FR planning committee, we would be pleased to hear from you. Please contact Sandra Simpson at 522-1222 or at hskddg@aol.com

Technology:

- New computers were installed in the main office and finance office in January 2020
- Since March, our worship services have been offered using three different platforms, depending on the public health restrictions in place at a given time:
 - pre-recorded using Zoom technology,
 - pre-recorded live in the sanctuary,

- live streamed from the sanctuary on Sunday mornings (with congregation members present from October to December)
- The weekly Fellowship Time is also held on Zoom, as are the majority of the important meetings that support the work of the church
- The November 1st Annual Meeting was live streamed from the sanctuary, with 50 congregants present and another 30 attending on Zoom
- The costs of our new video camera (purchased in June) and laser projector (installed in November) have been shared by the Place
- The Technology and Communications teams are researching additional hardware and software purchases to improve the live streaming experience

Many thanks to:

- Roger Pile for his leadership on technology-related research,
- Torrin and Eric Maag for their assistance with pre-recording and live streaming,
- Al Oldham, Ralph McIntosh and Mallon Appianing for their assistance with the projector installation, and
- the current members of the Sound Booth team: Roger, Mallon, Ralph, Wayne Cassidy, and Phil Thurston, with support from Scott McClure

Respectfully submitted,
Debby Laporte, Resources Coordinator

BOARD OF TRUSTEES REPORT

St Andrew's Board of Trustees is responsible for investments and insurance matters.

Investments:

- Our church's funds are invested through RBC Dominion Securities and Canoe Financial through The United Church of Canada.
- We continue to be in compliance with the church's Investment Policy regarding the proportion of fixed income and equity investments.
- In 2020 St. Andrew's realized a gain of \$11,045 through funds held at Canoe, at a growth rate of 7.33%.
- RBC Dominion investments were reinvested in January and June.
- Our funds held at RBC Dominion Securities realized a gain of \$3,174.68 in 2020 (0.86%) through a combination of dividends, interest, and changes in market value.
- \$30,000 was held back from re-investment in January 2020 to offset the adjusted 2019 year-end deficit.
- \$35,000 was held back in June 2020 as a precaution against a potential cash shortfall, to safeguard against negative financial trends related to the COVID-19 pandemic.
- In late October, the church drew on \$15,000 to cover a shortfall at that time. Thus, our total draw on our investments in 2020 was \$45,000.

Insurance:

- We continue to purchase our contents insurance through the General Insurance Plan for The United Church of Canada; our provider is Hub International UCC Protect.
- In November, the Chair of Trustees worked with staff and members of the Property, Resources, Technology and Worship Teams to update the church's property inventory, in preparation for submitting updated documentation to our insurance provider.
- Our insurance policy was renewed December 1, 2020.

Members: Bert Brankley, Wayne Cassidy, Donna Mese (secretary), Ralph McIntosh (chair), Freda Wilson, and the Rev. Dave Le Grand (staff resource).

Respectfully submitted,
Ralph McIntosh, Chair
Board of Trustees

MINISTRY and PERSONNEL COMMITTEE REPORT

The Ministry and Personnel (M&P) Committee is a confidential, consultative body that acts under the guidelines of The United Church of Canada. Among other roles, we assist ministry personnel and lay staff in the performance of their duties.

The issue that affected staff most profoundly in 2020 was how to continue to provide compassionate Christian care not only to the St. Andrew's community of faith but beyond into the community during the COVID-19 pandemic.

This called for an extraordinary measure of creativity, flexibility and resiliency on the part of staff, and extraordinary support from volunteers to deliver worship services online beginning in March. For this and for the new ways staff and volunteers found to reach out as part of our mission as a downtown Sudbury church, M&P expresses its deep appreciation.

In April, Council accepted with much regret the resignation of Dr. Robert Hall, Director of Music. After 25 years of outstanding musical leadership and service to St. Andrew's, Bob elected to step down at the end of August.

In September, M&P welcomed new Music Director, Jonathan Swift, under a part-time 10-month contract. The committee sincerely thanks Jonathan for sharing his musical talents with St. Andrew's.

The committee regretted that, due to pandemic restrictions, the church was unable to renew contracts with our Church School and Youth leaders.

In 2020, M&P continued to work with the ministers to refine their ministerial partnership, conducted annual performance and job description reviews with staff, and developed COVID-19 workplace policies and procedures in consultation with staff and office volunteers for their health and safety, which included overseeing installation of

plexiglass shields in the church office. M&P members served on the ad hoc and search committees for a new Music Director, the Emergency Planning Committee and the Think Tank Team. In place of hosting a Christmas sit-down lunch for staff and office volunteers, we door-step delivered our thanks in the form of treat bags.

In the coming year in addition to attending to ongoing staff responsibilities, M&P is supporting the work of the Discernment Team. We will keep monitoring pandemic directives and work with staff to adjust workplace policies as needed. We hope to hold a staff team building exercise that we postponed due to the pandemic. We look forward to eventually welcoming back our dedicated office volunteers to serve in new ways, just as we too, will continue to adapt to provide resources and support for staff.

As Co-chairs, we express our gratitude to the committee, including our newest member, Wayne Wahamaa, for your commitment, compassion and careful consideration of all matters that come before us, and in particular to Bert Brankley, who stepped down as Chair at the end of August after many years of skilful leadership. We are blessed to be serving St. Andrew's with you.

Leslie King and Anne Pile, Co-chairs

M&P Committee: Bert Brankley, Leslie King, Dale Myslik, Anne Pile, Jim Smith, Wayne Wahamaa, Freda Wilson

BENEVOLENT FUND REPORT

Without you, none of these good works could have happened. Thank you for supporting the Benevolent Fund which provides emergency support to individuals and downtown neighbours. You were there for your neighbours in the most unusual year!

What we did:

- Provided weekly snacks to three warming centre locations - Frood Road, The Samaritan Centre, The YMCA. (Thanks to shoppers Jim and Joyce Dickson!);
- Provided "Mr. Noodles" (like Cup a' Soup) to the Y's warming station. (Thanks to shopper Jane Baggs!);
- Food support, gift cards and groceries, responded to seven requests for help;
- Provided winter boots and school shoes to a child;
- Provided access to emergency counseling services for two individuals;
- Provided 23 pair of men's gloves to the Samaritan Centre's drop-in space;
- Supported the Elgin Street Mission when they reached out with a special appeal to community partners (to help with added expenses incurred as they provided take-out meals at the arena and at their location on Elgin Street). In total, \$5,000 has been donated to the Elgin Street Mission through the Benevolent Fund;
- Helped with travel expenses for a family who needed to access medical help;
- Provided weekly pizza, snacks, and water to the Réseau Access Network drop-in during the first pandemic shutdown;

- Purchased Love Your Neighbour SWAG (bookmarks, stickers and buttons – the money has been returned back through individual product purchases and, of course, St. Andrew’s generosity!);
- Purchased clothing for a man, recently released from jail;
- Provided veggies for “Tenant Veggie Share Program” (January to March);
- Blessing Bags prepared (bags containing toiletries and 2 bus tickets available to staff to hand out when people come to the church office requesting support);
- Provided snacks to Louis Street’s after school homework club, (January to April).

The balance of the Benevolent Fund as of December 31, 2020 is \$17,194.25.

Disbursements in 2020 totaled \$11,546.60

Generous donations totaling \$14,038.80 were gratefully received.

Note: The fund is administered by our ministers. All requests over \$100 must be co-signed and approved by two members of Church Council.

Respectfully submitted,

Rev. Dave Le Grand and Rev. Catherine Somerville

OUT OF THE COLD (OOTC) PROGRAM REPORT

Out of the Cold Financial Report for 2020				
2430 Out of the Cold Food		Balance January 1, 2020		\$9,896.29
(Used for food only - funded by OOTC Concert Series and Donations)				
Revenue	Sudbury Food Bank*	\$1,000.00		
	Donations	\$374.98		
*Assistance given to OOTC as part of Sudbury Food Bank umbrella group to mitigate COVID-19 impact on activities				
Expenses	OOTC dinners		\$5,990.65	
Balance December 31, 2020				\$5,280.62
3230 Out of the Cold Fund (Memorial)		Balance January 1, 2020		\$55,111.28
(Used for all other OOTC expenses - funded by Donations and Interest)				
Revenue	Donations	0.00		
Expenses	Kitchen cleaning		\$100.00	
	Donations to Elgin St. Mission		\$2,000.00	
	Donation to Downtown Churches		\$250.00	
	General Expenses and Supplies		\$1,355.88	
	Occupancy and Insurance		\$1,387.58	
Balance December 31, 2020				\$50,017.82
Wholesale Club Account		Balance January 1, 2020		\$504.48
Credits	Sudbury Food Bank Spring Share	\$2,000.00		
	Payments on Account	\$1,437.99		
Debits	Food Expenses		\$3,942.47	
Balance December 31, 2020				\$0.00
<ul style="list-style-type: none"> • Ten OOTC dinners were hosted from January 3 to March 6, 2020. • The OOTC Concert series did not run during 2020. • The OOTC program was temporarily placed on hold based on provincial and local direction regarding the pandemic. March 13th guests of the program were advised in person outside 111 Larch and given a \$5 gift card for a local coffee shop. • The OOTC program donated \$2,000 to the Mission in lieu of dinners cancelled on the schedule, as well as a six-month supply of Vitamin C & D for Mission clients. • A small team of volunteers prepared the Christmas dinner 2020 for the guests of the Sudbury Action Centre for Youth (SACY) and delivered the food to Pine Street to be handed out to their guests by SACY staff. • Each week, OOTC volunteers provide healthy snacks to the Off the Street Shelter and the Warming Centre at the YMCA. 				
Respectfully submitted Jill Bennett OOTC Coordinator February 2021				

CANADIAN SHIELD REGIONAL COUNCIL REPORT

Members: Bev Chapman, Donna Mese, Phil Thurston

Tasks:

- To attend regional meetings: On November 6 and 7 Bev Chapman and Donna Mese attended virtually the CSRC Online Regional Meeting. St. Andrews was also represented by Dave Le Grand, Catherine Somerville, Sylvia Carscadden and Diane Trollope. The theme was *“Growing the Connections”*. Overall, the technology worked very well and what business that could be done was. Breakout groups provided for stimulating discussions. Saturday morning was spent conducting the business of the Court. After the welcoming and constituting of the court, the recognition of Traditional Territory, declaration of Safe Space, staff introductions and local arrangements, we began to look at and pass motions. A slate of nominations was presented and approved. The budget was presented and approved. After discussion, the council voted to become members of Affirm United. (Manitou was a member prior to the new Council format). The days were filled with thoughtful theological reflections from retiring members of clergy. We heard from Dawn VanEyck, Will Kunder and Lillian Roberts. There was a very moving In Memoriam presentation. Retirements and anniversaries were celebrated including the 50th anniversary of our own Diane Trollope. The final worship time saw us sing a hymn written by Bill Steadman:
 - We live in a vast region, known for its rocks and trees; . . .
 - Through God we are connected, now treasure each new day.
- To participate in subcommittees if possible: Donna Mese is now a member of the Property and Resources Committee.
- To disseminate information as required: As we receive emails and other correspondence from CSRC it is passed on to the most appropriate members of Council and staff.

It is a pleasure to serve St. Andrew’s in this manner.

2021 Budget ~ Approved by Church Council ~ March 4, 2021

REVENUES	2017 ACTUAL	2018 ACTUAL	2019 ACTUAL	2020 BUDGET	2020 ACTUAL	2021 BUDGET
Offering Envelopes & PAR	171,216	171,188	161,030	170,000	161,957	160,000
Other Donations from Members	30	0	5,655	100	155	100
Loose Offering (+ Canada Helps)	5,387	6,342	5,424	5,000	4,779	4,000
Miscellaneous	993	1,654	5,216	1,000	2,286	1,000
Donations from Events & Flowers	190	1,440	1,939	1,000	16	0
Fundraising	7,939	9,432	10,534	10,000	3,033	4,000
Catering	950	810	1,620	1,500	0	0
Fees for Service	3,504	2,200	1,600	2,000	800	1,500
Interest General Fund	42	37	66	50	55	50
Interest Cook (Pastoral Care)	0	0	0	0	0	100
Interest Thornton (Pastoral Care)*	2,130	1,696	1,813	1,700	1,646	1,600
Interest Capital Fund (Housing)	3,876	3,086	3,299	3,100	2,996	3,000
Interest Memorial Gifts Fund*	15,081	11,638	12,890	11,000	10,755	10,000
Trsfr: OOTC Memorial Fund	0	0	0	0	0	0
SUB-TOTAL	211,338	209,523	211,086	206,450	188,478	185,350
Trasfrs: Youth Leader	1,656	1,095	2,662	1,855	1,138	0
MG Trsfr: Ch. Sch. Staff	451	0	522	1,275	782	0
MG Trsfr: Nursery Staff	2,135	1,469	0	0	0	0
MG Trsfr: Innovation Fund			655	0	0	0
TOTAL REVENUE	215,580	212,087	214,925	209,580	190,398	185,350
EXPENDITURES	2017 ACTUAL	2018 ACTUAL	2019 ACTUAL	2020 BUDGET	2020 ACTUAL	2021 BUDGET
Ministry and Personnel	147,625	142,590	184,849	182,065	187,717	145,000
Occupancy Costs	20,013	21,321	23,272	25,000	20,123	19,000
Fees for Service	2,148	1,208	2,250	1,500	1,515	1,500
Regional Council Assessment	4,285	6,950	8,191	8,047	8,047	10,762
Church Council	312	125	605	1,000	400	1,000
SUB-TOTAL	174,383	172,194	219,167	217,612	217,802	177,262
CONGREGATIONAL LIFE						
Celebrating God's Presence	2,199	1,560	1,714	1,500	1,152	1,500
Journeying with the Spirit	591	1,485	2,485	1,000	170	300
Welcoming & Belonging	595	500	584	600	5	300
Reaching Out	470	234	352	300	50	200
Staying Connected (Connex)	38	0	239	300	136	100
Telling our Story	205	0	685	500	0	500
SUB-TOTAL	4,098	3,779	6,059	4,200	1,513	2,900
RESOURCES						
Office/Administration	7,314	8,304	7,650	8,000	8,598	8,500
Audit, Insurance & Fees	6,881	7,706	6,611	7,000	6,777	7,000
Communications	1,986	1,975	2,363	2,400	2,397	2,400
Capital Purchases	0	0	0	1,000	566	1,000
Property Supplies/Repairs	294	425	607	800	26	500
Music Instr. Repairs/Maintenance	1,716	2,383	1,200	1,500	182	1,500
Technology Supplies/Repairs	693	318	450	500	1,747	2,000
SUB-TOTAL	18,884	21,111	18,881	21,200	20,293	22,900
Fundraising	751	1,036	1,769	1,500	945	500
Catering	225	212	340	300	0	0
Innovation Fund	0	0	655	0	0	0
Miscellaneous + COVID expenses	764	979	3,510	6,000	6,978	1,000
SUB-TOTAL	1,740	2,227	6,274	7,800	7,923	1,500
TOTAL EXPENDITURES	199,105	199,311	250,381	250,812	247,531	204,562
SURPLUS (-DEFICIT)	16,475	12,776	-35,456	-41,232	-57,133	-19,212
Government subsidies	0	0	0	0	24,904	10,000
Transfer Memorial Gifts Fund	0	0	35,456	41,232	32,229	9,212
OTHER INCOME						
Mission and Service & World Relief	23,447	23,077	24,240	23,000	22,030	20,000
Benevolent Fund & Other	9,019	11,282	10,842	8,000	14,039	
NOTES	<ol style="list-style-type: none"> 1 Transfers from Memorial Gifts Fund are pre-approved and in the amount only of specific expenses. 2 Youth Leader funding: 2016 - \$2,495 Elliot Fund + \$892 Grant; 2017 - \$727 Elliot Fund + \$892 Grant; 2018 - \$1,095 Grant; 2019 - \$294 Elliot Fund + \$0 Grant; 2020 - Memorial Gift interest transfer 3 Canada Helps donations added to Loose Offering as of January 2020 4 2020 Innovation Fund \$0. Funding requests are considered and approved through an application process. 5 2020 Miscellaneous Expenses included potential moving expenses deferred from 2018 Search process. 6 Goal for Mission & Service Fund is a suggested guideline, to be approved by congregation. 					

4/03/2021

2020/2021 Budget Notes – March 4, 2021

REVENUE LINE ITEMS	2020 Actual	2021 Budget	REASON(S) FOR DIFFERENCE (where applicable)
Envelopes + PAR	161,957	160,000	Based on pledges received to date
Other Donations from Members	155	100	
Loose offering	4,779	4,000	
Miscellaneous	2,286	1,000	Broadview subscriptions, donations to offset other costs
Donations: Events & Flowers	16	0	
Fundraising	3,033	4,000	
Catering	0	0	
Fees for Service	800	1,500	wedding/funeral/rental fees
Intrst: General (operational)	55	50	
Intrst: Cook (pastoral care)	--	100	New fund as of 2021
Intrst: Thornton (pastoral care)	1,646	1,600	
Intrst: Capital Fund (housing)	2,996	3,000	
Interest: Memorial Gifts Fund	10,755	10,000	As of 2021: transfer to offset Regional Council dues
Trsfers: Youth Leader	1,138	0	
Trsfr MG: Ch. Sch. Staff	782	0	
Trsfr MG: Nursery Staff	0	0	
Trsfr MG: Innovation Fund	0	?	all requests must go through an application process
SUB-TOTAL	\$190,398	\$185,350	Anticipated decrease of \$5,048 (2.7%)
EXPENDITURES	2020 Actual	2021 Budget	REASON(S) FOR DIFFERENCE (where applicable)
Ministry & Personnel	187,717	145,000	2021: includes 1.5 ministers to March 31/21
Occupancy Costs	20,123	19,000	2021 rate is same as 2020; new lease in 2022
Fees for Service	1,515	1,500	Weddings/funerals/rentals – impossible to predict
Regional Council Dues	8,047	10,762	reflects a pre-assessed value set by Regional Council
Church Council	400	1,000	Expenses for guest speakers, Council projects
Congregational Life	1,513	2,900	
Celebrating God's Presence	1,152	1,500	some related costs will be funded from other sources
Journeying with the Spirit	170	300	some other costs are offset by donations (misc. revenue)
Welcoming & Belonging	5	300	
Reaching Out	50	200	several Outreach projects are funded from other sources
Staying Connected/Connex	136	100	
Telling Our Story	0	500	2021: new marketing initiatives
Sharing our Resources	20,293	22,900	
Administration/Office	8,594	8,500	
Audit/Insurance	6,777	7,000	2021: Insurance costs increase
Communications	2,397	2,400	
Property – Capital purchases	566	1,000	contingency amount set aside annually
Property Supplies/Repairs	26	500	contingency amount set aside annually
Musical Inst. maintenance	182	1,500	New organ maintenance contract
Technology supplies/repairs	1,747	2,000	New purchases to support sound booth updates
Fundraising	945	500	
Catering	0	0	
Innovation Fund	0	?	expenditures are offset by Innovation transfer above
Miscellaneous Expenses	6,978	1,000	2020: incl. moving expenses 2021:contingency amount
TOTAL EXPENDITURES	\$247,531	\$204,562	Anticipated decrease of \$42,969 (17.4%) from 2020
TOTAL REVENUES	\$190,398	\$185,350	Anticipated decrease of \$5,048 (2.7%) from 2020
Government subsidies	\$24,904	\$10,000	2020: actual 2021: projected to June – may be extended
SURPLUS (DEFICIT)	(\$32,229)	(\$9,212)	Projected deficit = @ 1.7% of the Church's net assets

*Mission & Service Fund and World Relief Fund – see Audited Financial Statements, pg. 4 (Donations = Disbursements)

*Benevolent, First Nations Reconciliation, Community Kitchen & Out of the Cold Funds – see Financial Statements, pg. 8

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ST. ANDREW'S UNITED CHURCH
FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2020

ST. ANDREW'S UNITED CHURCH
YEAR ENDED DECEMBER 31, 2020
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Stephen P. McLelland, CPA, CA
 Licensed Public Accountant

Cameron M. Crawford, CPA, CA
 Licensed Public Accountant

Robert D. Topp, CPA, CA
 Retired

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Richard J. Lindquist, CPA, CGA
 Member • Canadian Tax Foundation

INDEPENDENT AUDITOR'S REPORT

To the Members of **St. Andrew's United Church**

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **St. Andrew's United Church** (the Organization), which comprise the statement of financial position as at **December 31, 2020**, and the statements of operations and changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Organization as at **December 31, 2020**, and its financial performance and its cash flows for the year then ended in accordance with Canadian Accounting Standards for Not-for-Profit Organizations (ASNFPPO).

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with ASNFPPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Sudbury, Ontario
March 4, 2021

McLelland Crawford Topp LLP
CHARTERED PROFESSIONAL ACCOUNTANTS
Licensed Public Accountants

ST. ANDREW'S UNITED CHURCH
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2020

ASSETS

	<u>General Fund</u>	<u>Investment Fund</u>	<u>Total 2020</u>	<u>Total 2019</u>
CURRENT				
Cash	\$ 23,682	\$ -	\$ 23,682	\$ 15,700
HST Rebate Receivable	5,441	-	5,441	6,199
Amounts Receivable - Other	21,276	-	21,276	886
Interest Receivable	-	12,869	12,869	9,348
Prepaid Expenses	445	-	445	2,898
Inter-Fund Receivable (Payable)	<u>39,411</u>	<u>(39,411)</u>	<u>-</u>	<u>-</u>
	<u>90,255</u>	<u>(26,542)</u>	<u>63,713</u>	<u>35,031</u>
INVESTMENTS (Note 3 - page 7)				
Mutual Funds	-	189,872	189,872	152,395
Guaranteed Investment Certificates	-	307,765	307,765	368,765
Canadian Equities	<u>-</u>	<u>85,474</u>	<u>85,474</u>	<u>95,506</u>
	<u>-</u>	<u>583,111</u>	<u>583,111</u>	<u>616,666</u>
	<u>\$ 90,255</u>	<u>\$ 556,569</u>	<u>\$ 646,824</u>	<u>\$ 651,697</u>

LIABILITIES

CURRENT				
Accounts Payable and Accrued Liabilities	\$ 19,921	\$ -	\$ 19,921	\$ 17,876
Due to Related Party (Note 10 - page 10)	1,650	-	1,650	3,404
Deferred Revenue (Note 8 - page 8)	<u>68,684</u>	<u>-</u>	<u>68,684</u>	<u>29,020</u>
	<u>90,255</u>	<u>-</u>	<u>90,255</u>	<u>50,300</u>

NET ASSETS

RESTRICTED (Note 11 - page 10)				
Capital Funds	-	91,000	91,000	91,000
Endowments and Others	<u>-</u>	<u>188,053</u>	<u>188,053</u>	<u>196,335</u>
	<u>-</u>	<u>279,053</u>	<u>279,053</u>	<u>287,335</u>
Memorial Gifts	<u>-</u>	<u>277,516</u>	<u>277,516</u>	<u>314,062</u>
	<u>-</u>	<u>556,569</u>	<u>556,569</u>	<u>601,397</u>
	<u>\$ 90,255</u>	<u>\$ 556,569</u>	<u>\$ 646,824</u>	<u>\$ 651,697</u>

COMMITMENT (Note 4 - page 7)

FINANCING (Note 6 - page 8)

APPROVED BY THE COUNCIL

R. M. Antol Member
 Co-chair, Church Council

J. Bennett Member
 TREASURER

See Accompanying Notes to the Financial Statements

ST. ANDREW'S UNITED CHURCH
STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS
YEAR ENDED DECEMBER 31, 2020

	General Fund	Investment Fund	Total 2020	Total 2019
REVENUE				
Local Offerings	\$ 164,003	\$ 7,840	\$ 171,843	\$ 176,098
Loose Offerings	2,904	-	2,904	5,425
Fee for Service	800	-	800	1,600
Fundraising	3,033	-	3,033	12,564
Sanctuary Chairs Offerings	-	-	-	10,332
Catering	-	-	-	1,620
Government Wage Subsidies	24,904	-	24,904	-
Investment Income (Note 3 - page 7)	-	19,799	19,799	23,121
Unrealized Gain (Loss) in Fair Value of Investments	-	(4,912)	(4,912)	22,683
Other Income	2,341	-	2,341	3,251
Investment Fund Income to General	15,397	(15,397)	-	-
	<u>213,382</u>	<u>7,330</u>	<u>220,712</u>	<u>256,694</u>
EXPENSES				
Committees				
Ministry and Personnel	187,717	-	187,717	184,849
Sharing Our Resources	20,293	18,009	38,302	29,612
Congregational Life	1,513	-	1,513	6,059
Church Council	400	-	400	605
Canadian Shield Regional Council Dues	8,047	-	8,047	8,191
Fee For Service	1,515	-	1,515	2,250
Fundraising	945	-	945	3,488
Sanctuary Chairs	-	-	-	10,332
Catering	-	-	-	340
Miscellaneous	6,978	-	6,978	2,446
Maintenance and Occupancy	20,123	-	20,123	23,272
	<u>247,531</u>	<u>18,009</u>	<u>265,540</u>	<u>271,444</u>
(Deficiency) Excess of Revenue Over Expenses Before Other Items and Transfers	<u>(34,149)</u>	<u>(10,679)</u>	<u>(44,828)</u>	<u>(14,750)</u>
Other Revenue				
Mission and Service	22,030	-	22,030	24,240
Benevolent Fund and Other	10,820	-	10,820	16,792
Out of the Cold - Food	5,986	-	5,986	13,379
First Nations Reconciliation Fund	250	-	250	-
Community Kitchen	727	-	727	2,024
	<u>39,813</u>	<u>-</u>	<u>39,813</u>	<u>56,435</u>
Other Expenses				
Mission and Service	22,030	-	22,030	24,240
Benevolent Fund and Other	10,820	-	10,820	16,792
Out of the Cold - Food	5,986	-	5,986	13,379
First Nations Reconciliation Fund	250	-	250	-
Community Kitchen	727	-	727	2,024
	<u>39,813</u>	<u>-</u>	<u>39,813</u>	<u>56,435</u>
Transfers				
Authorized (Note 5 - page 8)	1,920	(1,920)	-	-
Deficit (Note 6 - page 8)	32,229	(32,229)	-	-
	<u>34,149</u>	<u>(34,149)</u>	<u>-</u>	<u>-</u>
(DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	-	(44,828)	(44,828)	(14,750)
Net Assets, Beginning of Year	-	601,397	601,397	617,526
Sanctuary Chair Fund Transfer	-	-	-	(1,379)
NET ASSETS, END OF YEAR	<u>\$ NIL</u>	<u>\$ 556,569</u>	<u>\$ 556,569</u>	<u>\$ 601,397</u>

See Accompanying Notes to the Financial Statements

ST. ANDREW'S UNITED CHURCH
STATEMENT OF CASH FLOWS
YEAR ENDED DECEMBER 31, 2020

	<u>2020</u>	<u>2019</u>
CASH PROVIDED BY (USED IN)		
OPERATIONS		
(Deficiency) of Revenue over Expenses	\$ (44,828)	\$ (14,750)
Add (Less): Unrealized Loss (Gain) in the Fair Value of Investments	<u>4,912</u>	<u>(22,683)</u>
	(39,916)	(37,433)
Changes in Non-cash Operating Working Capital		
Amounts Receivable	(23,153)	(5,970)
Prepaid Expenses	2,453	364
Accounts Payable and Accrued Liabilities	2,046	(671)
Due to Related Party	(1,754)	69
Deferred Revenue	<u>39,664</u>	<u>12,517</u>
	<u>(20,660)</u>	<u>(31,124)</u>
INVESTING		
Purchase of Investments	(107,358)	(232,765)
Proceeds from Maturing Investments	<u>136,000</u>	<u>212,974</u>
	<u>28,642</u>	<u>(19,791)</u>
INCREASE (DECREASE) IN CASH	7,982	(50,915)
Cash, Beginning of Year	<u>15,700</u>	<u>66,615</u>
CASH, END OF YEAR	<u>\$ 23,682</u>	<u>\$ 15,700</u>

See Accompanying Notes to the Financial Statements

ST. ANDREW'S UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2020

1. ORGANIZATION

St. Andrew's United Church (The Church) is a religious and benevolent organization with its congregation in Sudbury, Ontario. It is unincorporated and is a registered charity under the Canadian Income Tax Act and is therefore not subject to either federal or provincial income taxes.

2. SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of Accounting

These financial statements have been prepared in accordance with Canadian Accounting Standards for Not-for-Profit Organizations and includes the significant accounting principles set out below.

These financial statements have been prepared for statutory and internal reporting purposes.

(b) Fund Accounting

The Church follows the restricted fund method of accounting for contributions. As the Church receives funding for special as well as operational purposes, the financial statements are presented in a manner which segregates the following fund balances:

- (i) The general fund, which accounts for program delivery and administrative activities and represents the day-to-day operations of the Church; and,
- (ii) The investment fund, which represents those funds set aside by The Church for investment purposes. The expendability of these funds, which consist of internally restricted capital, externally restricted endowments, and internally restricted memorial gift funds are restricted to specific purposes as prescribed by the benefactors or, as set out at the discretion of The Church. Investment income earned on the resources of these funds are included in the investment fund income.

Interest earned on the Capital fund, the restricted Thornton fund, and the restricted Memorial Gifts fund has been authorized for annual transfer to the operating fund in order to offset specific expenses.

(c) Revenue Recognition

Donations and other contributions are recognized as revenue in the year of receipt. Investment income is comprised of interest, dividends, realized gains and losses on the sale of investment, and unrealized gains and losses in the fair market value of investments. Interest on guaranteed investment certificates is recognized over the term of these investments using the effective interest rate method.

ST. ANDREW'S UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2020

2. SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

(d) Financial Instruments

The Church initially measures its financial assets and financial liabilities at fair value and then subsequently measures all of its financial assets and liabilities at amortized cost except for investments in equity instruments that are traded in an active market, which are measured at fair value. Changes in fair value are recognized in the statement of operations in the period incurred.

(e) Capital Assets

The Church meets the criteria that allows for capital assets to be expensed in the period incurred. Capital assets are accounted for as an expense when acquired and charged to the committee or fund to which it relates. Any specific funding received related thereto is recorded as revenue of the fund.

(f) Contributed Services

Volunteers contribute hundreds of hours annually to assist The Church in carrying out its service delivery activities. Due to the difficulty of determining their fair value, contributed services are not recognized in these financial statements.

3. INVESTMENTS

Mutual funds consist of a combination of an investment savings account and an investment in a capital balanced fund. Guaranteed investment certificates have effective interest rates ranging from 1.20% to 3.03% and maturities of no longer than two years. For 2020, Canadian equities paid out dividends averaging 8.71% of their original cost of \$52,734.

For 2020, investment income of \$19,799 included dividend income of \$4,596, interest and other income of \$8,612, and \$6,591 of Fiera fund income distributions on the investments.

4. COMMITMENT (RELATED PARTY)

The Church is committed to the lease of its premises from The Place at an annual rental cost of \$16,800 for 2020 & 2021 (plus any applicable HST). The Church also rents additional facilities within the building on a fee for service, per occasion, basis.

ST. ANDREW'S UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2020

5. OTHER AUTHORIZED TRANSFERS

During the year, one time expenditures were incurred which were partially financed by transfers from the Investment fund. The details are as follows:

	<u>Cost</u>	<u>Fund Transfer</u>
Nursery wages	\$ 782	\$ 782
Youth wages	<u>1,138</u>	<u>1,138</u>
	<u>\$ 1,920</u>	<u>\$ 1,920</u>

All fund transfers were from the Memorial Gifts Fund.

6. FUND FINANCING TRANSFERS

As in past years and when required, The Church has provided for annual general fund deficits or surpluses through the use of funds allocated annually from the Memorial Gifts fund.

7. CAPITAL ASSETS

As noted in the significant accounting policies, The Church expenses capital asset purchases in the period incurred. There were no capital asset purchases expensed in 2020.

Major categories (or specific capital assets) owned and safeguarded by The Church include; the Casavant pipe organ, the sanctuary and chapel doors, various pieces of stained glass, the sound and lighting systems, pianos, oak chairs in the Church, chapel furniture and fixtures (including marble podium and altar) as well as various other fixtures, equipment, office furniture, art works and other accoutrements.

8. DEFERRED REVENUE

Deferred revenue represents receipts that specifically relate to expenses to be incurred in the period subsequent to the current fiscal year.

	<u>2020</u>	<u>2019</u>
Benevolent Fund Revenue	\$ 17,194 ✓	\$ 14,702
First Nations Reconciliation Fund	3,527 ✓	3,777
Property Fund	407 ✓	370
OOTC Fund Revenue	5,281 ✓	9,896
Piano Capital Fund	275 ✓	275
Sudbury Welcomes Immigrants	<u>42,000</u>	<u>-</u>
	<u>\$ 68,684</u>	<u>\$ 29,020</u>

ST. ANDREW'S UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2020

9. FINANCIAL INSTRUMENTS

(a) Fair values

The Church's financial instruments consist of cash, amounts receivable, investments, accounts payable and accrued liabilities.

Cash is reported at fair value in the statement of financial position. Amounts receivable, accounts payable and accrued liabilities are reported at amortized cost which approximates fair value due to their short-term nature.

Investments are reported at their fair market value.

(b) Risks arising from financial instruments

Credit Risk

The Church's cash and investments are all held at major financial institutions.

Interest Rate Risk

The guaranteed investment certificates that are held by the Church do not have maturity dates of greater than one year.

Market Risk

Market risk is the risk that the fair value of a financial instrument will fluctuate because of changes in market prices. The Canadian equity securities that are held by The Church would be subject to market risk.

It is Management's opinion that The Church is not exposed to significant credit, interest rate or market risk arising from these financial instruments.

10. RELATED PARTY TRANSACTIONS

(a) Relationship

St. Andrew's Place, Sudbury ("The Place") is a corporation, incorporated without share capital, whose Board of Directors is made up of a majority of members of St. Andrew's United Church.

ST. ANDREW'S UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2020

10. RELATED PARTY TRANSACTIONS (Cont'd)

(b) Significant Transactions

These related party transactions were made at exchanged values.

During the year, The Church made lease payments (including parking) and ancillary rental payments to The Place in the amount of \$22,570 plus HST (2019 - \$30,468 plus HST).

During the year, The Place also made payments to The Church for miscellaneous piano rentals in the amount of \$500 (2019 - \$1,500) .

(c) Due to Related Party

At year end, \$1,650 (2019 - \$3,404) of the above mentioned transactions was due to The Place from The Church.

11. ENDOWMENTS AND OTHER RESTRICTED FUNDS

Endowment funds are restricted for a variety of purposes including audio and visual, scholarships, bursaries, organ, pastoral care, capital, youth education, music, and student ministry.

Internally restricted net assets include the Capital fund and the Memorial Gifts fund. The Capital fund arose from the sale of the church manse. Church Council set aside these funds and only the interest is to be used to cover housing costs of the minister. The Memorial Gifts fund results from individuals making donations "in memory" of someone who has passed away. These funds are not restricted by the donors, but Church Council has restricted the use of both the actual funds and the interest for several purposes, including deficit financing.

Within the Memorial Gifts fund is a balance set aside as the Innovation fund. This is calculated as 5% of the uncommitted balance of the Memorial Gifts fund as of January 1 of that year.

12. OTHER INFORMATION

Certain prior year information has been restated to conform to the presentation adopted for the current year.

ST. ANDREW'S UNITED CHURCH
SCHEDULE OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES
YEAR ENDED DECEMBER 31, 2020

	<u>Balance</u> <u>Jan. 1, 2020</u>	<u>Revenue</u> <u>Donations</u>	<u>Investment</u> <u>Income</u>	<u>Expenses</u>	<u>Transfers</u>	<u>Balance</u> <u>Dec. 31, 2020</u>
ENDOWMENTS						
James Taylor	\$ 4,899	\$ 105	\$ -	\$ 5,004	\$ -	\$ -
Lautenslager	19,159	-	581	1,500	-	18,240 ✓
Out of the Cold	55,111	-	1,647	5,093	-	51,665 ✓
McNaughton Bursary	28,184	-	928	-	-	29,112 ✓
Griffin	6,608	-	81	4,139	-	2,550 ✓
Thornton	50,000	-	1,646	-	1,646	50,000 ✓
Wright	2,456	-	78	89	-	2,445 ✓
Martin	3,327	-	110	-	-	3,437 ✓
Brault	3,509	-	116	-	-	3,625 ✓
Legge	7,763	-	232	728	-	7,267 ✓
Scott	15,319	220	464	1,456	-	14,547 ✓
Cook	-	5,000	165	-	-	5,165 ✓
	<u>196,335</u>	<u>5,325</u>	<u>6,048</u>	<u>18,009</u>	<u>1,646</u>	<u>188,053</u>
CAPITAL	<u>91,000</u>	<u>-</u>	<u>2,996</u>	<u>-</u>	<u>2,996</u>	<u>91,000</u> ✓
MEMORIAL GIFTS	277,294	2,515	10,755	-	44,904	245,660
Unallocated (Depreciation)						
Appreciation of Investments	<u>36,768</u>	<u>-</u>	<u>(4,912)</u>	<u>-</u>	<u>-</u>	<u>31,856</u>
	<u>314,062</u>	<u>2,515</u>	<u>5,843</u>	<u>-</u>	<u>44,904</u>	<u>277,516</u>
TOTAL FUNDS	<u>\$ 601,397</u>	<u>\$ 7,840</u>	<u>\$ 14,887</u>	<u>\$ 18,009</u>	<u>\$ 49,546</u>	<u>\$ 556,569</u>

RECAP OF ANNUAL TRANSFERS :

	<u>2020</u>	<u>2019</u>
Authorized Transfers to the General Fund - Interest and Income Distributions		
Endowments	\$ 1,646	\$ 1,813
Capital	2,996	3,299
Memorial Gifts	<u>10,755</u>	<u>12,890</u>
	15,397	18,002
Other Authorized Transfers (Note 5 - page 8)	<u>1,920</u>	<u>3,183</u>
	17,317	21,185
Sanctuary Chair Fund Shortfall Transfer	-	1,379
General Fund Deficit Transfer (Note 6 - page 8)	<u>32,229</u>	<u>36,112</u>
TOTAL ANNUAL TRANSFERS	<u>\$ 49,546</u>	<u>\$ 58,676</u>

See Accompanying Notes to the Financial Statements

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