

**COMOX VALLEY PRESBYTERIAN CHURCH**

**ANNUAL REPORT 2020 Minister: Rev. Jennifer Geddes**

<b>TABLE OF CONTENTS:</b>		<b>PAGE NUMBER</b>
<b>Minister's Message</b>	----	<b>2/3</b>
<b>Clerk of Session</b>	----	<b>3-5</b>
<b>Congregational Statistics</b>	----	<b>6</b>
<b>Building Maintenance/Harvest Gardens</b>	----	<b>7-9</b>
<b>New Beginnings Committee</b>	----	<b>10</b>
<b>Joy to the World</b>	----	<b>11</b>
<b>Finance Committee</b>	----	<b>11</b>
<b>CVPC Financial Report</b>	----	<b>12</b>
<b>GIC Information</b>	----	<b>13</b>
<b>Budget 2021</b>	----	<b>14-17</b>

## **Minister's Message**

Wow! What a year! Nothing in my past experiences or at seminary prepared me for the year that was 2020. It is important to acknowledge that our congregation has experienced significant changes over this year, in part due to loss of many friendly and familiar faces, but also because the pandemic has impacted us in ways we are still discovering. However, I am also immensely impressed with the way the congregation has managed to stay connected. Through online programs, phone calls, and outdoor visits we continue to feel like a community. Your generosity helped us see a surplus rather than deficit this year! Thank you to everyone for their hard work in keeping us a faithful community, living a vision in Christ!

It has been a huge learning curve but I am glad for many of the things we have learned. For example, providing a quality live stream made us realize that we can have sabbath moments throughout the week, not just on Sunday! And our congregation now reaches across the country! Having the Bible studies over zoom has allowed people to join us from Alberta and we have welcomed new faces each time. And most importantly, being the church does not require us to be IN the church.

Thank you to the elders who worked hard at keeping everyone connected. I know that your weekly and monthly phone calls to your districts have been much appreciated. Your leadership and guidance has also been of great value as we navigate restrictions. I so appreciate the work that each and every one of you has done! I am very grateful that we commissioned Angela Hope at the beginning of the year as our Pastoral Care Assistant. Her work has been invaluable! Thank you to the committee chairs who have continued to call meetings so that the work of the church continues. Whether it was the investigative work on the New Beginnings Building Committee or the prayers of the prayer group (which have continued every two weeks since the start of the pandemic!) ministry continues! Thank you to Katie, who despite being laid off in March, returned in the summer ready to tackle ever changing situations. Thank you to Carol Anne who has remained our choir director, leading zoom choir practice and teaching us how to record songs from home! Thank you to Elvera, Barb and Rodney who recorded music, particularly during the Advent/Christmas season. And I know everyone is thankful for Mike's gifts! Thank you to this kind and thoughtful man who is not only a partner in ministry but a great partner in life for me! And again, thank you to all of you, for your support, encouragement, insights and prayers over this past year! It has not always been easy, and in truth more than half the time I have no idea what I am doing, but being the minister to this congregation brings me much joy.

While there are still many uncertainties on the horizon I am certain that God is with us and is leading us to all kinds of wonderful possibilities!

The Rev. Jenn Geddes

---

## COMOX VALLEY PRESBYTERIAN CHURCH

### Annual Report

To say that 2020 was an extraordinary year would be an understatement. That's why this year's Annual Report is also a little unusual. The congregation of Comox Valley Presbyterian Church has met the challenges brought about by a worldwide pandemic with grace, fortitude and an abiding faith.

One of the differences you will note in this document is that not every committee has submitted a report. It was felt that given the circumstances of this past year, not every committee would have met often enough during the year to require a report of their activities. As a congregation we are thankful for the activities that have taken place during the past year and appreciative of those that have not taken place in order to ensure everyone's safety. Some committees have been able to continue their work and ministry throughout this past year, and the pandemic has also led us to need to create new working groups to address the safety needs this particular virus brings. By ensuring the safety and wellbeing of each of our congregants and staff we live out the vision of Christ in Community. Keeping everyone safe must be our priority if we are to fulfill Christ's mandate to love another.

Technology has certainly provided us with opportunities we have not previously realized. Our online worship services during this past year have been a blessing to many. We recognize that not all could participate if they did not have the requisite skills or equipment, but we need to be so thankful for the gifts we have received. The worship team of Rev. Jenn, Mike Werth and Carol Anne Parkinson have provided us with a half hour per week to treasure. Although Carol Anne was only to be with us temporarily, she has leapt in to share her gifts. Mike's talents with technology have allowed us to share in a quality online experience unlike that available in many other churches. He has also provided others with the opportunity to share their gifts of music, including Elvera Penner and Barb Tease. Rev. Jenn has provided a weekly devotional that sustains us all during these unusual times. We are thankful as well for

the financial grant from Presbytery we were able to put toward the purchase of upgraded equipment, which will serve us as well once we are back to regular services. The unexpected gift provided through this online ministry is the outreach it has enabled to people all over the world who join to watch.

Technology has also allowed us to share in Bible Studies under Rev. Jenn's leadership. It has allowed the prayer group to continue to meet via Zoom. The New Beginnings Building Committee has also continued to meet, both with socially distanced meetings outdoors when those were possible and via Zoom. This group has recently provided the congregation with an update of their activities.

We thank the Fellowship Group for the provision of a new fridge in the kitchen. The old fridges were no longer able to continuously maintain the temperatures required to keep food safe.

We thank those who worked on the "Reopening Committee." This group researched and continues to stay abreast of provincial advice and mandates regarding the pandemic. They developed the plan that allows us to keep the office open, and our staff safe. They developed guidelines for in person events when those are allowed. They continue to stay informed and actively review the plan as needed.

The Mission Committee has managed to continue with several projects, including the Lenten project that was interrupted by our first closure in March. They were able to move ahead with the Salvation Army Christmas Hamper project and raised \$2615 for that. They continue to raise money for vulnerable students in our school system through the \$10 a month club.

We thank the Elders, who have continued to meet regularly via Zoom and strive to reach out to those in their districts. They have always put the safety of the people in their hearts first.

We would not be able to continue functioning as a congregation without the dedication of the Finance Committee and the Building and Maintenance Committee. These two groups ensure that our organization and building remain viable. Their work does not stop because we do not hold events or services. We are thankful for the work of Dave Sherstone as the chair of the Building and Maintenance Committee and of the Harvest Gardens Committee. Dave's term of office has ended and he leaves behind a legacy of a cared for facility with plans in place to continue that care. Session has contracted with Stewart Tracey as a Property Manager moving forward. It is hoped that his expertise will ensure that those serving on the Building and Maintenance Committee have the access to expertise they need and the task of serving on that committee would be less burdensome.

The Finance Committee has continued to meet and administer our finances. They ensure that people are paid as required, insurance is renewed, financial obligations met and that donations are properly received. They have worked to prepare a budget for the coming year, which is a challenge as we do not know what this coming year will hold.

Pastoral Care has been a vital priority in this year. We thank the elders, Rev. Jenn and Angela Hope, our Pastoral Care Worker for their leadership, care and commitment.

As I write this I am amazed at the work that has continued throughout this strange year. As we move into 2021, we continue to pray for the safety of those frontline workers who have no choice but to put themselves in harm's way in order to continue to care for us. We pray for a resolution to the feeling of anxiety the pandemic has produced and a way for those who have lost income and business to be able to once again support their families. Our prayers are with those who have suffered through such a long period of isolation, missing the human contact so necessary for mental health. We remain thankful for this congregation which supports and sustains us. We are thankful for those who have taken on leadership responsibilities in our congregation. We are also so very grateful for the leadership and service shown by Angela Hope, Katie Campbell, Mike Werth, Carol Anne Parkinson and that of Rev. Jenn Geddes. We are truly blessed.

Respectfully submitted,

Corinne Wester

Clerk of Session

---

**CONGREGATIONAL STATISTICS  
2020**

**Total membership as of December 31, 2020:**

**Membership Additions:**

By Certificate of Transfer: **Bob & Pat Cunningham, 14/1/20**

By Profession of Faith:

**Total Members added to the Communicant Roll:**

**Membership Deletions:**

By Certificate: none

By death: **Jean Stamm, 13/01/20**  
**Des Haggarty 10/03/20**  
**David Friesen 21/04/20**  
**Bob Taylor 23/04/20**  
**June McLeod 25/05/20**  
**Isabelle Thompson 28/10/20**  
**Marion Carmichael 1/12/20**

By revision of Roll: none

**Net Membership Change:**

<b>Roll Numbers:</b>	Communicant members: <b>101 (-5)</b>
	Adherents: 23
	Households: 87
	Average Attendance: N/A

**Baptisms:** None

**Marriage:** None

# **BUILDING & MAINTENANCE COMMITTEE/HARVEST GARDENS COMMITTEE**

## **2020 ANNUAL REPORT**

This year was the first under the amalgamated Committees, following Session's desire to reduce the number of Committees and reflects the reduction in the number of volunteers available for physical work on the facilities and in the garden. However, for convenience and clarity, the two aspects of what are operational tasks are discussed separately.

### **Building & Maintenance:**

With the onset of COVID-19 restrictions early in the year a principal challenge was finding means of reducing costs to a minimum while maintaining the church and its' grounds to applicable health & safety standards, meet security needs and monitoring the provision of utilities and other services.

To this end, prior to Spring, the lawn sprinkler system was not activated to minimize water and sewerage charges. The lawn cutting as well as landscaping and building cleaning agreements were reduced to minimum visits. Necessary tasks in these areas were done by Committee members as needed.

The Security company contract was reduced from multiple daily visits to one visit per evening, primarily to ensure minimal vandalism and meet the requirements of our insurance policy for monitoring over periods when no use was being made of the building.

Vandalism was mostly littering. On a number of occasions beer and vodka cans, along with waste from fast food restaurants was found around the backdoor area. Garbage and recycling debris appeared along the west and north sides of the building following major wind storms in the last quarter of the year. Of concern was the destruction of the lower few feet of the storm water roof drain near the back door. This was repaired "in house".

More serious was the removal of the electrical access panel on one of the parking lot light standards, the pulling out of the electrical wires and the abandonment of whatever was being attempted, with live bare wires left exposed. Houle Electric staff made the necessary repairs.

Also, Houle Electric replaced burned out lamps in the parking lot standards with LED bulbs in an effort to reduce electrical use. Burned out sodium vapour lamps along the rear door wall, on the roof flashing near the rear door and over the emergency exit on

the north side of the building were replaced with LED lamps due to; a) severe corrosion of the fixtures, and b) the very high cost of sodium lamp ballasts compared to LED replacement fixtures. All exterior lighting is now controlled by an automatic solar sensor, bypassing the previous mechanical timer which needed manual adjustment.

Unlike previous years, snow removal was a non-issue. The 2019-2020 contract was issued to Island Enterprises and performance in the few storms and salting/sanding events was fully satisfactory. In early November the contract with Island Enterprises was renewed for the 2020-2021 winter.

Servicing of the fire extinguishers, fire alarm and the laneway fire hydrant were completed and the Comox Fire Marshall notified.

The inventory of church assets was only partially completed when the COVID pandemic measures required it being put on hold. Because of subsequent *ad hoc* use of the facility, it will be necessary to review all previously completed work to ensure a correct inventory can be completed.

In March several cubic yards of “road crush” were applied to the unpaved portion of the parking lot by Island Enterprises. This mix includes “fines” as well as a range of smaller-sized crushed rock. It compacts better and has the advantage of being much cheaper than a straight crushed rock base. This material has lasted longer than previous crushed rock only toppings.

Trees and shrubs along the entrance roadway were pruned back significantly as low hanging branches were starting to rub the roofs of larger SUVs. This pruning should suffice until well into 2021.

A major outstanding issue is the repair and/or patching of the roof of the main building. Despite seeking advice and estimates beginning in September and soliciting input from contractors specializing in roll on/torch on roofing from Nanaimo to Campbell River only one (local) company could be cajoled into coming to appraise and estimate the immediate work required. At present no follow up information has been received. Follow up contact with this firm (Nelson Roofing) should be made once the Christmas Holiday season is finished.

Considerable effort was expended toward the hiring of a part-time Custodian between mid-January and the end of March. One Successful candidate was offered the position in mid-March but declined to accept. With COVID restrictions increasing frequently Session decided to put this initiative on hold. No subsequent action was taken in 2020. Once COVID restrictions are eased it is recommended that this hiring process be restarted on a priority basis.

Regular custodian duties and minor tasks were also completed throughout the year.

### **Harvest Gardens:**

All beds were fully utilized throughout the year. Those gardeners who left during the year were immediately replaced with those on the waiting list.

A total of \$985 was contributed to the church to defray operating costs. An additional \$181.20 of materials were donated for upkeep and repairs.

As the gardens have been in use since 2010, the deterioration of the beds is now accelerating. At least four beds require replacement prior to the 2021 season. Supply of red cedar remains constrained and there is no moderation of the very high lumber prices which have prevailed since early March. As noted in a previous memo to Session a full replacement of all beds would cost approximately \$10,000; equal to the entire 2010 cost of the Harvest Gardens Project. The December windstorms damaged the garden shed, but were repaired prior to year-end at no cost to CVPC.

Initial investigation of alternatives, including U.S. experience with concrete beds suggests that an alternative to wood beds may be available. This should be pursued if the decision is to continue to offer the Harvest Gardens project beyond 2021.

In examining costs expected in 2021 and going forward and in conjunction with the Treasurer/Finance Committee it was decided to raise the rental fees for the 4 x 10 foot beds to \$40 per annum and that for the 4 x 5 foot beds to \$15 per annum. These fees should mitigate the cost increases incurred by the church over the past two years and the expected increases in 2021.

*Respectfully submitted.*

*David Sherstone, Former-Chair*

---

## **Report from New Beginnings** **Building Committee.**

2020 was a difficult year for progress, due to the inability to meet in person and having to rely almost wholly on Zoom meetings. Despite this obstruction we continued to meet approximately once a month on average.

The Committee is still very much committed to the idea of providing affordable housing for all age groups within the Comox Valley.

Many factors have encouraged our enthusiasm in this mission. Our church is in a favourable position for many reasons: we own outright our land and the church building, both of which are well maintained and are in keeping with current building and landscaping design and construction standards. The Church's membership and finances are stable, even during this pandemic year, and our leadership is strong. We are situated in a municipality which is growing within its boundaries and encouraging new development.

As most are aware, Comox Town Council is supportive of our mission and have offered both encouragement and assistance where possible, with our project. Their endorsement is, of course, dependent on our adherence to building regulations and proper planning, a large and important hurdle.

The Committee is still reviewing how to make this project a reality by examining both the scope of our mission, as well as various programs available for financing. At the time of this writing, we are hoping to update the entire congregation on our progress by means of a detailed report soon.

As we progress, we will be asking for interested and enthusiastic volunteers who bring additional knowledge and expertise to our committee. Please consider prayerfully this opportunity to support the mission and outreach of Comox Valley Presbyterian!

Respectfully submitted,  
Neil McLeod (Chairperson)

---

## **Joy to the World**

The Advent Display Committee met on four occasions before we were unable to get together as a group. As we were uncertain if we would be able to do a live presentation at the Church, considerable discussion & thought went into making a video so that we could still bring our "gift" to the community. In late November it was decided that we would proceed with the video & thanks to the hard work of Jessie Schut, Mike Werth, Rev. Jenn., the Church musicians & a host of others, the video was produced. We contacted the care homes in the area, posted information on the Church website & advertised through the usual contacts (radio stations, Facebook, Craigslist, What's On, etc.) All or most of the viewers enjoyed watching the presentation via YouTube. Hopefully, we will be back in the Church in 2021.

Respectfully Submitted

Nerissa Thomas - Chairperson

---

### **Finance Report**

Handling the finances this last year has been very different. A thank you to everyone who helped make it work! Your generosity was much appreciated.

I would really like to thank Ruth Rivington for her many years of weekly service in dealing with the offering envelopes and receipts! It's a big commitment to organize the church offerings every week. I would also like to thank Pat Douglas who is now taking over that responsibility.

I would like to thank Bob Mortimer who wrote the quarterly report that went out to the church. This information helps the congregation to be informed about how the church is doing financially.

Finance chair

Wayne Penner

---

## CVPC 2020 FINANCIAL REPORT – 31 DECEMBER 2020

### Income and Expenses January – December 2020

<b>Giving for:</b>	<b>Actual</b>	<b>Budget</b>
Support of our Church	122,767.88	121,000.00
Presbyterian Sharing	10,515.00	11,000.00
<b>Total Giving</b>	<b>133,282.88</b>	<b>132,000.00</b>
<b>Total Income</b>	<b>155,247.01</b>	<b>149,500.00</b>
<b>Total Expense</b>	<b>137,818.48</b>	<b>159,970.00</b>
<b>Net Income</b>	<b>17,428.53</b>	<b>-10,470.00</b>

**Total Giving** At the end of 2020 Total Giving for the year was \$1,282 (1%) more than had been budgeted. In the last three months of the year Congregational Giving was very good and exceeded budget by \$14,540. Presbyterian sharing for the year was -\$485.00 less than the commitment that was budgeted, but we added that amount to meet the \$11,000 total.

**Total Income** For the 2020 year Total Income was \$5,747 (3.8%) more than budgeted. For Dec the Total Income was \$7,058 more than budgeted. Although the facilities rental income for the year was much less than budgeted because of the Covid mandatory closure of the church, various forms of other income such as grants and refunds from Presbytery and Synod, gifts from estates, and GIC principal and interest together provided for the more than the budgeted Total Income.

**Total Expenses** Because of the restricted use of the church the Total Expenses for 2020 were \$22,152 (13.8%) less than budgeted. For example, Building Operations expenses were \$6,808 less than budgeted and Staff Expenses were \$6,665 less than budgeted.

**Net Income** Net Income for 2020 is much better than was budgeted. Budgeted Net Income for the year was a deficit of -\$10,470; however, the actual Net Income for 2020 is a remarkable positive \$17,428.

**Summary** Because of unforeseen increases in other income and reductions in regular expenses our finances at 31 Dec 20 were in a positive state notwithstanding the impact of Covid-19. Although those other income funds facilitated our noteworthy Net Income, Congregational Giving exceeded budget even when the extraordinary circumstances of Covid-19 meant periodic special trips to the Church for some to ensure that planned gifts for the year were received. A most sincere thank you is extended to all members of the congregation for your ongoing continued financial support in 2020.

## GIC'S

(As of February 2, 2021)

<b>1) Contingency xxx 714-2</b>	\$50,671.95 (fixed) due Feb 2, 2022
<b>2) Estate xxx 714-3</b>	\$34,756.74 (fixed) due Feb 2, 2022
<b>3) Memorial xxx 714-4</b>	\$10,691.74 (fixed) due Feb 2, 2022
<b>4) Roof/furnace xxx 714-5</b>	\$10,213.21 (fixed) due Feb 2, 2022
<b>5) Bld Mtn xxx 714-6</b>	\$ 6110.76 (fixed) due Feb 2, 2022
<b>6) New Beginnings xxx 9799</b>	\$80,147.99 (var) due Sep 11, 2021
<b>7) Reserve xxx 3581</b>	\$18,411.76(var) due Feb 9 2022

**Comox Valley Presbyterian  
BUDGET FOR 2021**

	<b>2019 YTD TOTAL</b>	<b>2020 YTD TOTAL</b>	<b>2020 BUDGET</b>	<b>2021 BUDGET</b>
<b>INCOME</b>				
Congregational Giving:	115,648.07	122,416.83	118,000.00	125,000.00
Congregational Giving: Open	2,882.90	351.05	3,000.00	800.00
Presbyterian Sharing	10,164.00	10,515.00	11,000.00	9,245.00
<b>SUB TOTAL Congregational</b>	<b><u>128,694.97</u></b>	<b><u>133,282.88</u></b>	<b><u>132,000.00</u></b>	<b><u>135,045.00</u></b>
<b>Other Income</b>				
Facilities Rental Income	13,141.00	3,385.12	16,000.00	12,000.00
Expense Recoveries	788.88	195.00	600.00	400.00
Community Garden Income	660.00	395.00	900.00	970.00
Bank Interest	49.78	0.00	0.00	0.00
GIC Interest	1,265.51	2,833.56	0.00	100.00
Miscellaneous	0.00	15,155.45	0.00	5,000.00
Fellowship	0.00	0.00	0.00	3,000.00
<b>SUB TOTAL Other Income</b>	<b><u>15,905.17</u></b>	<b><u>21,964.13</u></b>	<b><u>17,500.00</u></b>	<b><u>21,470.00</u></b>
<b>TOTAL INCOME</b>	<b><u>157,741.14</u></b>	<b><u>155,247.01</u></b>	<b><u>149,500.00</u></b>	<b><u>156,515.00</u></b>
<b>EXPENSES</b>				
<b>General Committee Expenses</b>				
Community Garden	260.51	0.00	600.00	2,000.00
Pastoral Care Committee	37.99	30.00	100.00	100.00
Missions Committee	0.00	0.00	200.00	200.00
Nativity Committee	182.60	124.80	300.00	300.00
Fellowship	0.00	0.00	0.00	3,000.00
<b>TOTAL General Committee</b>	<b><u>481.10</u></b>	<b><u>154.80</u></b>	<b><u>1,200.00</u></b>	<b><u>5,600.00</u></b>
<b>Christian Education Committee</b>				
Christian Education	55.27	0.00	50.00	50.00
<b>TOTAL Christian Ed</b>	<b><u>55.27</u></b>	<b><u>0.00</u></b>	<b><u>50.00</u></b>	<b><u>50.00</u></b>
<b>Worship Expenses</b>				
Copyright Fees	68.00	70.00	68.00	70.00
Music & Piano Tuning	190.00	315.00	150.00	250.00
Pianist (subst)	771.50	471.50	650.00	300.00
Choir Director	500.00	1,125.00	4,000.00	2,000.00

Pulpit Supply	550.58	150.00	1,500.00	1,500.00
Tech Support	0.00	0.00	0.00	1,500.00
Pastorial Care Assistant	0.00	0.00	0.00	10,000.00
<b>TOTAL Worship Committee</b>	<b><u>2,080.08</u></b>	<b><u>2,131.50</u></b>	<b><u>6,368.00</u></b>	<b><u>15,620.00</u></b>

**BUILDING OPERATIONS**

Janitorial Services/ Custodian	5,548.15	3,032.58	9,000.00	3,000.00
Janitorial Supplies	494.02	260.08	600.00	400.00
Property Manager	0.00	0.00	0.00	5,000.00
<b>SUB TOTAL Building:</b>	<b><u>6,042.17</u></b>	<b><u>3,292.66</u></b>	<b><u>9,600.00</u></b>	<b><u>8,400.00</u></b>

	<b>2019 YTD TOTAL</b>	<b>2020 YTD TOTAL</b>	<b>2020 BUDGET</b>	<b>2021 BUDGET</b>
<b>Maintenance</b>				
R & M Church Facilities/Equip	2,747.12	5,287.92	2,500.00	5,000.00
R & M Grounds	1,877.36	3,085.25	2,000.00	5,000.00
R & M Snow	1,592.34	2,262.75	2,000.00	2,500.00
<b>SUB TOTAL Maintenance</b>	<b><u>6,216.82</u></b>	<b><u>10,635.92</u></b>	<b><u>6,500.00</u></b>	<b><u>12,500.00</u></b>
<b>Utilities</b>				
Cable/Phone	1,576.76	1,053.08	1,600.00	1,200.00
Gas	2,167.16	1,264.02	2,600.00	1,500.00
Hydro	3,299.85	1,791.07	3,000.00	2,000.00
Water and Sewer	2,059.60	585.41	2,800.00	1,000.00
<b>SUB TOTAL Utilities</b>	<b><u>9,103.37</u></b>	<b><u>4,693.58</u></b>	<b><u>10,000.00</u></b>	<b><u>5,700.00</u></b>
<b>Security</b>	2,968.42	1,451.09	800.00	1,500.00
<b>Property Taxes</b>	300.00	319.17	300.00	350.00
<b>TOTAL BUILDING</b>	<b><u>24,630.78</u></b>	<b><u>20,392.42</u></b>	<b><u>27,200.00</u></b>	<b><u>28,450.00</u></b>

**GENERAL EXPENSES**

Accounting	2,850.00	3,135.11	3,120.00	3,150.00
Advertising	561.91	51.25	500.00	300.00
Bank Charges	0.00	180.17	0.00	180.00
Insurance	3,907.00	4,750.59	5,000.00	5,000.00
Legal Fees	0.00	33.60	150.00	0.00
Licences, Fees & Permits	326.00	357.50	350.00	350.00
Miscellaneous	0.00	1,481.68	100.00	100.00
Offering Envelopes	630.04	253.61	250.00	200.00
Postage & Delivery	21.48	0.00	100.00	0.00
Archives	0.00	0.00	50.00	50.00
Session Resources	79.99	0.00	50.00	50.00

<b>TOTAL GENERAL EXPENSE</b>	<b>8,376.42</b>	<b>10,243.51</b>	<b>9,670.00</b>	<b>9,380.00</b>
------------------------------	-----------------	------------------	-----------------	-----------------

**OFFICE**

Computer Equip R & M	266.39	219.00	0.00	200.00
Copier R & M	507.82	326.51	0.00	300.00
Supplies	967.12	723.35	800.00	800.00
<b>TOTAL OFFICE EXPENSES</b>	<b>1,741.33</b>	<b>1,268.86</b>	<b>800.00</b>	<b>1,300.00</b>

**STAFF EXPENSES**

**Staff Benefits**

Church Pension Plan	4,728.96	6,379.92	4,833.00	4,700.00
EI Expenses	1,549.40	1,308.49	1,450.00	1,400.00
CPP Expenses	2,564.39	2,410.21	2,500.00	2,500.00
Medical/Dental Insurance	4,414.00	4,502.00	4,500.00	4,500.00
WCB Expense	85.54	40.65	90.00	90.00
<b>SUB TOTAL Staff Benefits</b>	<b>13,342.29</b>	<b>14,641.27</b>	<b>13,373.00</b>	<b>13,190.00</b>

	<b>2019 YTD</b>	<b>2020 YTD</b>	<b>2020</b>	<b>2021</b>
	<b>TOTAL</b>	<b>TOTAL</b>	<b>BUDGET</b>	<b>BUDGET</b>

**Wages and Salaries**

**Minister**

BC Medical	393.00	0.00	0.00	0.00
Stipend	45,750.91	46,785.93	46,786.00	47,486.00
Housing Allowance	24,000.00	24,000.00	24,000.00	24,000.00
Study Leave	2,000.00	0.00	618.00	1,218.00
Utilities Allowance	1,863.55	2,189.19	1,800.00	2,400.00
<b>TOTAL Minister</b>	<b>74,007.46</b>	<b>72,975.12</b>	<b>73,204.00</b>	<b>75,104.00</b>
<b>Secretary</b>				
Secretary Temporary	357.00	530.00	700.00	500.00
Secretary Wages	11,772.94	4,966.00	12,500.00	8,000.00
<b>TOTAL Secretary</b>	<b>12,129.94</b>	<b>5,496.00</b>	<b>13,200.00</b>	<b>8,500.00</b>

<b>Sub Total Wages and Salaries</b>	<b>86,137.40</b>	<b>78,471.12</b>	<b>86,404.00</b>	<b>83,604.00</b>
-------------------------------------	------------------	------------------	------------------	------------------

<b>TOTAL Staff Expense</b>	<b>99,479.69</b>	<b>93,112.39</b>	<b>99,777.00</b>	<b>96,794.00</b>
----------------------------	------------------	------------------	------------------	------------------

	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
--	-------------	-------------	-------------	--

<b>Synod/Presbytery</b>	<b>0.00</b>	<b>0.00</b>	<b>200.00</b>	<b>0.00</b>
-------------------------	-------------	-------------	---------------	-------------

**VARIOUS ASSESSMENTS**

Presbyterian Sharing	10,164.00	10,515.00	11,000.00	9,245.00
Presbytery	2,717.00	0.00	2,800.00	1,000.00
Synod	504.96	0.00	505.00	100.00
<b>TOTAL VARIOUS</b>	<b>13,385.96</b>	<b>10,515.00</b>	<b>14,305.00</b>	<b>10,345.00</b>
<b>TOTAL EXPENSES</b>	<b><u>150,230.63</u></b>	<b><u>137,818.48</u></b>	<b><u>159,570.00</u></b>	<b><u>167,539.00</u></b>
<b>NET INCOME (Revenue less</b>	<b><u>7,510.51</u></b>	<b><u>17,428.53</u></b>	<b><u>-10,070.00</u></b>	<b><u>-11,024.00</u></b>

<b>2019 YTD</b>	<b>2020 YTD</b>	<b>2020</b>	<b>2021</b>
<b>TOTAL</b>	<b>TOTAL</b>	<b>BUDGET</b>	<b>BUDGET</b>