



St. Andrew's PRESBYTERIAN

1136-6TH Avenue Kamloops, BC V2C 3S1

2020 Annual Report February 28, 2021



We are meeting ONLINE only next Sunday. We will be streaming at 10:00 am PST/ 1:00 pm EST.





St. Andrew's

PRESBYTERIAN

1136-6TH Avenue Kamloops, BC V2C 3S1

2020 Annual Report - February 28, 2021

Contents

	Page
Minister's Report	2
Statistical Report	3
Minutes - Annual General Meeting Feb 23, 2020	3
Minutes - Congregational Meeting August 2, 2020	7
Session Report	8
Board of Managers Report	10
Live-Streaming Service, Zoom Bible Studies & Spiritual Biographies	11
Music Ministry	13
Community Outreach	15
Christmas Dinner	16
Knitting Group Report	16
Nursery Report	17
Sunday School Report	17
Operation Christmas Child Report	18
Library Report	19
Sunday Coffee Fund	19
Men's Bible Study	20
Ladies' Bible Study	20
Presbyterian Women Report	21
Women's Missionary Report	22
Trustee Report	23
Envelope Secretary Report	24
Treasurer's Report	24
Balance Sheet	25
Statement of Receipts & Expenditures for year (Column A)	26
Proposed Budget (Column C)	26

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## Minister's Report

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It is hard to believe how life has changed over the past year. Instead of worshipping in person we are watching a service that is livestreamed or recorded or even reading sermons sent out through the mail. Instead of gathering for coffee and tea after the service we remain cloistered in our homes, venturing out with masks only for tasks that are essential. We care for each other by phone-calls or email or dropping off packages. Our support for the neighborhood consists of financial contributions and prayers.

We are all hoping for a return back to life pre-COVID-19. And yet most of us realise that life has been altered in a profound and permanent way.

At Session we have been exploring Tod Bolsinger's book, "Canoeing the Mountains". Bolsinger's book recounts Lewis and Clark's westward trek in search of an anticipated waterway to the Pacific Ocean. They expected a waterway, but were instead met by snow-capped peaks. They found themselves without the needed skills or equipment, and were forced to improvise and adapt.

Bolsinger explores the expedition as a lens to understand the challenges the church now faces in a secular society. This lens applies just as well to the challenge we have faced with COVID. We are in an unexpected place, confronted by new challenges for which we are not prepared. We too are forced to adapt.

This past year has been time of massive adaptation. We have learned how to livestream and record our services, and then provide sound/visuals for a hybrid gathering of people at the church and online. We have learned how to guard physical distance in work and worship and fellowship. We have learned new technical skills for gathering online for meetings and studies, and have embraced almost-forgotten methods of using mailouts to keep others connected.

Our in-reach has continued with online studies, services, Sunday School, even a parking-lot hymn-sing. Our outreach has consisted of gifts of shawls, food, and financial contributions, as well as electronic testimonies from our own members.

It has been a challenging year. We are a traditional church that has been forced to adapt to new realities. I take comfort in the belief that God is with us and through the experience is teaching us how maintain a faithful presence in our community.

Pastor Steve Filyk

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*"Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age."*

*Matthew 28:19-20*

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## Statistical Report

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### Statistical Report 2020

#### Baptisms

Jawea Monono (b. December 19, 2019) July 26, 2020

#### Profession of Faith

*Nil*

#### Transfer of Membership

Marion Dover December 9, 2020

#### Funerals & Memorial Services

|                                       |                   |
|---------------------------------------|-------------------|
| Connie Philip (d. December 4, 2019)   | January 3, 2020   |
| Bob Abbott (d. January 20, 2020)      | February 1, 2020  |
| Iris Stewart (d. February 1, 2020)    | February 19, 2020 |
| Winnie Newman (d. April 25, 2020)     | July 25, 2020     |
| Dave McCallum (d. September 17, 2020) | October 10, 2020  |

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## Minutes of Last Annual Meeting

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### St. Andrew's Presbyterian Church MINUTES OF THE ANNUAL CONGREGATIONAL GENERAL MEETING February 23, 2020

Following the morning service of worship, the AGM was held in the lower hall. There were 42 members, and adherents in attendance.

- Pastor Steve Filyk opened the meeting with a quote and prayer.
- Election of Moderator and Secretary  
M. du Preez moved, seconded by J. Broersma that Pastor Steve Filyk be moderator. **Carried**  
J. Broersma moved, seconded by B. Little that Hallie MacDonald be recording secretary. **Carried**
- Adoption of Agenda  
M. Porter moved, seconded by D. Butner that the agenda be adopted without amendments. **Carried**
- Minutes of Annual General Meeting – February 24, 2019 - K. Boughton moved seconded by H MacDonald that the minutes of the last annual meeting be accepted as circulated **Carried**

5. Minutes of the Congregational Meeting September 15, 2019  
K. Boughton moved, seconded by J. Schill to accept the minutes as circulated. **Carried**
  
6. Receive the Pastor's Report and other Printed Reports  
F. Visser moved, seconded by M. Hannaford that the Pastor's Report and other Printed Reports be received.
  - Pastor Filyk asked the following be added to the minutes as an addition to his community outreach report on page 3, *"that the church also supported the Rocky Mountain Rangers with generous donations of baking. Also that Russ Burant be thanked for his musical leadership at Dinner Church, Neil MacDonald be thanked for his culinary contributions at Dinner Church, and that Dave Gulley be thanked for moderating discussions at Alpha."*
  - F. Visser noted a correction to spelling his name required in the Statistical Report (Visser, not Vissers). **Motion Carried** (to receive the reports as amended)
  
7. Financial Report  
The treasurer presented the Balance Sheets and Auditor's Report and Statement of Receipts and Expenses for the year ended December 31, 2019. It was noted that envelope offerings are down \$10,000 from budget, but we were able to realize a surplus in operations of \$2,263 due to increased use of building and the parking agreement which significantly impacted our receipts.  
J. Broersma moved, seconded by M. Hannaford to accept the financial report **Carried**
  
8. Table Discussion  
The meeting broke into small table five-minute discussions on two questions, and responses summarized as:
  - a. Where have we seen God at work in 2019?
    - Touching others through various outreach
    - Peterson Creek Clean up
    - Park event
    - Alpha
    - Focus Club
    - Bible Study leadership'
    - Touch of healing and comfort, and gifts of rides and other caring.
    - Thankful for coffee and goodies and for those taking on more of those tasks.
    - Inclusions of students at Christmas – pies and dinner
    - Music – heard visitors moved by music
    - Sunday school, and new space for Sunday school
    - Grief Chats – helped to know more about each other
    - Sermon video recordings
    - Shoe box event brings families in
    - Prayer shawl ministry
    - Holy spirit works with powerful preaching
  - b. Where do we feel the Holy Spirit leading us in 2020?
    - More outreach? Good to have outreach that is strategic and make a good investment.
    - Signage – "Pastor is in - come on in"
    - Building upgrades needed, is name change efficient?
    - Outreach planned for South Kamloops Senior Secondary "Grab and Go" breakfast
    - Coffee-social time before the service

- Each member invite one person to the congregation
- Outreach and connection with the YMCA program
- Invite the builders who are parking in our lot for lunch
- Bible study growth
- Alpha – Youth Alpha
- House church – Sun Peaks – Chase – Ashcroft – Merritt?

Pastor expressed appreciation for all input and ideas, noting that each effort starts with such ideas shared, we will see where this discussion leads us in the months ahead.

#### 9. Budget for 2020

The treasurer outlined the proposed budget for 2020 as prepared by the board of managers and session. She pointed out that in general the budget includes a 2 percent increase for the pastor and contractors in the budget, and 2 percent increase to the organizations supported by this budget. She also noted that the budget needs to see a 2½ percent increase in envelope giving (compared to last year) in order to meet the operational needs in the year ahead.

J. Broersma moved, seconded by M. Porter to approve the budget.

J. Broersma spoke to the budget noting the importance for all to consider an increase in envelope offerings for the year ahead.

K. Broersma pointed out that the funding we are receiving for the parking agreement, although potentially renewable, should be considered a short-term bonus rather than operating funding as it could end with the 2020 agreement.

J. Schill recommended that insurance costs should be anticipated to increase, there was some agreement.

J. Schill moved seconded by M. Hannaford to increase the insurance expense line item by ten percent (to \$6,700).

Discussion of this motion noted that the insurance was paid in November, so the relative portion of any increase could be dealt with in the next budget year (2021). It was pointed out that the board of managers has appointed an ad hoc committee to review building needs, which will include insurance and recommendations will be forth coming. ***The motion was defeated.***

#### Salaries/Contracts

*Pastor and contractors (and spouses) were excused from the meeting for this discussion.*

H. MacDonald moved, seconded by M. Porter that an expression of appreciation be extended to our staff, and that an increase in all of 2% be implemented for 2020. ***Carried***

*Pastor and contractors (and spouses) rejoined the meeting, and were advised of the motion, and the appreciation of the congregation for all of their efforts and work for the church.*

**Motion to accept the budget was Carried**

#### 10. Board Membership Proposal

N. MacDonald, on behalf of the board reported that the Book of Forms requires that one-third of the board shall retire each year by rotation and their places shall be filled at the annual meeting. In order to allow for turnover and involvement of others and yet support the continuity of the board, it is proposed to set a three-year term for board members (at the end of the term, the member may be nominated and re-elected if they wish, or may resign at the time and be eligible for election for another term at another time). The board shall be made up of seven elected members (including the treasurer who is elected annually). The board may invite expertise from the congregation when

specific talent is not available within the elected board (i.e. secretary). Note: A session member attends board meetings in ex-officio capacity, and the pastor may attend board meetings. There is no limit to the number of terms. The current board members are: Neil MacDonald, Michael Wiest, Gord Gerrits, Henry Ridders, Terry Jowsey, Megan Jowsey and Charlene Wiest.

N. MacDonald moved, seconded by J. Broersma that the board of managers be made up of seven people elected by the congregation; the treasurer shall be elected annually. The six other members shall be elected for three-year terms on a rotating basis, with two board members elected each year. **Carried**

11. Board request for Trustee Funds for Ad Hoc Committee

N. MacDonald reported that the board has an ad hoc committee working on review of the building needs in order to develop a plan for building maintenance, repair and/or upgrade.

N. MacDonald moved, seconded by J. Broersma to request up to \$10,000 from the Trustee Funds to put together a plan, using professional services of an architect or contractor to address the items that need to be done in the near future to maintain, repair and upgrade the church facility. **Carried**

12. Elections and Appointments

a. Board of Managers (3-year term)

J. Broersma nominated Neil MacDonald, seconded by B. Porter

J. Broersma nominated Charlene Wiest, seconded by A. Watier

There being no further nominations, Neil MacDonald and Charlene Wiest were declared elected for a three-year term to the board of managers.

b. Church Treasurer (one year term)

G. Bergeron nominated Hallie MacDonald, seconded by J. Broersma.

There being no further nominations, Hallie MacDonald was declared elected.

c. Trustees

H. MacDonald moved, seconded by B. Porter that the current trustees continue to serve (Klaas Broersma, David Gulley, Jarrett Schill) **Carried**

d. Auditors

M. Porter moved, seconded by H. MacDonald that the financial auditors for 2020 be Berna Porter and Jenny Broersma. **Carried**

13. Adjournment was requested by J. Broersma at 1:30 p.m. and the meeting closed with a chorus led by Charlene Wiest and a blessing by Pastor Filyk.

*\*filed copy of minutes signed by Rev. Steve Filyk (Moderator) and Hallie MacDonald (Secretary)*

**St. Andrew's Presbyterian Church Kamloops Congregational Meeting  
Held August 2<sup>nd</sup> 2020 Following the Morning Worship Service**

The initial notice for the congregational meeting set for August 2<sup>nd</sup> following the worship service was announced and send out to the congregation July 19<sup>th</sup> 2020. The congregational meeting was held following the morning worship service and included members and adherents present within the sanctuary as well as those connected via the live-streaming. Having people present via life-streaming was new to us but necessary because of the Covid-19 pandemic which restricts the total number meeting at one time to a maximum of 50 and also entails social distancing within the sanctuary of 2 meters or more. This meeting was to address the need of additional funds required from the congregation to complete the live-steaming project that was initiated when worship services were disallowed due to the Covid-19 pandemic. Approval from the congregation is required as this project was not included in the church's 2020 budget which was endorsed in late February 2020 at the Annual General Meeting.

Pastor Steve opened the meeting and reviewed the monies the congregation has received so far from various funding agencies to purchase the various pieces of equipment to make live-streaming of our worship services possible. Neil MacDonald was thanked for all the work he put in to make live-streaming materialize. The church has received monies from the Presbyterian Innovation Ministry Project (\$5,000), Kamloops Presbytery (\$5,000) and from our National Church (\$1,000) for a total of \$11,000. The proposed budget for the completion of the live-streaming set-up is estimated to be \$14,683. We are therefore in need at least of and additional \$3,683. The new upgrading equipment would include a new more powerful projector and a large retractable screen to be suspended from the ceiling at the front of the church sanctuary.

After questions for clarification the motion presented to the congregation was:  
I, Klaas Broersma, move and Neil MacDonald seconds, that St. Andrew's Presbyterian Church make available up to \$5,000 to be released from operational and/or the trustee funds to continue with our audio-visual upgrades that are necessary for recording and live-streaming of church worship and other events. **Carried.**

The meeting was adjourned and closed with prayer.

Pastor Steve Filyk



Session Moderator

Klaas Broersma



Clerk of Session



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## Session Report 2020

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Looking back and reflecting on 2020 we know it was a very different year from 2019. Restrictions were imposed on the worship services and meetings because of the COVID-19 pandemic. We were able to meet as a Session in the Boardroom for January, February and March, but session meetings in the following months used Zoom.

We were able to hold the Annual General Meeting (AGM) on February 23<sup>rd</sup> after the worship service in the Lower Hall, before pandemic meeting restrictions were imposed. This gave us an opportunity to receive all the reports and accept the budget for 2020. This year's AGM meeting will be very different as we cannot meet in person as a congregation in our church facility. Over the past year many of us have adapted to meeting online by using Zoom or some other program, and sending information by email.

St. Andrew's Session consists of the same 6 elders as in the previous year: Keith Boughton, Klaas Broersma, Bill de Fouw, Dave Gulley, Marion Hannaford, Berna Porter, and our minister Pastor Steve Filyk. Pastor Steve moderates the session and Klaas Broersma is the Clerk of Session. Marion Hannaford is the Alternate Clerk when Klaas Broersma is absent.



Looking at last year's January session meeting minutes it was observed that session was already actively looking at live-streaming our worship services before we were impacted by Covid-19. In the minutes we read "*The needs and costs of live streaming for our church services will asked to be looked into by Neil MacDonald, and to be included in the 2020 budget.*" Neil MacDonald worked hard to make this happen and still is hard at work to live-stream our weekly worship services, also now with some help from various younger and older church members. As our church was already looking at livestreaming the Sunday worship services it came together fairly quickly.

Session met more often over the last year to address some of the issues imposed on us because of the pandemic. The ministry of pastoral care, worship, Christian education, stewardship, and mission were still able to be administered. Session met a few extra times to address how we would function as a church during the pandemic. There was one special meeting (after the worship service) in July to make sure things were organized properly for the time Pastor Steve and family were on holidays for the month of August.

We are thankful for those that were part of the pulpit supply when Pastor Steve was away for Rocky Mountain Chaplaincy work, at meetings or on vacation with the family this summer. Those from our congregation that that led worship over the last year were Pastor Harold Wiest a

few times, Klaas Broersma and Marion Hannaford. Now that St. Andrew's live-streaming we are able to present pre-recorded sermons and messages as part of or even the whole service. We received and were able to use pre-recorded sermons and messages intended specifically for Kamloops from Rev. Todd Statham, Rev. Dr. Ross Lockhart and Rev. Dr. Richard Topping.

St. Andrew's session's representation at the Kamloops Presbytery meetings held this past year was by Pastor Steve as minister and Klaas Broersma as representative elder. The first meeting in March was held at Cache Creek while the other two meetings were using Zoom. Pastor Steve was installed as the Moderator of the Kamloops Presbytery in March. Our Presbytery includes all the Presbyterian churches from Kitimat in the north-west, to Penticton in the south. Usually Synod BC meets in October but this year's meeting was cancelled because of COVID-19.

One of the highpoints this past year was having another membership class. This time we met using Zoom in November and December as it was decided not to meet face to face. The membership meetings were very enjoyable and edifying and were attended by David Ho, Tana Coetzer, Natika Bock and Marion Dover. Pastor Steve led the meetings and Klaas Broersma and Marion Hannaford also took part in the meetings.

As a Session we are grateful to be able to serve the congregation of St. Andrew's Kamloops. We hope and pray that this congregation will continue to grow in the knowledge and understanding of God's fulfilled promises that we receive through Jesus Christ our Lord and Saviour.

Respectfully Submitted by Klaas Broersma

| <b>Session Account Funds 2020</b> |                    |             |                   |                |                  |
|-----------------------------------|--------------------|-------------|-------------------|----------------|------------------|
|                                   | <b>2019</b>        | <b>Cash</b> | <b>Withdrawal</b> | <b>Deposit</b> |                  |
| <b>Jan 1</b>                      |                    |             |                   |                | <b>\$ 525.26</b> |
| Jul 21                            | Cheque             |             | \$ 103.59         |                |                  |
| 2020                              | Service Charges    |             | \$ 7.35           |                |                  |
| 2020                              | Interest           |             |                   | \$ 0.23        |                  |
| Dec 31                            | Cash on hand       | \$ 20.00    |                   |                |                  |
| <b>Dec 31</b>                     | Account            |             |                   | <b>\$ 0.23</b> | <b>\$ 414.55</b> |
| <b>Dec 31</b>                     | <b>Total funds</b> |             |                   |                | <b>\$ 434.55</b> |

The Session Fund consists of money that the elders donate at the end of each session meeting and is used at the discretion of Session. This year all of our meetings have been using Zoom except for at the beginning of the year. So very little money was collected this year resulting in a decrease of funds in the account. Some books were bought as gifts and we have \$20 on hand. The year-end amount in the account for 2020 totaled \$434.55.

Klaas Broersma, Clerk of Session

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## Board of Managers 2020

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### 2020 Report from Board of Managers

Last January, a (joint with Session) ad-hoc committee was proposed and established. The goals of this committee were to review the building needs to develop a plan for maintenance, repair and/or upgrade. This will be revitalized shortly.

We are all aware of the significant impact Covid has had on our church resulting in great changes to our worship services. The first week we were able to live-stream our service using an old video camera and bits and pieces scraped together. With a few bumps along the way, each week has been provided online. Because this project was not in the plan, we were able to access some grant funding and special gifts to enable the purchase of various cameras, and computer equipment including the large drop-down screen installed to display bulletins and hymns for the congregation participation (when they can attend).

Renting our parking lot during the hospital construction has provided \$20,000 income over the last two years, but not without a few concerns. We heard concerns about overparking and reviewed that issue with the user. We will also keep that in mind should the second stage of construction go to the same contractor. The first stage is nearing completion and use of the lot is noticeably less already. We do hope to re-arrange the concrete dividers to increase the efficiency of the lot, and the number of spaces.

Due to Covid the various users of our building have not been able to hold their usual events, and we are now down to just one regular tenant. The YMCA has rented the lower hall for their after-school daycare program (2:00-5:30 pm), and in the summer they use the same space for full time day camp. The income from the rental is significant and when we are in regular operations, some timing conflicts do arise, however we feel it is important to make some concessions as having this space available has enabled the Y to keep this important service available to our community families.

Many thanks to all the volunteers who silently keep things running smoothly this year, and a special thanks to Jarrett and Terry for keeping the grounds looking good all year.

Neil MacDonald  
on behalf of the Board of Managers



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## Live-Streaming Service, Zoom Bible Studies & Spiritual Biographies

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### Worship Service

On March 20, 2020 we announced our decision to close the church and cancel the upcoming public gathering for worship. What followed shortly was a government decision to shutter mass gatherings. The result of this was a sudden and shocking change in our worship life and our community life.

While we had already begun recording the sermon portion of the service, we were now forced to find a way to make the entire service accessible online. This involved everything from finding music that we were licenced to use online to finding the best angles for cameras. The biggest leap was in acquiring the equipment and knowledge to bring what happens in church into people's living rooms.

As small gatherings were permitted, these partial openings demanded further change. Now we needed to provide services for BOTH a gathered congregation as well as those who were joining in from their homes. Once again this involved more equipment and knowledge.

Through all the change God has been faithful. In less than a year we have moved from recording small bits of a service on an iPhone, to fully streaming a service for a hybrid gathered/remote congregation with multiple camera angles, graphics, and onscreen lyrics. We have made a 30-year update in a short span of time.

Growing this area have demanded experimentation and much learning. Sometimes it felt like we were moving backwards, but God has helped us all persevere.

We are grateful for your patience. We are blessed to have had the industry and technical wonders of Neil MacDonald who put in countless hours and shed more than a few tears in trying to discover workable solutions.

We have some ways to go make our AV/Streaming more effective and permanent. In particular we are training a team of additional operators and need further funding for improvements. That being said we have made incredible strides. We should be extremely proud and grateful that we have come so far in such a short time.

### Online Studies

The very week we closed the church doors, we started a weekly online Bible study on the videoconferencing software Zoom. Using Zoom hasn't been easy for everyone, but the study's persistence after almost a year is a clear indicator of its success. Every week we are able to meet together, read the Bible together, ask each other questions, and pray together. I am particularly grateful for the opportunity to explore the coming Sunday's passage with others. I





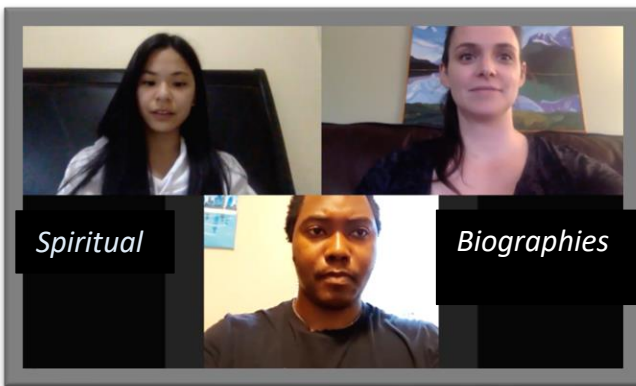
feel that my sermons have benefitted from everyone's comments and their queries, and I look forward to the meeting each week.

### Spiritual Biographies.

Shortly after the church doors were closed, I shared a brief online devotional. It was a time of anxiety and I felt we all needed more connection and encouragement. But instead of sharing further weekly (or gasp) daily devotionals, I thought it would more valuable to hear from other members in the community.

I asked a number of you to prepare a short video testimony about how God has helped you in a time of difficulty. Many of you did. Thanks to: Jarrett, Mo, Megan, Vicci, Stephanie, Max, Erin, and Miranda (sorry if I missed anyone). These videos while all excellent in content, varied in

technical quality as the depended on each person's resources. It was clear that the church could benefit from new expertise and know-how in producing these testimonials, while at the same time increasing our capacity to continue improving our livestreaming.



In order to further these two missions, Session applied for a number of grants and received \$11,000. With new equipment on hand, and with the help of Dan Lal, a social media marketer and amateur videographer, we began producing additional testimonials with greater technological

competence and flair. These 'spiritual biographies' remain available online, and have been shared in a variety of different contexts. Thanks to: Natika, Jarrett, Sephera, Amy, Keith & Kathy, Marion, Mo & Linda, David, and Floris. We are hoping that more of you are interested in sharing your story and encouraging both the community at St. Andrew's as well as others online.

Respectfully submitted,  
Steve Filyk



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## Music Ministry

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As I sit down to write this report, today, January 28th, marks 1 year since the announcement of the outbreak in British Columbia of a strange virus called Covid-19. How our lives have changed!

The year began with our typical blaze of glory as all members of the Praise and Worship Team and the Choir enthusiastically reconvened following a break for Christmas and New Years. Getting back together to tell stories and rev up for more joyful learning and singing together was high on our "To Do" list.

Then the middle of March came and we were thrown for a loop when the Lord's House and His people were given the order to discontinue meeting for services and all church gatherings. This was due to the concerns regarding the spread of the virus Covid-19 which was affecting people around the world at a horrific rate. So, at that time the choir was disbanded and the P&W Team discontinued until further notice. Fast forward to the end of the year, and that order has not been rescinded.

What happened? In February, discussion had begun about live-streaming our Sunday morning Worship Services on Social Media through Facebook. We would broadcast our service each Sunday morning at 10:00 AM, our regular service time. A recording of the service was also made available for viewing through the church web site. With the closure of church services, Live-Streaming began March 22nd. It was and is quite a learning curve! Many things have been tried, tested and continue to be tweaked. Without our knowledge of what was to come, the Lord was preparing the way to take His word from His house and pave a pathway into the world. What an amazing God we serve!

Soon after the church doors were closed, we began hearing that our people were missing the fellowship of singing and being together. So, on Sunday afternoon, May 29th, people began arriving with lawn chairs and water bottles and set up in the church parking lot. A stage area had been built by Neil MacDonald and an Electric Piano placed on it. Several people with health issues remained in their cars and joined in the singing. Hymnals were distributed and 45 people enjoyed an hour and a half singing "Favourites." We were also joined by a couple of neighbors. Pastor Steve shared with us about his week which had been concentrated largely on the Snow Birds plane crash in Kamloops and the death of one of their team members. That outdoor gathering seemed to make a big difference for several who attended! Gathering together for study, fellowship and encouragement is a big part of who Christians are and what we do.

As for music in the service, all instruments and voices need to go through a microphone in order to be heard. We do not have an endless supply of mics, stands and cords, but we use what we have. The Piano, Lectern, Pastor Steve & Charlene are mic'd as well as 2 mics positioned to pick up whoever is sitting in the front pew on either side of the aisle. Those people do not need to wear masks since there is no one in front of them. And to God's glory we sing!

When the Advent/Christmas season came and we didn't have a choir to share the joyous music we are used to, we had to get creative and think outside the box using the "Bubble" theory. We enjoyed the beautiful voices of Rod and Julie Simmons who shared an arrangement of "In The Bleak Mid-Winter" and a duet of "What Child is This" by Joel and Charlene Wiest. Each Sunday service was graced with several songs and Carols of the season.

A "Blue Christmas" service was put together and streamed on Monday, Dec. 21st focusing on Loss and Pain. Christmas Carols were interspersed between Scripture and other dramatic readings.

The annual Christmas Eve service was pre-recorded and broadcast on Christmas Eve. The beautiful Creche, built by Dave Stasich, was once again put to use as Mary and Joseph, Angels, shepherds, animals, The Star, the Wise Men and Jesus made their way to the shelter with the help of Elias and Ivy, Mike and Bethany Wiest, between Scripture Lessons, Character Descriptions and Carols. It was a lovely service of blessing.

Looking back over the year, it sure has been different!!! The choruses we usually learn throughout the year are waiting to be taught. We believe the shared melodies and harmonies will one day be sung and heard together again.

The gatherings may be stopped and the church doors locked, but the song in our heart will sing, Sing, SING! Glory to God in the Highest!

Thoughts submitted by Charlene Wiest, Minister of Music



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## Community Outreach 2020

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As I have reviewed this past year for the various ways we have sought to serve our community, it is clear that these efforts have been both numerous and varied. Some were led primarily by individuals and others were led by teams. Some were focused on our closest geographic neighbours (the Sagebrush community) while others were focused on the broader community including our own networks of friends.

The second half our Alpha course ran through January and February. Alpha received funding from both our church and our Presbytery and operated out of a local café, after hours. Both ventures attracted friends and strangers from outside of our church community.

Following the success of the Alpha Course, we offered an online Youth Alpha which ran from May to July. This course was well attended by youth with both strong and weaker connections from the church. We also had outsiders drop in.

We continued our involvement with the FOCUS club (Fellowship of College and University Students) hosting a meal in February before COVID-19 became a concern.

Because of COVID-19 there was no involvement with the Sagebrush Neighborhood Association's annual creek clean-up, or the neighbourhood block-party. We were however able to provide financial support for a new gate that will be installed at the Old Men's Cemetery that lies adjacent to our property.

We entered into a discussion and found funding from Presbytery to provide a 'grab n' go' breakfast for hungry students at South Kamloops Secondary School. Because of COVID-19 this program never launched. Since we had set aside funds for this program that were not spent (Presbytery funds were returned) Session decided in December to give them to the school to support needy families. This gift was greatly appreciated and the school hopes that we can partner with them on this breakfast program in the future.

As mentioned elsewhere in this report, there was a take-out Christmas dinner hosted by the McDonald's that sent out meals to folks from within our community and those outside of it, anyone who was not cooking for themselves. The meal was substantial and greatly appreciated. Part of the funding for this meal came from donations given to the church in response to the offer of free facemasks made for the community. Special thanks to Amy Fonseca for her many hours of sewing.

It seems that reaching out into the community is a growing focus at St. Andrew's. I look forward to seeing both these continued efforts and new ones blossom in 2021.

Steve Filyk



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## Christmas Dinner “Drive-In”

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Christmas 2020 was different for everyone and with limits on our social circles, we had to cancel our families’ dinner at the church. Of course, we still wanted to cook, so sent out the call to the elders to see who would like to order a dinner for pick- up or delivery. We cooked a few turkeys the week before, and made some pies, and on Christmas day the veggies were added to the packages. We masked-up and the Filyks joined us in packaging the dinners, topping them with a lovely box of sweets for each delivery made by friends at church.

We enjoyed seeing the pick-up/delivery drivers as 50 dinners went out the door between 4:00 and 5:00 – many to our church friends dining alone, or new friends in the community also dining alone, and several smaller families, with a boxed dinner for their Christmas day.

It was a fun day that we completed with take-out dinner to share with Grace (Hallie’s Mom).

Neil and Hallie MacDonald

Total expense \$425

*Love came down at Christmas,  
Love all lovely, love divine;  
Love was born at Christmas,  
Star and angels gave the sign.*

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## Knitting Group

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Well, as we all know, 2020 was a bit of a year. And to be completely honest, the last of the numbers I wrote down for Prayer Shawls made and given was in February, 2020, at the last meeting before everything changed. At that point 42 had been made and were in the process of being delivered.

Since then we have given out at least 10 more. I have noticed an increase in demand since September, but we had not kept up our knitting (I suspect many of us were busy making masks). A couple of times I sourced some from Prince George, which is why the call for knitters went out. I have not been disappointed. I now have 7 shawls to wrap up, two of which have already been spoken for and we have at least one new person knitting for us.

Shawls have been taken to people connected to Steve in the military, to colleagues of mine going through difficult times, to congregants and to neighbours. I frequently get notes or words passed on to me about how much it meant to the recipient to receive one of these shawls. I’m truly proud to be a part of this ministry and hope that we can continue to care for our community in this way, particularly in these challenging times.

Amy Fonseca



*I had a wonderful prayer shawl delivered by Pastor Steve today. I am so beyond grateful. It's in my favourite colours! I am so blessed to have such a wonderful church family and can feel your prayers and warm hugs! - Kerri*

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## Nursery Report

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St. Andrew's nursery is staffed by two volunteers during each worship service, for children up to 3 years. An encouraging environment is provided, focusing on Christ's love, and the children's enjoyment. We are happy for parents to be able to attend the service while we interact with their children. There has been a variety of our church family members caring for the children.

We were enjoying our church family children and visitors, until mid-March when the pandemic prevented us from gathering in the church building. Since then, although the church was open for some months, the nursery remained closed. We could not safely maintain physical distancing there.



So, we are missing caring for the young children. We enjoy them very much. We look forward to when we are able to open the nursery again.

God bless you all, Kathy Boughton

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## Sunday School Report

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In January, the Sunday School was using the Deep Blue Bible curriculum with the One Room Sunday School version. The curriculum is a weekly adventure through the Bible for children which includes adventures experienced by the 'characters' of the curriculum, exciting stories from the bible, science experiments, arts and crafts, and active games which are all combined into a living-faith experience that will help children discover what it means to be a disciple of Jesus Christ today!

Each Sunday morning, children were invited to go to the Sunday School room during the last verse of the hymn following the children's sermon until parents pick them up following the service in the sanctuary. On communion Sundays or other special events, the children stayed in the sanctuary to be with their families.



In April, we could no longer meet in the church and so the Sunday School lesson was packaged for parents to receive electronically with the lesson and activities adapted for individual home use. The uptake of the activities was sporadic and everyone was under strain due to the COVID pandemic protocols. I also discovered that the Deep Blue curriculum was cancelled for the upcoming year.

Over the summer, I found a new curriculum by The Meeting House which lent itself to online delivery, even though it is designed for face-to-face delivery. Starting in September, 3 age-group Zoom meetings were designed with Preschool (ages 3-5) at 8:30 am, Youth (grades 6-8) at 8:30 am with Pastor Steve and Sephora, and St. Andy's Kids (Grades 1-5) at 9:10 am. In attendance have been 2-3 preschool, 2-3 kids, and 2 youth. Many find attending through Zoom from home before the church service challenging, but kudos to those who have persevered.

The Sunday School continues to direct our offering to the Women's Missionary Society to help with the costs of supporting our foster children, although offerings have not been collected since we haven't been meeting face-to-face. Hallie MacDonald oversaw St. Andy's annual shoe box project again this year, with creativity to meet the pandemic protocols. Well done!

Our thanks to all who continue to pray for and support our Sunday School. We encourage you to meet the children and see how much fun Sunday school can be.

Respectfully submitted,  
Marion Hannaford

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## Operation Christmas Child Report

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In order to follow health safety protocols during 2020, but still wanting to have our children experience the pleasure of filling up a shoe box with gifts for others, the congregation stepped up with gifts of money to buy the "stuffing" and our list of participants who we invited to come to the church parking lot and choose items to add to the special gift they bring for each box.

The weather co-operated and we had a couple tents set up just in case, in front of the church, the families came to fill up the boxes for this year! Although we all missed the party and fellowship that we enjoy when we can come together, we were still able to bless children with shoe boxes, and 31 were filled up and ready to go before the deadline. Total gifts from offering of \$657 covered the expenses for filling the boxes, and the church contributed the \$310 (\$10 per box) to cover the shipping expenses.

Many thanks to all contributions of knitting and money and prayer as we seek to share the good news with children and families in need.

Children at St. Andrew's have been filling boxes for many years – Stephen and David Boughton filled boxes as little boys, and they are both married now!!

For more information about Operation Christmas Child, visit the website [www.Samaritanspurse.ca](http://www.Samaritanspurse.ca)

With many thanks,

Hallie MacDonald, and the box-fillers.



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## Library Report

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**Mission Statement:** St. Andrew's Library is to be a dynamic resource that provides information to advance learning about God. It is to stimulate Christian growth and to encourage reading. The Library is to enhance the quality of worship, witness, nurture, education and ministry.

**Library Stewards:** Ann Gerrits and Amy Fonesca

**Budget:** \$500 **Actual Spent** \$50

**Total Books:** 834

- 141 books added in 2019
- A few book donations from church members
- 13 books series were completed (total of 26)

**2021 Plans:**

- Continue adding new books
- Complete more book series
- See increased use from congregation



Submitted by Ann Gerrits

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## Sunday Coffee Fund

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We are all missing socializing with our church family – we did get a few weeks in at the beginning of the year, and did not spend a lot of money for expenses as a generous person supplied a lot of tarts and other sweets. Thank you to all who helped in many ways, especially putting up chairs etc. We would appreciate more help with coffee on Sundays once we are able to do get back to enjoying our coffee, treats and visits!

Kay Mori



| Coffee Fund - 2020     |        |                 |
|------------------------|--------|-----------------|
| Opening balance        |        | \$ 235.00       |
| Cash received          |        | 558.95          |
| Discrepancy            |        | 33.34           |
| Art Knapps             | 44.79  |                 |
| Cookies                | 7.45   |                 |
| Forwarded to WMS       | 732.00 |                 |
|                        |        |                 |
| <b>Balance on hand</b> |        | <b>\$ 43.05</b> |



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## Men's Bible Study

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During the Winter and Spring and Fall of 2019, a group of seven to twelve men met on the last Saturday of the month at 8:30 a.m. for breakfast, study and good fellowship. Each month, September to June, Dave Gulley led a discussion of a program by Ray Vander Laan, entitled "A Clash of Kingdoms."

Thanks to Neil MacDonald for providing the breakfast.

In 2020 the men's breakfast and study met two times before Covid restrictions came into effect. It is our plan to begin again as soon as Covid restrictions allow.

The study is described as an "experience of the Bible in historical context." discussion was lively and helped all of us to think more critically about our faith and Christian service. We have studied sessions entitled, "The Gospel of Caesar, The Believers and The Powers of Darkness." The program for 2020 will focus on mission of Paul in Greece. The title is "The Clash of Cultures Part 2."

Dave Gulley

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## Ladies' Bible Study

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Our group was able to meet for just over two months at the beginning of the year before we were shut down by the CoVid-19 Virus outbreak and the ensuing restrictions. We were unable to gather for lunches at various eateries over the summer, as has been our usual practice but some of us did gather in a park for an outdoor visit, which was a special treat. We were able to meet again starting in October but only until the second week in November when we were again shut down. This last time of gathering found us in the lower hall wearing masks on our arrival and departure with the mandatory chair spacing between us. A list of those present was kept each time we gathered in order to "contact trace" should anyone in our group get the virus, but fortunately it was not needed. We brought our own coffee and food. We didn't quite finish our study on the book of James, but we did manage to choose our next study which will be on the Parables. Jenny has ordered our new Life Guide Bible Studies books which we will use after we complete the last chapter of our current study of the book of James.

We missed the year end Traditional Christmas Gathering of our church ladies and visitors. This has been a lonely time for many of our ladies. But I have been encouraged by the way our folks have used email and phone calls to stay in touch with each other, food has been dropped off where needed, and a few have regularly walked together. The "fruit of the spirit" has never been more apparent.

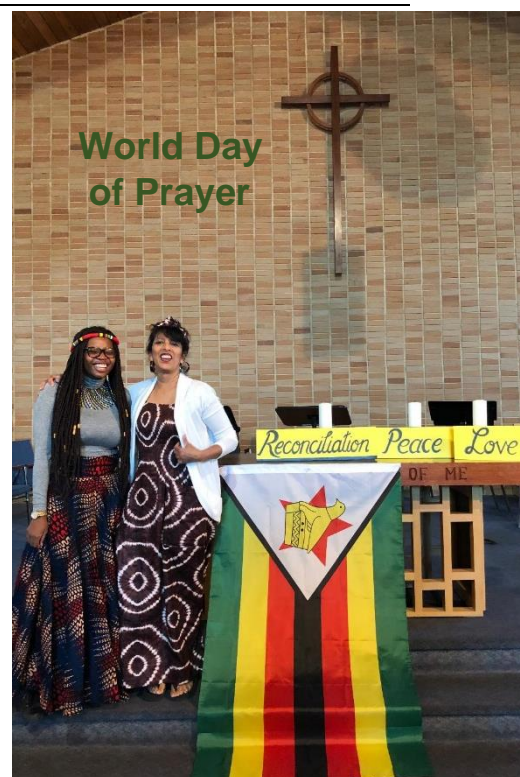
Submitted by Berna Porter

***Galatians 5; 22-23 But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law.***

## Presbyterian Women

Although the activities of Presbyterian Women were somewhat curtailed by the pandemic in 2020, the ladies were still able to achieve some goals. We managed to meet six times with an average attendance of eight people each time. Fundraising was limited to the Spud Lunch in March, but thanks to a previously healthy bank account and a generous donor, we were able to buy a tea trolley for use at coffee times outside; obtain a highchair for toddlers; buy decorations for Thanksgiving, Christmas and Advent; contribute to coffee times; help organize the outdoor Sing-A-Long; and support the WMS, the Y Women's Emergency Shelter and the World Day of Prayer. The ladies look forward to resuming their regular activities when the lock-down is over.

Any ladies in the congregation who feel they might enjoy participating with this group please see Charlene or Gerry for further information. Under regular circumstances, Presbyterian Women meet in the Tea Room on the second Tuesday of each month at 9:30 a.m. Join us. We would love to have your ideas for new activities.



| <b>Financial Statement of Presbyterian Women</b> |                |                    |  |                             |                    |
|--------------------------------------------------|----------------|--------------------|--|-----------------------------|--------------------|
| <b>January 1 – December 31, 2020</b>             |                |                    |  |                             |                    |
| Share Account Balance                            |                | 7.78               |  | Bank Balance forward        | <b>2,389.61</b>    |
| Dividend                                         |                | 0.27               |  | Receipts:                   |                    |
|                                                  | <b>Balance</b> | <b>\$ 8.05</b>     |  | Transferred from On Hand    | 80.00              |
|                                                  |                |                    |  | Excess from Coffee Fund     | 637.00             |
| Investment Savings Balance                       |                | 4,095.22           |  | Spud Lunch                  | 612.50             |
| Bank interest                                    |                | 9.68               |  | Catering                    | 1,500.00           |
|                                                  | <b>Balance</b> | <b>\$ 4,104.90</b> |  | Donations                   | 240.63             |
|                                                  |                |                    |  | Sale of Kitchen supplies    | 10.00              |
|                                                  |                |                    |  | Bank Interest               | 1.21               |
|                                                  |                |                    |  | <b>Total Receipts</b>       | <b>3,081.34</b>    |
| Cash on Hand balance                             |                | 47.25              |  | Expenses:                   |                    |
| Receipts form meetings                           |                | 64.40              |  | WMS fro Coffee Fund         | 637.00             |
| Tranferred to bank                               | -              | 80.00              |  | Spud Lunch exp              | 148.04             |
| Stationery                                       | -              | 2.72               |  | Catering Expense            | 99.18              |
|                                                  | <b>Balance</b> | <b>\$ 28.93</b>    |  | Kitchen Expense             | 55.99              |
|                                                  |                |                    |  | Decorations                 | 44.79              |
|                                                  |                |                    |  | Donation - Y Women's Shelte | 100.00             |
|                                                  |                |                    |  | Stationery - Cheques        | 86.50              |
|                                                  |                |                    |  | <b>Total Expenses</b>       | <b>- 1,171.50</b>  |
| <b>TOTAL ASSETS</b>                              |                |                    |  |                             |                    |
| as of December 31, 2020                          |                |                    |  |                             |                    |
| <b>\$8,441.33</b>                                |                |                    |  | <b>BANK BALANCE</b>         | <b>\$ 4,299.45</b> |

## Women's Missionary Society

Please pray for our sponsor children.

We have a few members who are very faithful and support our causes, such as Haitian women's issues and the Christian Children's Fund. Many members of the congregation have been supportive as well. The money from our Coffee Fund also supports our needs. Thank you for your support in many areas.

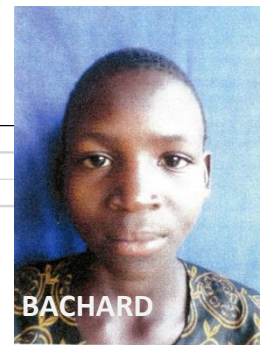
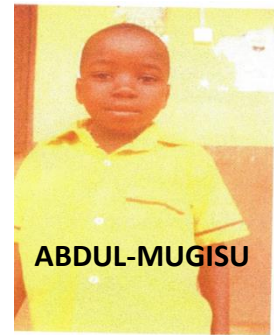
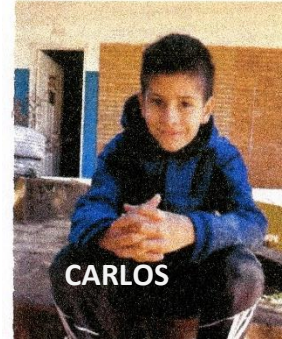
Our group studies people in other areas of the world and we decide which ones need help in prayer and finances. Because of Covid 19 we have not met as a group since last February. We hope that the pandemic will end and we can meet in person soon. We have not used Zoom because not all members have computers or the skills to connect.

At present we do not have a secretary for our group so I am coping as well as I can. I have been on a national Zoom meeting online and there were many groups. But in BC we seem to be the only group. So we are hanging on by a thread! If there is anyone moved to help us out it would be an answer to prayer and very much appreciated. I cannot imagine a congregation without a mission approach!

Please keep us in your prayers and thank you for your support!

Blessings and love,

Kay Mori



| Women's Missionary Society Annual Treasurer's Report - 2020 |             |                    |                  |
|-------------------------------------------------------------|-------------|--------------------|------------------|
| <b>General Fund</b>                                         |             |                    |                  |
| Opening Balance –Jan 1, 2020                                |             |                    | \$ 400.18        |
| <b>Receipts</b>                                             |             |                    |                  |
| Interest                                                    | \$ 0.07     |                    |                  |
| Donations – General Fund                                    | 1,335.00    |                    |                  |
| Donations - Haiti Mission Project                           | 850.00      |                    |                  |
| <b>Total Receipts</b>                                       |             | <b>\$ 2,185.07</b> |                  |
| <b>Disbursements</b>                                        |             |                    |                  |
| WMS Toronto - General Fund                                  | \$ 1,550.00 |                    |                  |
| WMS Toronto – Haiti Mission Project                         | 1,000.00    |                    |                  |
| <b>Total Disbursements</b>                                  |             | <b>\$ 2,550.00</b> |                  |
| <b>Closing Balance –Dec 31, 2020</b>                        |             |                    | <b>\$ 35.25</b>  |
| <b>Foster Children</b>                                      |             |                    |                  |
| Opening Balance –Jan 1, 2020                                |             |                    | 590.37           |
| <b>Receipts</b>                                             |             |                    |                  |
| Interest                                                    | \$ -        |                    |                  |
| Donations                                                   | 1,081.25    |                    |                  |
| Presbyterian Women – Coffee Fund                            | 637.00      |                    |                  |
| <b>Total Receipts</b>                                       |             | <b>\$ 1,718.25</b> |                  |
| <b>Disbursements</b>                                        |             |                    |                  |
| Monthly payments for 3 children                             | \$ 1,404.00 |                    |                  |
| Gifts                                                       | 270.00      |                    |                  |
| <b>Total disbursements</b>                                  |             | <b>\$ 1,674.00</b> |                  |
| <b>Closing Balance –Dec 31, 2020</b>                        |             |                    | <b>\$ 634.62</b> |
| <b>Expense Fund</b>                                         |             |                    |                  |
| Opening Balance – Jan 1, 2020                               |             |                    | 46.55            |
| Receipts – Donations                                        |             | 17.60              |                  |
| Disbursements – donation to A Way Home                      |             | 20.00              |                  |
| <b>Closing Balance –Dec 31, 2020</b>                        |             |                    | <b>44.15</b>     |

## Trustees Report

The Trustees of the Kamloops St. Andrew's Presbyterian Church have 2 bank accounts (chequing and savings), and 5 Guaranteed Investment Certificates (GICs). The savings account on December 31, 2020 had \$10,384.82, while the amount in the chequing account was \$55,362.24. Five one-year GICs totalling \$55,000 were financed that all mature in 2021. The trustees have a total of \$120,747.06 under their care. Of this total, \$26,000 has been restricted as manse money that cannot be used for any other purpose without Presbytery approval.

Submitted by trustees: Klaas Broersma, Jarrett Schill and Dave Gulley

| <b>Trustee Current Account Funds – 2020</b>                 |                                              |                    |                     |                      |
|-------------------------------------------------------------|----------------------------------------------|--------------------|---------------------|----------------------|
| <b>CIBC Growth Account 07050-63-22018</b>                   |                                              |                    |                     |                      |
| <b>Year 2020</b>                                            |                                              | <b>Withdrawals</b> | <b>Deposits</b>     | <b>Balance</b>       |
| Jan 01                                                      | Account Balance ( Jan 1, 2020)               |                    |                     | \$24,719.57          |
| Jan 31                                                      | bank fee                                     | \$0.22             |                     |                      |
| Apr 30                                                      | GIC matured                                  |                    | \$ 25,600.00        |                      |
| May 4                                                       | transfer from Chequing Account 07050/4902068 |                    | \$ 15,000.00        |                      |
| May 4                                                       | new CIBC GIC (1.5%, Matures May 4, 2021)     | \$10,000.00        |                     |                      |
| May 4                                                       | new CIBC GIC (1.5%, Matures May 4, 2021)     | \$10,000.00        |                     |                      |
| May 4                                                       | new CIBC GIC (1.5%, Matures May 4, 2021)     | \$10,000.00        |                     |                      |
| May 4                                                       | new CIBC GIC (1.5%, Matures May 4, 2021)     | \$10,000.00        |                     |                      |
| May 5                                                       | new CIBC GIC (1.25%, Matures May 4, 2021)    | \$15,000.00        |                     |                      |
| Dec 31                                                      | monthly interest for 2020                    |                    | \$ 65.47            |                      |
|                                                             | <b>Total Funds</b>                           | <b>\$55,000.22</b> | <b>\$ 40,665.47</b> | <b>\$10,384.82</b>   |
| <b>Chequing Account 07050/4902068</b>                       |                                              |                    |                     |                      |
| <b>Year 2020</b>                                            |                                              | <b>Withdrawals</b> | <b>Deposits</b>     | <b>Balance</b>       |
| Jan 01                                                      | Account Balance ( Jan 1, 2020)               |                    |                     | <b>\$8,465.03</b>    |
| Apr 30                                                      | CIBC GIC (2.40%, Matures April 30, 2020)     |                    | \$15,360.00         |                      |
| Apr 30                                                      | CIBC GIC (2.40%, Matures April 30, 2020)     |                    | \$15,360.00         |                      |
| May 4                                                       | GIC withdrawal                               | \$15,000.00        |                     |                      |
| Sep 14                                                      | CIBC GIC (2.40%, Matures April 30, 2020)     |                    | \$31,691.02         |                      |
| Oct 14                                                      | cheque to church general account             | \$513.81           |                     |                      |
| Dec 31                                                      | <b>Account Balance</b>                       | <b>\$15,513.81</b> | <b>\$62,411.02</b>  | <b>\$55,362.24</b>   |
| <b>Year 2020 SUMMARY OF INVESTMENT (GICs) 00075-1465372</b> |                                              |                    |                     |                      |
|                                                             |                                              |                    | <b>matured</b>      | <b>Invested</b>      |
| Apr 30                                                      | CIBC GIC (2.40%, Matures April 30, 2020)     | BBLT-00302         | \$ 15,360.00        |                      |
| Apr 30                                                      | CIBC GIC (2.40%, Matures April 30, 2020)     | BBLT-00329         | \$ 15,360.00        |                      |
| Apr 30                                                      | CIBC GIC (2.40%, Matures April 30, 2020)     | BBLT-00337         | \$ 25,600.00        |                      |
| Sep 12                                                      | CIBC GIC (2.0%, Matures Sep 14, 2020)        | BBGIC-00019        | \$ 31,691.02        |                      |
| May 4                                                       | CIBC GIC (1.5%, Matures May 4, 2021)         | GIC-00019          | new                 | \$ 10,000.00         |
| May 4                                                       | CIBC GIC (1.5%, Matures May 4, 2021)         | GIC-00027          | new                 | \$ 10,000.00         |
| May 4                                                       | CIBC GIC (1.5%, Matures May 4, 2021)         | GIC-00035          | new                 | \$ 10,000.00         |
| May 4                                                       | CIBC GIC (1.5%, Matures May 4, 2021)         | GIC-00043          | new                 | \$ 10,000.00         |
| May 5                                                       | CIBC GIC (1.25%, Matures May 4, 2021) flexi  | GIC-00078          | new                 | \$ 15,000.00         |
|                                                             |                                              | <b>Total</b>       | <b>\$ 88,011.02</b> | <b>\$55,000.00</b>   |
| <b>Trustee Accounts@CIBC</b>                                |                                              |                    |                     | <b>Dec 31, 2020</b>  |
|                                                             |                                              | Savings Account    |                     | \$ 10,384.82         |
|                                                             |                                              | Chequeing Account  |                     | \$ 55,362.24         |
|                                                             |                                              | 5 GICs             |                     | \$ 55,000.00         |
|                                                             |                                              | <b>Total</b>       |                     | <b>\$ 120,747.06</b> |



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## Envelope Secretary Report

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After delivering my “sermon on the ‘amount’” at last year’s AGM, I was encouraged by how many members increased their giving. After the AGM, 55% of members increased their giving. This trend did not continue for the rest of the year, as our worship services were restricted by Covid-19.

The table below breaks down the donations received in 2020 into 5 giving ranges from \$0-\$500 to \$5000, and more. The following four columns provide information on the number, and percentage of donors in each giving range in columns 2 and 3. Columns 4 and 5 provides the total donation amount from each giving range and the percentage contribution of the total donations.

| Table providing information on giving received from the congregation |                                |                           |                      |                           |
|----------------------------------------------------------------------|--------------------------------|---------------------------|----------------------|---------------------------|
| Giving Ranges                                                        | Number of Donors in each Range | % of Donors in Each Range | Donation Amount      | % of Total 2020 Donations |
| \$ 0-500                                                             | 11                             | 18%                       | \$ 2,211.50          | 2%                        |
| \$ 501-1000                                                          | 13                             | 22%                       | \$ 10,463.00         | 7%                        |
| \$ 1000-2510                                                         | 17                             | 28%                       | \$ 29,280.00         | 19%                       |
| \$ 2500-5000                                                         | 11                             | 18%                       | \$ 43,265.00         | 29%                       |
| \$ 5000+                                                             | 8                              | 13%                       | \$ 65,793.68         | 44%                       |
| <b>Total</b>                                                         | <b>60</b>                      | <b>99%</b>                | <b>\$ 151,013.18</b> | <b>100%</b>               |

Respectfully submitted,  
Jenny T. Broersma

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## Treasurer’s Report

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A few quick notes to assist in review of the financial statements.

The **Balance Sheet** reports our total assets of \$162,254 with commitments in these assets (Liabilities and Funds) of \$19,138, leaving the church an equity position of \$143,117.

The **Statement of Receipts and Expenditures** – Column A for 2020 reports total income of \$196,993 (this is about \$5,000 ahead of last year – which as it happens is the amount of an anonymous, one time gift we received in 2020). Our expenses overall are slightly less than last year, leaving us with an operating surplus of \$11,714.

The **Proposed Budget** for next year (Column C) projects an increase to those we pay and those we fund at 1.5%. The main new item is the Livestream expenses (line 40) which we hope to access some funding for assistance – if we don’t receive such funding, we anticipate a deficit in operations of \$18,753, and if that is the case, we will seek support from our savings (funds with our Trustees).

It is a pleasure to assist you in your accounting needs, *Hallie MacDonald*

**St. Andrew's Presbyterian Church  
Balance Sheet  
For the Year Ended December 31, 2020**

|                                                   | Last year<br>Dec 31 2019 | Current year<br>Dec 31, 2020 |
|---------------------------------------------------|--------------------------|------------------------------|
| <b>Assets</b>                                     |                          |                              |
| CIBC Current Account (Operating)                  | 37,914                   | 40,652                       |
| Funds with Trustees                               | 93,251                   | 94,747                       |
| Funds with Trustees (manse)                       | 26,000                   | 26,000                       |
| GST Recoverable                                   | 1,486                    | 856                          |
| <b>Total Assets</b>                               | <b>158,651</b>           | <b>162,254</b>               |
| <b>Liabilities and Funds</b>                      |                          |                              |
| Special Gifts Received and Disbursed              | 1,248                    | -                            |
| Presbyterian World Service & Development          | -                        | 100                          |
| Minister's Study Fund                             | -                        | 538                          |
| Reserve for Cash Flow                             | 16,000                   | 16,000                       |
| Deferred Income parking Agreement                 | 10,000                   | -                            |
| Accounts Payable                                  |                          | 2,500                        |
| <b>Total Liabilities, Special Gifts and Funds</b> | <b>27,248</b>            | <b>19,138</b>                |
| <b>Equity</b>                                     |                          |                              |
| Opening Balance                                   | 129,139                  | 131,403                      |
| RECEIPTS greater (less) than expenses             | 2,264                    | 11,714                       |
| <b>Total Equity</b>                               | <b>131,403</b>           | <b>143,117</b>               |
| <b>Total Liabilities, Funds and Equity</b>        | <b>158,651</b>           | <b>162,254</b>               |

**Auditors' Report**

We have reviewed the financial books and records of St. Andrew's Presbyterian Church (Kamloops) as provided by the Treasurer.

We have completed a random sample of the transactions and found no significant error.

On this basis, we conclude that the Balance Sheet and Statement of Receipts and Expenditures fairly represent the financial operations and position of the church for the year ended December 31, 2020.

Berna Porter

Jenny Broersma

January 25, 2021

| Note to Balance Sheet:                                  | Activity during the Year |               |               |             |
|---------------------------------------------------------|--------------------------|---------------|---------------|-------------|
|                                                         | open balance             | receipts      | paid out      | end balance |
| <b>Special Gifts Received and Disbursed</b>             |                          |               |               |             |
| Funded project funds remaining(to live stream proj)     | 1,248                    |               | 1,248         | 0           |
| Presbyterian World Services & Development               |                          | 100           | 100           | -           |
| Operation Christmas Child                               |                          | 657           | 657           | -           |
| South Kamloops Secondary (Breakfast/Christmas           |                          | 240           | 240           | -           |
| Pregnany Care                                           |                          | 691           | 691           | -           |
| Saebrush Neighbourhood (Cemetery Project)               |                          | 315           | 315           | -           |
| Womens Missionary Society                               |                          | 360           | 360           | -           |
| Various (P.Women, Masks, Christmas Dinner, Gifts        |                          | 1,761         | 1,761         | -           |
| Livestream 2020 set up equipment etc (grants)           |                          | 11,000        | 13,104        | -           |
| Livestream 2020 (from special gifts balance plus gifts) |                          | 2,104         |               | -           |
|                                                         | <b>1,248</b>             | <b>17,228</b> | <b>18,476</b> | <b>0</b>    |

|                  |                                                                               |           |                |                 |                 |                    |
|------------------|-------------------------------------------------------------------------------|-----------|----------------|-----------------|-----------------|--------------------|
| Page 26          | <b>St Andrew's Presbyterian Church (Kamloops)</b>                             |           |                |                 |                 |                    |
|                  | <b>Statement of Receipts and Expenditures for the year ended December 31:</b> |           |                |                 |                 | brief budget notes |
| <b>Z</b>         |                                                                               |           | <b>A</b>       | <b>B</b>        | <b>C</b>        |                    |
| <b>LAST YEAR</b> | <b>Receipts</b>                                                               |           | Actual         | <b>APPROVED</b> | <b>PROPOSED</b> |                    |
| Jan - Dec        |                                                                               | line      | Jan - Dec      | <b>BUDGET</b>   | <b>BUDGET</b>   |                    |
| <b>2019</b>      |                                                                               | #         | <b>2020</b>    | <b>2020</b>     | <b>2021</b>     |                    |
| 151,896          | Envelope Givings                                                              | 1         | 156,093        | 156,000         | 156,000         |                    |
| 2,161            | Loose Givings                                                                 | 2         | 355            | 2,200           | -               |                    |
| 27,545           | Use of Building                                                               | 3         | 30,545         | 25,000          | 28,000          |                    |
| 10,000           | Use of Bldg - Parking Agreement 2019                                          | 4         | 10,000         | 10,000          | -               |                    |
| <b>191,602</b>   | <b>Total Receipts</b>                                                         | <b>5</b>  | <b>196,993</b> | <b>193,200</b>  | <b>184,000</b>  |                    |
|                  | <b>Expenses</b>                                                               |           |                |                 |                 |                    |
| 6,049            | Building Insurance                                                            | 6         | 6,325          | 6,100           | 6,500           |                    |
| 7,073            | Caretaker                                                                     | 7         | 7,215          | 7,215           | 7,323           | 1.50%              |
| 3,560            | Building Use Co-ordinator                                                     | 8         | 3,917          | 3,916           | 1,400           | reduced re time    |
| 1,796            | Cleaning Supplies                                                             | 9         | 929            | 800             | 900             |                    |
| 11,846           | Repairs and Maintenance                                                       | 10        | 11,239         | 11,000          | 11,000          |                    |
| 8,438            | Utilities                                                                     | 11        | 9,005          | 8,800           | 9,000           |                    |
| <b>38,762</b>    | <b>Total Building Expenses</b>                                                | <b>12</b> | <b>38,630</b>  | <b>37,831</b>   | <b>36,123</b>   |                    |
| 19,160           | Presbyterian Sharing / 10% income                                             | 13        | 19,694         | 19,300          | 18,400          | (10% income)       |
| 5,412            | Presbytery Dues                                                               | 14        | 2,122          | 6,973           | 6,249           | (presbytery)       |
| 1,407            | Christian Educ. (& Nursery & Alpha )                                          | 15        | 1,122          | 2,000           | 2,000           |                    |
| 3,095            | Congregational Life (+ Visual/Library)                                        | 16        | 1,240          | 2,000           | 1,500           |                    |
| 2,554            | Cariboo Presbyterian Church                                                   | 17        | 2,605          | 2,605           | 2,644           | 1.50%              |
| 1,160            | International Student Ministries                                              | 18        | 1,183          | 1,183           | 1,201           | 1.50%              |
| 85               | Operation Christmas Child (shipping)                                          | 19        | 230            | 300             | 300             |                    |
| 1,685            | Young Life                                                                    | 20        | 1,719          | 1,719           | 1,745           | 1.50%              |
| 1,093            | Refuegges & Friends / Renewal Fellowship                                      | 21        |                |                 |                 |                    |
| 435              | Neighbourhood Outreach                                                        | 22        | 1,448          | 1,500           | 3,000           | (session)          |
| <b>36,087</b>    | <b>Total Education Outreach Fees</b>                                          | <b>23</b> | <b>31,364</b>  | <b>37,580</b>   | <b>37,039</b>   |                    |
| 52,275           | Minister's Stipend                                                            | 26        | 53,321         | 53,321          | 54,120          | 1.50%              |
| 25,092           | Housing Allowance and Utilities                                               | 27        | 25,594         | 25,594          | 25,978          | 1.50%              |
| 17,130           | Benefits: CPP & EI Pens'n/Med/Ins/WCB                                         | 28        | 16,194         | 17,250          | 17,250          |                    |
| 1,518            | Study Allowance & Pulpit Supply                                               | 29        | 1,630          | 1,475           | 1,475           | (5@ \$175)         |
| <b>96,015</b>    | <b>Total Minister</b>                                                         | <b>30</b> | <b>96,738</b>  | <b>97,640</b>   | <b>98,823</b>   |                    |
| 8,373            | Director of Music                                                             | 31        | 8,540          | 8,540           | 8,668           | 1.50%              |
| 460              | Music / Choir / CCLI                                                          | 32        | 382            | 750             | 500             |                    |
| -                | Organ Supply                                                                  | 33        | -              | 700             | 300             |                    |
| -                | Organ Piano Repair/Tuning                                                     | 34        | -              | 500             | 500             |                    |
| <b>8,834</b>     | <b>Total Music</b>                                                            | <b>35</b> | <b>8,922</b>   | <b>10,490</b>   | <b>9,968</b>    |                    |
|                  | Technical Support (live stream, biographies)                                  | 38        | 3,156          |                 | 5,200           | new (bd mgrs_      |
|                  | Equipment/Pastor's computer/Monitors                                          | 39        |                | -               | 5,600           |                    |
|                  | <b>Total Livestream Etc</b>                                                   | <b>40</b> | <b>3,156</b>   | <b>-</b>        | <b>10,800</b>   |                    |
| 1,275            | Advertising                                                                   | 41        | 439            | 1,300           | 750             |                    |
| 2,093            | Misc. Expense/postage/bank fees                                               | 42        | 1,948          | 2,200           | 2,200           |                    |
| 2,929            | Supplies & Office Exp                                                         | 43        | 1,706          | 2,750           | 2,250           |                    |
| 3,344            | Telephone / Internet /Website                                                 | 44        | 3,873          | 3,500           | 4,800           |                    |
| 9,641            | <b>Total Office &amp; Miscellaneous</b>                                       | <b>45</b> | <b>7,965</b>   | <b>9,750</b>    | <b>10,000</b>   |                    |
| <b>189,339</b>   | <b>Total Expense</b>                                                          | <b>46</b> | <b>186,775</b> | <b>193,291</b>  | <b>202,753</b>  |                    |
| <b>2,263</b>     | <b>Net Receipts less Expenditures</b>                                         | <b>47</b> | <b>10,218</b>  | <b>(91)</b>     | <b>(18,753)</b> |                    |
| -                | <b>From Trustees (rcpts+ amt for operations)</b>                              | <b>48</b> | <b>1,496</b>   | <b>-</b>        | <b>18,753</b>   | from trustees      |
| <b>2,263</b>     | <b>Net operations after receipts from Trustees</b>                            | <b>49</b> | <b>11,714</b>  | <b>(91)</b>     | <b>(0)</b>      |                    |