

ANNUAL REPORT 2021

ST. ANDREW'S UNITED CHURCH



204th Year



In Memoriam

Beverley Clarke
Claire Fiske
Charles Fowler
Charles Lane
Graham Langley
Inge Martin
John Matthews
Arlene Riches
Doris Roe
Edith Ross
Elvira Gonnella Welch
Alex Wilson

Loving God,

We thank you for those who have gone before us –
your people who served and worshiped in this place.
We are grateful for their contribution and we ask for grace
and strength to build on their foundation.
May we continue to serve you in ways of love and faithfulness.

Amen.

TABLE OF CONTENTS

ANNUAL REPORT 2021

Letter from Chair of Council	3
Minister's Message.....	5
Message from Kevin Parks.....	8
Regional Council 15.....	11
Congregational Roll.....	14
2021 Annual General Meeting Minutes.....	15
St. Andrew's Council 2021-2022.....	20
Board of Trustees Report & Investment Report.....	21
St. Andrew's UCW Report & Financial Report.....	24
Committee Reports	
Ministry & Personnel.....	26
Refugee Support.....	28
Social Justice/Action.....	29
Sunday Suppers.....	32
Stewardship.....	34
Pastoral Care.....	35
Worship & Music.....	37
Building.....	39
Finance.....	41
Site Development & UPRC Development Council.....	41
Treasurer's Report.....	42
2021 Financial Report.....	44

LETTER FROM CHAIR OF COUNCIL

SHERRY HASSANALI



Dear St. Andrew's Community,

It was a year ago that I was asked to discern the invitation to step into the role of Chair of Council. At that point, the world had been in throes of the COVID pandemic for almost a year. We were all tired and ready to "get on with things". Never did I think that a year later, we would be trying to survive yet another (5th?) wave. So, survive we have...and then some.

St. Andrew's has been doing more than surviving on the corner of Coburg and Robie St. since 1925. We have been thriving. We have shown constant resilience to soldier-on in the face of strife, whatever that may look like - both local and global. We know that offering a place where we can all transform, grow, and heal in a safe and welcoming environment (whether on-line or in-person in our beloved sanctuary), is at the heart of who we are as a community of faith. There is a steadfastness and comfort in knowing that we are a place of refuge...for all, as all are welcome here. St. Andrew's has become known, not just for our wide and diverse social justice outreach, but a place where our spirits can be nurtured, on so many levels.

Over the last year, I've had the privilege to listen, learn, and watch how we as a congregation have responded to the both the strategic and everyday needs of our flock. We are an impressive lot, if I may say so.

CHAIR OF COUNCIL'S MESSAGE CONTINUED

I've watched our many committees continue to diligently do the work in which they were tasked, some quietly, and others energetically so. I've thrilled in seeing the hard work that has gone into making "the Stage at St. Andrew's" a centre for the arts in our city; I've shared with a group of energetic and devoted people participate in the ISANS-led Welcome Ambassador Program which helped to make them better neighbours, especially to immigrant and refugee newcomers to our City; I've watched in awe as the Sunday Suppers continue to serve our ever-growing number of guests each week; I've marvelled at how quickly we have the ability to raise funds to assist those who need help immediately; I am elated by the gifts of music each week; I am pleased that we are able to have hybrid services; I am touched with the fact that Pastoral Care never fails, and finally; I am delighted with the unbelievable commitment of our Council, and phenomenal staff. Susan, Kevin, Thunder, and Crispin, you are indeed the "fab-four".

I knew coming into this role that it "takes a village", and now I'm seeing up-close-and-personal, just how many villagers it really does take to make this community hum. It takes constant heart, thought, and a lot of elbow-grease. I would like to encourage you all to continue to bring whatever your skills, talents, and gifts are to St. Andrew's. Give what you can, how you can, and when you can. The big lesson that I've learned during this pandemic is this..."however you show up, will to be good enough. Just show up".

I know I'm not alone when I say that everything feels more challenging these days. It has been a challenge serving as your Chair during this time of COVID when everything is so distant. That said, it has also been a pleasure finding ways in which to serve in unique, and thoughtful ways. In my year, I have observed that this is a truly impressive congregation that is dedicated to joyfully living the gospel in the every-day. I am proud to be part of this community.

Yours in Peace,

A handwritten signature in black ink, appearing to read "Stressana", written in a cursive style. The signature is positioned below the text "Yours in Peace," and above a decorative horizontal line with a central diamond shape.



MINISTER'S MESSAGE

REV. SUSAN CHISHOLM

It remains such a hard, strange time in the life of the world. We cleave as we can to a muscular hope, but this past year has not lived up to the vision we had for the beyond of 2020. It was, I suppose, a dream of moving past the pandemic. Not a return to some old or new undesired 'normal', but at least a page turned, a new chapter opened. We are still, and again, in a liminal time and space – an in-between time of rupture and searching and unmourned losses and so many callings yet to heed, so much change to absorb and propel.

This year there were St. Andrew's moments that came just as needed, thanks to your reframing reminders that our human task is precisely this: to acknowledge the fullness of things. The darkness that cohabits with light, even at the best of times; the beauty that persists even as this world absorbs a magnitude of suffering. Those moments were found in the creative commitments of various committees, the worship offerings of music and liturgy, the tech team growing and reaching beyond our walls, the visiting and caring whenever and wherever allowed. They were found in the future thinking of Site Re-development, Needs Assessment, and Strategic Planning. They were found in the unexpected blessings of graveside funerals, intimate weddings, private baptisms and home communions. And on those blessed weeks when restrictions were lifted, they were found in the reunions, the self-serve eucharists, the turns passing the peace, and the deep prayerful reflections that are the mainstay of our community.

MINISTER'S MESSAGE CONTINUED

A poem, written and posted by Kim King was
"Composed after the sermon at Saint Andrew's United Church of Canada, 07
March, 2021"

Mercy

*Dear God, let me in my listening
show a little mercy, and offer a place
where Grace cradles faces;
draws eyes to her own
and lays claim in that blessing
to all that has grown
within someone, all that is someone,
edges and curves,
the unprotected soft spots,
the etched shields of glory,
the calm and the chaos,
withstood with her whisper
that says I know
and you know,
now breathe, take me in
Allow me to make space within
so that in our embrace,
our strength is enhanced
and with Truth as the lead
the world sees us dance.
Human, divine, feet on the ground,
upright and dignified...
when mercy abounds.*

Kimberly M. King

<https://considerlilies.blog/2021/03/08/mercy/>

What a gift to be in congregation with you all. And if distance and shutdowns
give you any cause to doubt, I offer this:

To each is given the manifestation of the Spirit for the common good.

1 Corinthians 12.7

MINISTER'S MESSAGE CONTINUED

The gift that you are, the spiritual gifts that you have, they are not for you, they are for all of us. Your humor, your patience, your love of beauty, your trust— not for you – but for all. The way the Spirit moves in you, your talents, abilities, or just the way you come at the world – not for you – but for all of us. And the gifts that you may think of as weakness: your ready tears, your slow pace, your questions, your silence – not for you – but for all of us.

Jesus did not turn water into wine for himself.

The community needs your gifts and values all of who you are. The real you, Spirit alive in you, in her peculiar manifest ways.

And so, I am brimful with the fullness of things as I write this, even as I am alert and uncertain at this juncture in the life of the world. I am grateful for the accompaniment you offer, as you endeavor to hold the fullness of things in the shape that takes in your life, and I am honored to be with you on the days when that is too much to ask. But most assuredly, I trust in the God who lives in you and the gift that you are to us all.

Mercy and Blessings Friends,



MESSAGE FROM KEVIN PARKS

MINISTER OF MUSIC
VENUE MANAGER



In 2020 I talked about adaptability, flexibility, innovation and collaboration. These watchwords continue as valuable resources for the challenges of ministry over the past year. I am grateful to my staff colleagues, Rev. Susan Chisholm, Linda Burrows (retired) Kevin Burke (retired) and our new staff, Thunder Shanti Narooz van Egteren and Crispin Empanyado for your friendship and support of my work in countless ways.

I would also acknowledge the many hours of dedication by music staff and volunteers. They are commitment not only to excellence in performance, but to capturing the moments of truth and beauty of the gospel message set to music that enriches our worship and brings inspiration and comfort to those are present, in person or online. It has been another Covid year of inconsistency, and there were some periods where no music was possible, along with some times of intense music making. Thank you to the Choir and the Mostly Righteous band for all of your offerings!

In January I began an expanded full time staff role, adding responsibilities for Sanctuary booking and management of our assistant sextons. In July, with the transition to new office leadership, my role was renamed Venue Manager. This position's objective has been to explore the possible extent to develop the sanctuary as a rental revenue generating source. We had a very successful year, especially when factoring that the uncertainty of changing Covid19 protocols caused many cancellations. We have become the rehearsal and performance home of Halifax Camerata Singers, Capella Regalis Men and Boy's Choir and the Halifax Gay Men's Chorus.

KEVIN PARKS' MESSAGE CONTINUED

We continue our longstanding relationship with Symphony Nova Scotia, and entered into an agreement with Nova Scotia Youth Orchestra to be their rehearsal and performance and administrative home. Other new regular users of the sanctuary are the Nova Scotia Youth Wind Ensemble, Nova Scotia Choral Federation, Scotia Festival of Music, Leaf Music Recording Studio and in 2022 the Halifax Kiwanis Music Festival.

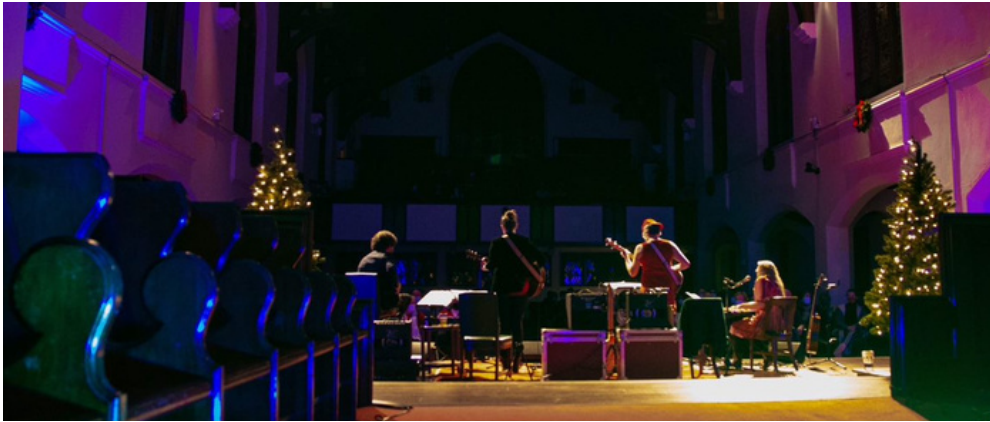
Beyond cultivating these community relationships, I have been privileged to work with our indefatigable volunteer Jocelyn MacLean on a project to develop The Stage as a presentation venue for contemporary artists. Jocelyn has put in many hours building relationships with Music Nova Scotia, Atlantic Presenters Association, and many individual performers to curate a series of performances that presents artists from the margins. Watch for more information in St. Andrew's upcoming new website.

In 2021 we presented the following events:



- | | |
|--------------|---------------------------------------------------------------------------------|
| August 5 | Beolach |
| September 12 | Lennie Gallant |
| September 15 | The Gilberts |
| October 1 | Hillsburn Album Release |
| October 4 | The Stage at St. Andrews
"She/They" Concert Series:
Burry/Lindsay Misiner |
| October 13 | Séan McCann Shanty Man
"Book/Album Tour |
| October 29 | Porchlight Elizabeth Fry
Fundraising Concert |
| November 26 | Catherine McClellan and
Friends Holiday Concert |

KEVIN PARKS' MESSAGE CONTINUED



Again, complete details of the upcoming winter 2022 season will be available on the website soon. And Jocelyn is working on the 2022-23 season now, and even looking ahead to planning for 2023-24. Volunteers are always welcome for this project. Please feel welcome to speak to Jocelyn (thestage@saintandrewshfx.ca) or me (venue@saintandrewshfx.ca) if you would like to help out.

I'm very fond of the book of the prophet Isaiah. Probably my favorite portion is Isaiah 55. And specifically, vv 10-11:

*As the rain and the snow come down from heaven,
and do not return to it without watering the earth
and making it bud and flourish,
so that it yields seed for the sower and bread for the eater,
so is my word that goes out from my mouth:*

*It will not return to me empty,
but will accomplish what I desire
and achieve the purpose for which I sent it.*

Truly we are richly blessed. Thanks be to God!

Respectfully Submitted,

REGIONAL COUNCIL 15

REPRESENTATIVES REPORT FOR 2021

The United Church of Canada has a conciliar governance structure with three levels: Communities of Faith (CoF's--local church councils) geographic Regional Councils representing a collection of regional CoF's, and the General Council representing all United Church ministry units in Canada. Region 15 (RC15) includes churches and ministry units in Nova Scotia. Bermuda Synod was part of the former Maritime Conference and is in dialogue with RC15 on the future form of their relationship with the region. A report from the Bermuda Task Group is expected soon, and once received the Region will consider whether to adopt a new descriptive name.

St. Andrew's congregation is entitled to three lay representatives on RC15. Order of Ministry personnel are members of the Region and are therefore automatic members of the regional council. Kevin Parks, Linda Scherzinger and Trish Betts were appointed St. Andrew's lay members in 2021-22. Kevin, Linda, Trish and Rev. Susan Chisholm attended the RC15 regional meetings on May 28-29, 2021, held via Zoom. At that meeting Kevin and Linda were elected Commissioners to General Council 44, to be held online with periodic sessions beginning February 13th and closing on August 7th.

RC15 shares administrative and programming resources with two other regions making up UCC EAST; NB/PEI region, named Fundy-St. Lawrence Dawning Waters, and the NL region, named First Dawn Eastern Edge. The shared resources include staff support for Justice, Mission and Outreach, Children Youth and Families, Archival resources, Financial Services, Stewardship and Special gifts, the Office of Vocation (oversight of the Candidacy Pathways to Ministry), and a tri-regional support group for regional council office staff. The three regions in UCC East share one Executive Minister, Rev Faith March-McCuish. The RC 15 regional minister is Rev David Hewitt, who gives staff support to Pastoral Relations and selected committees of the region. For further details, please visit ucceast.ca/regional-council-15/.

REGION 15 MESSAGE CONTINUED

Regional Council is administered in three 'divisions', the chairs of which compose the Regional Council Executive. The Executive meets monthly to conduct the business of the region between meetings of the full court. Full details of the reports and actions of RC 15 Executive and the records of the 2021 AGM can be found at ucceast.ca/regional-council-15/region-15-minutes.

The Divisions are:

Division of Finance & Administration: Archives, financial accountability and management, property and incorporated ministries—UCC camps, Pine Hill Divinity Hall, Brunswick Street Mission, etc);

Division of Regional Services and Support: Faith Formation and Leadership Development, Justice Mission and Outreach, Children Youth and Young Adult ministries, Stewardship, Communications and an Association of Ministers.

Division of Ministry Resource: Faith Stories and Community Covenants, Future Directions/Strategic Planning, Licensing of Lay Worship Leaders, Pastoral Relations, and Retiree support

The 2021 AGM received a Strategic Plan report emphasizing three pillars to ground future work of the region and it's CoF's: Discipleship, Mission and Leadership. CoF's and Regional council committees were asked to consider how their ministries align with these plan pillars. You can view the strategic plan here: 2nzmqb15rsia42ye60q9xk0j-wpengine.netdna-ssl.com/wp-content/uploads/2021/05/Region-15-Strategic-Plan-Draft.pdf

REGION 15 MESSAGE CONTINUED

As with the local church, the higher courts of the church operate on the volunteer commitments of its members. In 2021 Rev. Susan Chisholm began a 3 year commitment to be the RC15 rep for the Woodlawn United Church Transitional Ministry. She is also a lead organizer for the ReVitalize conference, now scheduled to be held in Halifax in June 2023. Trish Betts is serving on two sub committees of Justice Mission and Outreach; Eco-Justice and Refugee & Immigration. She is the Refugee Advisor for UCC East. Kevin Parks is chair of the RC15 Faith Formation and Leadership Development committee. He is also Regional Convenor for Music United and a member of the development team for the UCC hymn and worship digital resources Gathering Worship (launching in 2022) and Then Let Us Sing (launching in 2024). Linda Scherzinger is co-chair of the Working Group for Justice and Peace for Palestine and Israel, a cross regional group that is part of RC15's Justice Mission and Outreach. She is also a member of the Ecological Justice Working Group and the National United Network for Justice and Peace for Palestine and Israel.

New volunteers are always welcome; please speak to one of us for more information!

Respectfully Submitted,

RC 15 Representatives for
St. Andrew's United, Halifax

Kevin Parks *Linda Scherzinger* *Trish Betts*



CONGREGATIONAL ROLL

REPORT FOR 2021

	January 1, 2021	December 21, 2021
Number of households under pastoral care	243	169
Members	273	276
Adherents	170	209
Total Congregation	443	485

The member designation is given to both adults and youth who were confirmed in the United Church. Adherents are those of all ages, including children who have not been confirmed or who were confirmed at another church and have not transferred their membership to St. Andrew's. If your membership is with another church and you wish to transfer to St. Andrew's, please call our church office. Transfer of membership may be done at anytime.

During 2021 there were no confirmations.

Every United Church must keep a membership register. St. Andrew's register began in 1925 when the United Church was formed. The register contains the names of every person who is or has been a member. This includes persons who no longer attend St. Andrew's, but have not transferred membership to another congregation. These persons are considered to be "non-residents". Some may begin attending again and some may transfer their membership. As of December 31, there were a total of 75 on the non-resident list.

Number of Funerals	10	Member Transfers In	7
Number of Baptisms	1	Member Transfers Out	1
Number of Weddings	3		



MINUTES OF THE 203RD ANNUAL GENERAL MEETING

FEBRUARY 21, 2021

Welcome and Opening

The meeting was held in the sanctuary after the worship service commencing at 11:20. Bob Hanf welcomed everyone and called the meeting to order. Folks were attending in-person and on-line over Zoom.

In Memoriam

Ruth Cordes read off the names of 9 members and adherents of St Andrew's who passed away during 2020 and thanked them for their contribution.

Election of AGM Chair and Secretary

It is customary at St Andrew's for someone other than the current chair of council to serve as chairperson for the AGM. Ian Sutherland offered to chair this meeting and Janet Skiba has agreed to act as secretary.

Motion: Bob Hanf moved Ian Sutherland serve as chairperson for the Annual General Meeting of members of St Andrew's United Church and Janet Skiba serve as secretary for the meeting. Seconded by Trish Betts. Motion carried.

Introduction By Chairperson

Ian Sutherland welcomed everyone and acknowledge that this event is taking place in and broadcast from Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaw People.

Ian expressed thanks to St Andrew's staff, Council and Board of Trustees members for their service over the past year. He gave a quick review regarding the requirement to hold an Annual Meeting and reviewed the protocols for those attending the meeting via Zoom.

Voting Privileges

The United Church of Canada stipulates that only full members can vote on matters in the Annual Meeting. Full members are those who have been confirmed here or have transferred their membership. However, it has been St Andrew's policy to extend voting privileges to adherents, which are people who contribute regularly to the life and work of the congregation. The Chair asked for a motion to extend voting privileges to adherents.

2021 AGM MINUTES CONTINUED

Motion: Trish Betts moved we extend voting privileges to adherents for the 2021 Annual Meeting of members of St. Andrew's United Church. Seconded by Carole Cooley. Motion carried.

Approval of Agenda

Ian Sutherland asked whether there were items to be added to the agenda. One comment to amend # 7 Committee Reports to show Committee and UCW Reports.

Motion by Roy Hayward to approve the agenda with the noted addition. Seconded by Robbie Shaw. Motion carried.

Approval of the Minutes of the 2020 Congregational Meeting

Ian Sutherland asked for a motion to approve the minutes of the Annual General Meeting held on 8 March 2020.

Motion: Carole Cooley moved that the minutes of the March 8th 2020 Annual General Meeting be approved. Seconded by Katherine Frank. Motion carried.

Approval of the Committee and UCW Reports

Ian Sutherland asked for a motion to accept the Committee and UCW reports.

Motion: John Finlay moved that the Committee and UCW reports as printed in the Annual Report be accepted. Seconded by Trish Betts. Motion carried.

Strategic Plan for 2021 – Ken Burt

Ken Burt reviewed the Strategic Plan on pages 29 to 34 of the Annual Report highlighting the 3 main goals of the plan:

- 1) Building the Community of Faith – Participation and Engagement
- 2) Building the St Andrew's Community through Purposeful Partnerships
- 3) Sustainable Finance

Much consultation and work has gone into this document but it will continue to evolve. It is a living document and will be revisited each year.

Motion: Robbie Shaw moved that the 2021 Strategic Plan be approved. Seconded by Lorne Ferguson. Motion carried.



2021 AGM MINUTES CONTINUED

Needs Assessment Report– Tricia MacLeod

Tricia MacLeod reviewed the Needs Assessment Report explaining the term of reference, consultation process with the congregation which included a survey and small groups discussions, the analysis of the responses from the survey and discussions to arrive at the recommendations and next steps. As this is an evolving document, the recommendations are for the 2021 calendar year and will be reviewed at the end of 2021.

Motion: Tricia MacLeod moved that the Needs Assessment Report and recommendations set out therein be approved. Seconded by Bob Hanf. Motion carried.

Question: Will the hybrid (in-person and live stream) worship services be continuing?

Answer: Yes they will continue and possibly forever.

Site Development Update– Ken Burt

Ken reviewed the Site Development Plan explaining where we are right now. The committee is working in conjunction with Untied Properties Resource Corp (UPRC) a corporation created by the United Church of Canada to bring professional real estate expertise to communities of faith, to finalize an agreement to create a business plan to replace the hall and upgrade the sanctuary. The committee will continue to liaise with the congregation.

Question: What cost will be incurred with developing the business case?

Answer: The business case development costs will be rolled into the capital cost and will be covered by UPRC to a maximum of \$50,000.

Question: What are the plans for the bell tower?

Answer: The plan is to repair the tower. Some work has already been done, the fencing has been installed, reroofing done and further repairs to the mortar are in the works. The hope is these costs can be rolled into the site development project.



2021 AGM MINUTES CONTINUED

Nominations Report - Carole Cooley

Carole pointed out a couple of errors in the report on pages 11&12 of the Annual Report. It should reflect Carole Cooley as the Chair of the Ministry and Personnel Committee and proposed member of Council and Tricia MacLeod as proposed Member-at-Large of Council. Carole noted there are a few vacancies on Council and explained the change in Council that took place over the past year noting some challenges with the smaller size. Council has expressed an interest in completing a governance review as well as a skills inventory/assessment prior to filling the remaining vacancies.

Ian Sutherland asked if there were any nominations from the floor. There were none.

Motion by Carole Cooley to approve the Nominations Report as printed in the Annual Report with the addition of Carole Cooley as Ministry and Personnel Chair and member of council and noting that Tricia MacLeod is a Member-at-Large of Council and to give Council the authority to add members following a strategic review of governance. Seconded by Penny Bedal. Motion carried.

Board of Trustees Report

John Young was not available to present the report. The Chair called for the motion to accept the report as presented in the Annual Report.

Motion by Trish Betts to accept the Report of the Trustees as printed in the Annual Report. Seconded by Jeffrey Smith. Motion Carried.

Financial Report and 2021 Proposed Budget - Jeffrey Smith

Jeffrey reviewed the 2020 Financial Report. Both revenue and expenses were lower than budgeted. Covid being the major factor affecting all aspects of the church. Offerings, envelopes and PAR was down \$30,000, rental income down by \$56,000. Some of the losses were off-set by the Federal Wage Subsidy of \$40,000. \$140,000 was transferred from the trust funds..

Motion by Jeffery Smith to approve the Financial Report for the year ending December 31,2020. Seconded by Keith Coles. Motion carried.

2021 Proposed Budget - Jeffrey Smith

Jeffrey reviewed the proposed 2021 budget indicating the budget was prepared in conjunction with the recommendations of the Needs Assessment Committee regarding staffing and the principal of living within our means. Expected deficit for 2021 \$48,000.



2021 AGM MINUTES CONTINUED

Motion by Jeffrey Smith to approve the proposed 2021 budget for the year ending December 31 2021. Seconded by Scott Taylor. Motion carried.

Question: When do you see us reaching a balanced budget?

Answer: We are on a path to reach a balanced budget within the next couple of years. With an increase in rentals it may be possible by next year.

Questions: What are we doing with the space left by the Ladybug's Day Care?

Answer: All Nations is increasing their rental space and we are in negotiations now. NS Youth Orchestra is renting space and we have a steady stream of inquiries regarding rental space.

Courtesies - Roy Hayward

Roy Hayward expressed thanks on behalf of the congregation to all the staff and volunteers who kept St Andrew's functioning both in-person and virtually through this past year of Covid turmoil.

Adjournment

Motion by Trish Betts to adjourn the meeting at 12:48. Seconded by Robbie Shaw, Motion carried.

Benediction

Rev. Susan Chisholm gave the benediction.

Respectfully Submitted,

Janet Skiba



ST. ANDREW'S COUNCIL

2021-2022



Council Members Pictured

Sherry Hassanali	<i>Chair</i>
Will Webster	<i>Secretary</i>
Jeffrey Smith	<i>Treasurer</i>
Carole Cooley	<i>M&P Representative</i>
Trish Betts	<i>Member at Large</i>
Tricia MacLeod	<i>Member at Large</i>
Kevin Parks	<i>Ex Officio</i>

Other Council Members

Rev. Susan Chisholm	<i>Ex Officio</i>
Dana-Lynn Farrell	<i>Member at Large</i>

BOARD OF TRUSTEES

REPORT FOR 2021

The Trustees are pleased to report that our investment portfolio, managed by SEAMARK Asset Management Limited, performed well this year and enabled the Trustees to advance all monies requested by Council to the Operation Fund.

The Trustees continue to be concerned that the ongoing annual deficits incurred by the Church will, over time, adversely impact the funds available in the Endowment Fund, Consolidated Fund and Manse Fund as the annual payments from the Trustees may exceed the annual income earned by the Funds maintained by the Board of Trustees.

Last year the Trustees advanced \$98,006.00 to support the operations of the church and the Trustees will be advancing a similar amount this year.

Although the market is very volatile, we were able to maintain the capital of the fund this year.

Concerns from the Board of Trustees

Continuing to use the Endowment Fund to support operating deficiencies will lead to a continuing and rapid depletion of the balance of the Endowment Fund.

All of us need to look for other solutions to balance the budget beyond relying on the Endowment and Manse Funds. We understand Council has authority to withdraw funds however as Trustees, we have a duty to advise of our concerns, and the long-term impact of continuing to withdraw funds in excess of the annual funding formula.

New Members

The Trustees would welcome new members to join the Board, and if you are interested, please advise the Operations Manager, Thunder Shanti Narooz van Egteren.

The Board of Trustees want to thank everyone for their assistance during the past year.

BOARD OF TRUSTEES

INVESTMENT REPORT 2021

Consolidated Fund

Market Value at Beginning of Period	\$174,836.63
Accrued Income at Beginning of Period	\$0.00
Total Value of Portfolio at Beginning of Period	\$174,836.63
Contributions	\$0.00
Withdrawals	-\$18,006.00
Fees	-\$1,288.23
Realized Gain/Loss	\$14,138.98
Income	\$3,603.04
Change in Unrealized Gain/Loss from last period	\$960.01
Market Value of Securities at End of Period	\$174,244.43
Accrued Income at End of Period	\$0.00

Total Value of Portfolio at End of Period **\$174,244.43**

Endowment Fund

Market Value at Beginning of Period	\$990,045.46
Accrued Income at Beginning of Period	\$3,203.19
Total Value of Portfolio at Beginning of Period	\$993,248.65
Contributions	\$62,418.92
Withdrawals	-\$82,776.80
Fees	-\$9,356.91
Realized Gain/Loss	\$73,134.22
Income	\$30,067.36
Change in Unrealized Gain/Loss from last period	\$92,520.31
Market Value of Securities at End of Period	\$1,155,643.05
Accrued Income at End of Period	\$3,612.70

Total Value of Portfolio at End of Period **\$1,159,255.75**

INVESTMENT REPORT CONTINUED

Manse Fund

Market Value at Beginning of Period	\$285,703.99
Accrued Income at Beginning of Period	\$0.00
Total Value of Portfolio at Beginning of Period	\$285,703.99
Contributions	\$0.00
Withdrawals	\$0.00
Fees	-\$2,271.57
Realized Gain/Loss	\$24,811.06
Income	\$7,002.96
Change in Unrealized Gain/Loss from last period	\$20,243.44
Market Value of Securities at End of Period	\$335,489.88
Accrued Income at End of Period	\$0.00

Total Value of Portfolio at End of Period **\$335,489.88**

The financial activity of the Funds reflects information as presented by SEAMARK Asset Management for the year ended December 31, 2021.

Thank you for your attention,

John A. Young

Board of Trustees 2021

John Young, Chair

Diana Dalton

Terry Brennan

Justin McDonough, Vice Chair

Dale Noseworthy, Treasurer

Ian Logie

ST. ANDREW'S UNITED CHURCH WOMEN (UCW) REPORT FOR 2021

The Coronavirus pandemic has continued to create challenges as we try to support each other and maintain programming. The group has 21 active members and 8 home members. We were pleased to have Gail Logie join us this year and additional members would be most welcome.

Five meetings were held throughout the year, usually on the third Monday afternoon of the month. In April Robin Brown-Hewitt, a Dalhousie University Chaplain, spoke on the work of the Chaplaincy and the impact of Covid on students. We hope to be able to provide some assistance to the program in future.

At other meetings Janet Skiba told us about the new initiatives at Brunswick Street Mission and Janet de Saint Sardos updated the group on the refugee program.

With no opportunity for in-person fund raising it was decided to hold a soup challenge again this year. With the support of the congregation we were able to provide much needed assistance to the Joseph Howe School Breakfast Program.

With the approval of members the executive met in December to decide how we should distribute our limited funds. All donations for 2021 are detailed in the accompanying financial statement.

During the year we were sad to lose long time UCW members Celeste Flight, Edie Ross, and life member Inge Martin.

Thank you to the congregation and UCW members for their support throughout the year. We look forward to 2022 with hope for another year of fellowship and service.

Respectfully Submitted,

Charlotte Sutherland

Chair

ST. ANDREW'S UCW

FINANCIAL STATEMENT 2021

Opening Balance **\$3,595.38**

Income

UCW Member Donations	\$1,604.00
Soup Challenge	\$1,285.75
Unit G Petty Cash (Returned to General Funds)	\$107.40
Sale of Jewellery from Bake Sale Plus 2019	\$40.00
Maritime Conference Financial Services (interest)	\$80.00
Fellowship of the Least Coin	\$11.80

Total Income: **\$3,128.95**

Donations Given by UCW

St. Andrew's Benevolent Fund	\$100.00
St. Andrew's Memorial Fund (re E. Ross, I. Martin, C. Flight)	\$75.00
St. Andrew's Sunday Suppers	\$500.00
St. Andrew's refugee fund - Al Keek family	\$100.00
Angola Memorial Scholarship Fund	\$100.00
Arthur Kidston Memorial Camp	\$500.00
Brunswick St. Mission	\$800.00
Dalhousie Chaplaincy Fund	\$100.00
HRCE school breakfast programs (Joseph Howe School)	\$1,285.75
Women's Interchurch Council of Canada (Fellowship of the Least Coin)	\$11.80

Total Donations: **-\$3,572.55**

UCW Expenses

Halifax District UCW & Region 15 UCW Dues	\$88.00
-------------------------------------------	---------

Total Expenses: **-\$88.00**

Closing Balance **\$3,063.78**

Investment Certificate:

Maritime Conference Financial Services **\$2,000.00**

Respectfully Submitted,

Ruth Cordes

UCW Treasurer

MINISTRY & PERSONNEL COMMITTEE REPORT FOR 2021

The Ministry and Personnel (M&P) Committee acts as liaison between the clergy and lay staff, and St. Andrew's congregation and Council. This is a mandatory committee required by the bylaws of the United Church of Canada. M&P oversees the roles, functions and entitlements (vacation, sick leave, continuing-education time) of clergy and lay staff. If M&P receives personnel-related concerns from the congregation, the committee works to find a resolution to the issues. Each year, the committee meets with clergy and staff members to review and evaluate their performance over the past year and to discuss goals for the coming year.

Committee meetings are held bi-monthly, or more frequently if required, with the exception of the July and August. While the business of the committee remains confidential, M&P reports regularly to Council.

In the past year, we celebrated the contributions of Linda Burrows (Office Administrator) and Kevin Burke (Sexton), as they retired from St. Andrew's in July. In addition, we are grateful for the contribution of Ken Burt (Executive Director), whose contract ended in June.

Based on the recommendations of the Needs Assessment Committee, which were approved by the congregation at the Annual Meeting, the role of Operations Manager was created, and the role of Sexton was modified. Search committees were formed, and in July we welcomed Thunder Shanti Narooz van Egteren as Operations Manager and Crispin Empaynado as Sexton in July.

The role of Venue Manager, which manages the rentals in the sanctuary, was modified, and Kevin Parks continues to fill that role as a contract.

We facilitated contracting several new Assistant Sextons.

M&P COMMITTEE MESSAGE CONTINUED

2021 represented a major change in our staffing model, as we moved from two full time ministers to one. We recognize that the minister and staff continue to work under unusual circumstances at this time, as public health requirements evolve with the pandemic. Yet our team continues to deliver quality worship services, responds to pastoral care needs, and manages the operations of St. Andrew's.

M&P is very grateful to Susan, Kevin, Thunder Shanti, and Crispin, for their passion and dedication to support St. Andrew's mission and all of the work that happens in our community.

A sincere thank you to all M&P members for their time and efforts on behalf of the congregation.

Respectfully Submitted,

Carole Cooley

Committee Membership 2021

Carole Cooley, Co-Chair

Roy Hayward

Tricia MacLeod, Co-Chair

Margaret MacKay



ST. ANDREW'S REFUGEE SUPPORT COMMITTEE REPORT FOR 2021

Early in 2022 we learned that the Al Keek family has been invited to their all-important interview with Canadian immigration personnel; the meeting is set for Monday, January 31, 2022.

Abdul and Rawan must travel by train from Istanbul for approximately 7 hours, in order to attend the meeting scheduled for Ankara.

The Saint Andrews Refugee Support Committee does not, of course, know what the outcome of the interview will be, but we are all delighted to see they have at least arrived at this critical stage in their process of possible immigration to Halifax.

The Support Committee has gathered all the furniture and household effects they will need to start new lives here, should they be approved to emigrate, and their family already established in Nova Scotia plans to help find them suitable accommodation when the time is right. We pray their long wait to join us in Halifax may soon be over, but time will tell.

I would like to acknowledge the valuable aid and assistance provided to the Committee by Mr. Robbie Shaw, who stepped in to help the Al Keek family's situation at an important stage.

They and their extended family already here are extremely grateful for the support and assistance of Saint Andrews United Church.

Yours Sincerely,

Helen Ferguson

Committee Membership 2021

Helen Ferguson, Chair	Chris Churchill
Janet de Saint Sardos	Sherry Hassanali
Bill Chambre	Andrea Harrison
Tracy Kok	Eric Roe
Rev. Susan Chisholm	

SOCIAL JUSTICE/ ACTION COMMITTEE REPORT FOR 2021

Committee Membership 2021

Trish Betts, Chair	Beth McGee	Olga Milosevich
Linda Scherzinger	Linda Davis	Epiphany Spielman
Joanne Roy	Susan Alexander	Marilee Burwash B
Ellen Taylor	Jennifer Steves-Ross	Carol Maclean
Janet de Sant Sardos	Anne Webster	

We Remember and Treasure with Love:

Pam Brown – A long time and dedicated member of Social Action Committee, who contributed so much to the wider community, always supporting causes for social justice particularly in the areas that tended to be ignored society.

Joan Smith – a dedicated member of the Nova Scotia Indigenous Community, and SJC ‘Lunch and Learn’ workshop leader. who was a strong voice of the Women Water Defender, fighting Alton Gas and whose music gift of music and prayer blessed any occasion of peace,.and

Alexa McDonough – Her life was devoted to working for social justice and had direct connection with the the SJC over the years. For example, as Interim President of MSVU, Alexa encouraged our church and our committee to sponsor the Somali family when she learned about the 2 Somali sisters who needed a sponsor to help their mother, sister and brother come from the Dadaab refugee camp in Kenya.

Social Justice in Action

Climate Crisis Emergency

This topic has been a focus for the Social Justice Action Committee. Starting with workshop led by Linda Davis, from which the committee decided to focus on the the impact of Food Waste on the environment. A number of different activities were presented to the St Andrew's Community and the community at large including:

- Supporting Kairos, led by Linda Scherzinger, in a letter writing campaign urging the Canadian Government to take the lead to address the urgent global climate crisis in Glasgow at the International COP 6 Symposium in Glasgow
- Prepare posters to join demonstrations in Halifax supporting immediate and urgent action to address the climate crisis,
- Through the leadership of Joanne Roy a member of the local Council of Canadians to successfully collect over 100 signatures for the petition, "A Just Transition" urging our local MP to table and address the urgency of the Federal Government to take positive steps towards transitioning to a more Sustainable Society through federal legislation. Listen for Andy Fillmore who agreed to both table and speak to the nation-wide petition.
- A team effort to invite the congregation to become Climate Heroes during the summer by sing a quiz establishing the family footprint print for food consumption in order to live more sustainably, encouraging a reduction in food waste and buying locally produced food.
- Reminding the Congregation to 'Think and Act Sustainably' as families celebrated Christmas and the Holiday season.
- Susan Alexander took the lead, involving many committee members by producing a virtual service the theme of which is "A Time for Change" based on the principles of Social and Ecological Justice and Action for the last Sunday in August.

Social Justice Action in the Wider Community

The SJC, often taking a lead role, joined with other different social justice, and eco-justice organizations calling for immediate action to:

- Request that the federal government NOT to spend money on new jet fighters,
- Stop the sale of the Owl's Head Protected Area,

SOCIAL JUSTICE COMMITTEE MESSAGE CONTINUED

- Ring the bells to remember the impact of Atomic bombs on Hiroshima and Nagasaki, and support the laying of a wreath at the City Hall Memorial,
- Collect signatures for the petition urging parliament to follow-up on its commitment to support the Rights of Palestinian Children by sending a Special envoy to monitor the impact of Israeli Militants activity on the lives of every Palestine living in the Palestinian Authority and Jerusalem,
- Demonstrated in front of Province house urging support for a basic living wage for everyone concerted effort to support an increase in affordable housing throughout the city and province.

Individual members of the committee have also dedicated their time and activities to a number of ecological and social justice causes throughout the year. Links include:

- At St. Andrew's membership on Music and Worship, UCW, Refugee Support Committee
- Linda Scherzinger and Trish Betts represent the lay community of St Andrew's on the Justice Outreach and Mission Committee of Region 15 of United Church of Canada as members of the Eco-Justice, Refugee and Immigration, and Palestinian Human Rights. Trish is also the newly appointed Refugee Advisor for the Atlantic Canada (UCC).

Important links and action are made through leadership, membership and participation through local branches of:

- Kairos
- Council of Canadians
- Dioscean Environmental Network (DEN)
- Ecology Action Centre (EAC)
- And other national, international local and political organizations.

... and the work continues ...

It is a pleasure and honour to be part of SJC. My heart-felt thanks to everyone who has contributed to Social Justice, your dedication is inspiring. We always welcome new members to join us, especially to join us for a special activity in which you are interested.

Respectfully Submitted, *Patricia Betts*



SUNDAY SUPPERS

REPORT FOR 2021

Another year of blessings in the midst of challenges....

It is hard to believe that it has been almost two years since the Sunday Suppers shifted gears, from serving sit down meals to take-outs. We continue to be amazed and thankful for all the support that the Suppers receives from St Andrew's, the Food Bank, Little Caesars, as well as from individuals and groups in the community. The needs of our guests are being met by the generosity of so many people!

The weekly number of guests is always unpredictable. The number of meals that are given out ranges between 175-300, with one week at 340. The variability in numbers makes it challenging to know how much hot food and fresh fruit will be needed. We do our best to predict approximate numbers, looking at the weather forecast and the government cheque schedule. We keep extra meals in the freezer just in case we run short or in case a group who is scheduled to cook are not able to provide the required number of casseroles. Somehow it always works out.... with only occasional last-minute scrambling to ensure everyone is fed. Each week there is plenty of food to provide a nice variety of fresh and packaged foods. The meal bags typically include a hot meal, 2-3 pieces of fruit, a beverage, pizza, a sandwich, baked goods, granola bars or other treats. Occasionally we have eggs or milk to add to the selection. Along with their food packages, our guests also can take "extras" that include packages of tea, coffee, sugar, toilet paper, toiletries, socks, mittens/gloves, coats etc. When we have food left over, it is either frozen for use another time or it is dropped off at the Salvation Army shelter.

We continue to have a wonderful group of dedicated volunteers. They get everything set up, packaged, served and cleaned up, all within about 3 ½ hours. Care has been taken to minimize the risk of Covid exposures. We have continued to keep the number of volunteers very small each week (10-12). In keeping with provincial recommendations, all our volunteers are fully vaccinated and are required to wear a mask while at the Suppers.

SUNDAY SUPPERS MESSAGE CONTINUED

Strategies have been implemented to help keep volunteers distanced. In late November, we tried a hybrid model, offering the choice of take-out or coming in for a sit-down meal. This lasted only one week because covid numbers shot up and increased restrictions were implemented again. It was a good opportunity for our team to see what distanced service might look like for the volunteers and guests. About 2/3 of our guests opted to take their meals home. The people who came inside were pleased to be able to enjoy a sit-down meal but found that there was much less ability to socialize and connect with others. We look forward to the day that we are able to reopen again. For now, we will continue to offer the take-out service.

Prior to Christmas we put out a request, to our volunteers and community supporters, for assistance providing a selection of Christmas gifts. A large number of flash lights/headlamps, towel and cloth sets, and travel mugs were donated. Each guest was able to choose one of these items as their gift. During 2021, there was a growing need for tents, blankets and sleeping bags. It was an indication of the difficulty our guests are having finding affordable, safe housing. The pandemic has amplified the challenges for many of our guests. Each week, we hear a wide variety of stories. Some of our guests are coping well while others are struggling on many levels. Our guests often express gratitude for the consistency of the Sunday Suppers, providing food and much needed supplies and a brief social connection.

It is such a privilege to serve this community.

Respectfully Submitted,

Elaine Churchill

on behalf of the Sunday Suppers
leadership team

Committee Membership 2021

Elaine Churchill	Barbara Nanton
Kathy McKay	Mary Schlech
Bryana Jew	



STEWARDSHIP COMMITTEE REPORT FOR 2021

Committee Membership 2021

Will Webster, Chair	Bruce Nauss
Don Stonehouse	Katherine Frank
Jennifer Stevens-Ross	Robbie Shaw

The committee met only once in 2021. The committee reviewed minutes of the last meeting it had held in 2020, and members were reminded of matters that were in progress at the time of the start of Covid-19. The Treasurer for Council, Jeffrey Smith, reviewed the financial state of the church from a stewardship perspective, commenting in particular on the composition of the St. Andrew's community, PAR offerings, congregational investments, site redevelopment implications for stewardship, and overall finances.

At its next meeting to be scheduled shortly, the committee will develop a plan for the coming year. This may include an initiative to encourage broader use of Pre-Authorized Remittances by the congregation, and increasing the profile and support for the development of greater legacy giving.

The committee notes the need and desirability for more younger members of the congregation to serve on the Stewardship Committee.

The Committee appreciates that during the past year Rev. Susan Chisholm has been reminding the congregation during most Sunday services how regular offerings can be managed during these times through the plate at the back of the church, the web page, on-line giving, and PAR.

Respectfully Submitted,

Will Webster



PASTORAL CARE COMMITTEE

REPORT FOR 2021

The Pastoral Care Committee has held online reviews again this year due to the pandemic. Our team transitioned to telephone visits and refrained from in-person visits to those in long term care homes prior to the provincially imposed public health restrictions. We have continued to use telephone and mail visits to keep all of our congregation members safe. Through this contact, our committee provides support to members of our congregation who are in need. We are most grateful for the guidance of Rev. Susan Chisholm, Minister.

The availability of online worship has been a great support to those who are unable to attend services. The inability to attend worship in-person for all of us this year, has highlighted the importance of maintaining a connection to St. Andrew's. During our time apart, we have become more aware of the impact of isolation from our church family and this has heightened the importance of our visitation program to the health and well being of our congregation.

This year, we continued to send handwritten cards to members of our congregation in need of support and also to members of our congregation who have shown great strength in leadership during these stressful times. We are most grateful to all of our members who volunteer their time and energy to make St. Andrew's a better place.

Our newest endeavour is soliciting volunteers for Caring Communities. We are keeping a list of volunteers who are able to visit people short term or who are able to make a meal for a person in need. While some might not be able to commit to committee membership, we hope that this will offer an opportunity for more to participate in the Pastoral Care ministry of St. Andrew's.

Although we have lost some members of our congregation in 2021, it is notable that all families expressed their gratitude for the connection that St. Andrew's had maintained with each of their loved ones.

PASTORAL CARE COMMITTEE MESSAGE CONTINUED

I would like to extend my sincerest thanks to all our volunteers, committee members and especially to Rev. Susan Chisholm who is the epitome of "pastoral care."

Committee Membership 2021

Betty Anderson, Past Chair Kelly Kitamura, Chair
Joan Auld Rev. Susan Chisholm
Jean Shaw

Respectfully Submitted,

Kelly Kitamura



WORSHIP & MUSIC COMMITTEE

REPORT FOR 2021

The Worship and Music Committee has been active in shaping this year's worship services, both in person and at-home. We've established new communion practices, gone with the flow of new Covid-19 protocols, arranged for one month of community led services in August, and completed and submitted a Music Needs Assessment to the Needs Assessment Committee. Read on for some of our major accomplishments this year.

It has taken many months to make the progress we have with the live stream system, but we continue to make progress, and are receiving better and better feedback with every adjustment.

Some additions from 2021 include:

- Two Cameras
- Video Production System
- Fully Digital Sound System
- Dedicated Sound Attendant
- More Live Stream
- Volunteers



With these advancements, and the ones planned for the upcoming year, our production value has increased, and the experience of our at-home congregants has improved. The cost of the physical equipment is not insignificant, and it was certainly a hurdle, but the benefits are innumerable, and certainly worth the investment.

Working closely with the Ministry Staff, our committee has begun standardizing the process for hosting guest speakers once a month. It takes a fair bit of time to coordinate each guest, and we are working to streamline this process. We are hoping to find one or more dedicated volunteers to take on this task for a 6-month term at a time. If you are interested, please email info@saintandrewshfx.ca.

W&M COMMITTEE MESSAGE CONTINUED

Our next big project will be finessing the processes around funerals in the church. For decades, the standard has been to hire a funeral home in addition to the church for the planning and running of funerals, but over the past few years this has fallen out of favour for families, as the costs can be too much for many. Consequently, the church becomes responsible for more tasks than it is equipped for. We are working towards an easy guide for families to follow to assist them make the arrangements in tandem with the church and are hoping for volunteers to help with this as well.

I want to thank all the members of this committee for their dedication and hard work this year. It's been a difficult time, and you've been critical to the success of this community. I'm looking forward to the good work we will accomplish in the coming year, with God's help.



Respectfully Submitted,

Dana-Lynn Farrell

Committee Membership 2021

Dana-Lynn Farrell, Chair

Susan Alexander

Rev. Susan Chisholm, Ex Officio

Bob Shepherd

Susan Chambers

Kevin Parks, Ex Officio

Marg McKay

BUILDING COMMITTEE

REPORT FOR 2021

At least in part because of the major changes in Church Staffing, the Building Committee was not very active during the first 6 months of the year. With the hiring of Thunder Shanti Narooz van Egteren as Operations Manager and Crispin Empaynado as Sexton, and the agreement by Robbie Shaw to be the chair, the Committee has been active.

Fire Marshall's Report

The major challenge for the staff and the Committee has been the comprehensive Inspection by the Fire Marshall's staff of both the Sanctuary and the Church Hall in June of 2021. That inspection resulted in many required changes, replacements and repairs. Thunder Shanti and Crispin developed and implemented a well-organized work plan that has resulted in the completion of almost all of the required changes.

However, one matter has not been resolved which is the fact that the foam that was installed in the Gym ceiling was not up to the Building Code now, and also at the time of installation.

WE have made a real effort trying to determine why, and by whom, this mistake was made. A lot of hands were involved and the answers are not clear.

The fact remains that if we are required to install new foam the cost will be between \$50,000. and \$75,000. Thunder Shanti and Robbie will shortly meet with the Fire Marshall himself and will hopefully be able to negotiate a satisfactory temporary solution until a final decision is made about the future life of the Church Hall!

Church Tower

The decision on the question to replace or repair the Church Tower has also been postponed until decisions are made on the site redevelopment project. In the meantime, a wire fence has been erected to ensure there is no danger from cement or pieces of stone falling.

BUILDING COMMITTEE MESSAGE CONTINUED

Water Leaks

As a result of increasingly strong rain storms there have been a few leaks in the Sanctuary ceiling. They are not caused by any deterioration in the roofing but rather, for example, a downspout in the Tower breaking, with resulting water damage to the ceiling.

The Sanctuary Building is almost 100 years old and will require us to use, and perhaps enhance, the Church Building Fund in the years ahead.

We are very fortunate to have Thunder Shanti and Crispin on the Job! They are very smart, hardworking, and highly competent.

We lost 2 Building Committee members early in the year and would really appreciate having volunteer replacements in the next short while.



Respectfully Submitted,

Robbie Shaw

Committee Membership 2021

Robbie Shaw, Chair

Doug MacLean

Michael Bird

Don Couse

Ken Burt

Thunder Shanti Narooz van Egteren, Ex Officio

FINANCE COMMITTEE REPORT FOR 2021

The Finance Committee met three times during the year to provide advice, support and assistance on budget and other financial management matters when requested by the Treasurer and Council.

Respectfully Submitted,

John Gunn

Committee Membership 2021

John Gunn, Chair	April Barkhouse Stroink
Bill Chambre	Robert Maingot
Treena Faloon	Scott Taylor

SITE DEVELOPMENT COMMITTEE

The Site Development Committee Report was not ready at the time of printing. A verbal report will be given at the 2021 Annual General Meeting.

Committee Membership 2021

Eric Burchill, Chair	Dale Noseworthy
Ken Burt	Ian Sutherland
Eric Roe	Robbie Shaw
Diana Dalton	John Young

UPRC Development Council Membership 2021

Paul Frank	Robbie Shaw
Lorne Ferguson	Kevin Parks
Christine McLean	Ken Burt
Eric Burchill	



TREASURER'S REPORT

2021

Providence. No single word can better describe St. Andrew's financial good fortune in 2021. In a second year of the SARS-CoV-2 pandemic our money sustained vital ministries and ensured a more secure future for congregations to come. This was no happenstance: The tireless work of previous generations, and of those presently involved – especially a congregation steadfast in its offerings – was the foundation of our success.

As a congregation expects when it approves an annual operating budget, 2021 unfolded as planned. The revenue side of things was fortunate, which means stable, without marked shortfall in any particular source of funds. Expenditures, too, which have been a matter of congregational attention in recent years, were also realized as anticipated.

St. Andrew's is a \$600,000 annual enterprise. We balance our books, not carrying forward debt, by drawing modestly from the capital of our trust investments. What this means is that expenditures match, and are budgeted to match, planned revenue. The congregation has been clear in recent annual meetings that reliance on capital funds from trust investments was to be a last, and minimal, recourse. For 2021 this was achieved: The congregation approved a budget which forecast an anticipated capital requirement of \$48,000 from trusts, from a then (January 1) market value of just under \$1.5 million. In the result, \$22,000 was required, together with a further \$18,000 for improvements to the sound system in the sanctuary.

Our revenue sources are presently:

- (a) offerings (50%)
- (b) rents (rental income) (18%)
- (c) income from congregational trusts (12%)
- (d) capital transfers from congregational trusts (8%)
- (e) external trusts receipts (7%)
- (f) miscellaneous community receipts and ad hoc fundraising (5%)

In 2021, an additional source of revenue was the Canada Emergency Wage Subsidy (CEWS), at just over \$20,000.

TREASURER'S REPORT CONTINUED

2022 will see what can be called *headwinds* for our finances. The end of CEWS in the fourth quarter of 2021 is one. A second is the requirement for modest increases in staff salaries and benefits, including the United Church's mandated cost-of-living increase. A third is the relentless demands for our physical plant; the basics of utilities, insurance and maintenance, all necessary before we open our doors for our work and ministries. A modest increase in our offerings (please consider an inflationary increase) and the increase in available income (from \$58,000 in 2021 to \$68,000 in 2022) from our trust investments are a partial answer. An abiding collective sense of stewardship is another.

Our financial good fortune is the work of many, including a Finance Committee ably chaired for another year by John Gunn; our former administrator the indefatigable Linda Burrows; the Trustees; and, as ever, our Council for its gentle insistence on prudence and transparency.

Jeffrey Smith



2021 FINANCIAL REPORT

ANNUAL REVENUE & EXPENSES

	Actual Jan 01, 2021 to Dec 31, 2021	Budget Jan 01, 2021 to Dec 31, 2021	Percent	Actual Jan 01, 2020 to Dec 31, 2020	Budget Jan 01, 2020 to Dec 31, 2020	Percent
REVENUE						
ENVELOPE AND PAR OFFERINGS						
General Operating	255,939.47	269,000.00	-4.86	264,986.46	295,000.00	-10.17
Building	17,040.00	20,000.00	-14.80	19,255.00	25,000.00	-22.98
Easter	265.00	0.00	0.00	350.00	1,000.00	-65.00
Anniversary	205.00	0.00	0.00	25.00	0.00	0.00
Christmas	390.00	0.00	0.00	95.00	1,000.00	-90.50
Initial	28.00	0.00	0.00	99.00	0.00	0.00
Other Miscellaneous	500.00	1,000.00	-50.00	0.00	0.00	0.00
Less: Transfers to Designated Funds	-18,477.00	-52,000.00	-64.47	-19,255.00	-27,000.00	-28.69
OFFERINGS	255,890.47	238,000.00	7.52	265,555.46	295,000.00	-9.98
OTHER INCOME						
Loose Offering	2,073.53	3,000.00	-30.88	1,844.50	12,000.00	-84.63
Hall Rental	52,930.25	40,000.00	32.33	33,750.00	45,000.00	-25.00
Church Rental	41,105.50	30,000.00	37.02	15,490.00	60,000.00	-74.18
The Stage Ticket Sales	21,636.20	0.00	0.00	0.00	0.00	0.00
Lady Bug Day Care	2,879.61	0.00	0.00	34,555.32	35,000.00	-1.27
Total Rental Income	118,551.56	70,000.00	69.36	83,795.32	140,000.00	-40.15
Miscellaneous Income	13,655.25	10,000.00	36.55	2,875.00	18,000.00	-84.03
TOTAL OTHER INCOME	134,280.34	83,000.00	61.78	88,514.82	170,000.00	-47.93
SPECIAL FUND RECEIPTS						
Building Fund	0.00	0.00	0.00	1,000.00	0.00	0.00
Benevolent Fund	12,610.00	0.00	0.00	5,560.00	0.00	0.00
Brunswick Street Mission Fund	750.00	0.00	0.00	2,965.00	0.00	0.00
Choir Fund	200.00	0.00	0.00	0.00	0.00	0.00
Flower and Gift Fund	200.00	0.00	0.00	0.00	0.00	0.00
Federal Employer Wage Subsidy	20,357.82	20,000.00	1.79	31,826.10	0.00	0.00
Memorial Fund	425.00	0.00	0.00	675.00	0.00	0.00
Organ Fund	500.00	0.00	0.00	0.00	0.00	0.00
Outreach Fund	310.00	0.00	0.00	1,158.25	0.00	0.00
Refugee Fund - Abdille	0.00	0.00	0.00	25,000.00	0.00	0.00
Refugee Fund - Hajjar	0.00	0.00	0.00	25,000.00	0.00	0.00
St. Andrew's Refugee Fund	8,230.00	0.00	0.00	29,200.00	0.00	0.00
Sunday Suppers (St Andrews)	28,006.43	0.00	0.00	32,686.69	0.00	0.00
Social Hour Coffee Fund	43.15	0.00	0.00	328.35	0.00	0.00
UCW Fund	3,128.95	0.00	0.00	2,594.68	0.00	0.00
Miscellaneous Funds	33,193.05	0.00	0.00	300.00	0.00	0.00

2021 FINANCIAL REPORT CONTINUED

Transferred to Liability Accounts (Note 1)	-139,721.80	0.00	0.00	-189,579.91	-35,000.00	441.66
TOTAL SPECIAL FUND RECEIPTS	-31,767.40	20,000.00	-258.84	-31,285.84	-35,000.00	-10.61
 RECEIPTS						
Congregational Offerings	31,667.40	32,000.00	-1.04	31,285.84	35,000.00	-10.61
Memorials	395.00	0.00	0.00	0.00	0.00	0.00
Total M & S Offerings	32,062.40	32,000.00	0.20	31,285.84	35,000.00	-10.61
TOTAL M & S RECEIPTS	32,062.40	32,000.00	0.20	31,285.84	35,000.00	-10.61
 REVENUE						
A. M. MacKay Trust	34,016.45	32,000.00	6.30	31,655.54	30,000.00	5.52
Creighton Trust	0.00	500.00	-100.00	476.00	500.00	-4.80
Longard Trust	0.00	1,500.00	-100.00	1,485.00	1,000.00	48.50
McInnes Trust	0.00	1,000.00	-100.00	1,133.00	1,000.00	13.30
O.E. Smith Trust	8,667.94	12,000.00	-27.77	12,106.40	10,000.00	21.06
Organ Fund Trust	18,006.00	3,000.00	500.20	4,162.00	3,000.00	38.73
Other Consolidated Trust	0.00	0.00	0.00	271.00	0.00	0.00
Income	0.00	52,000.00	-100.00	55,390.00	55,500.00	-0.20
Bequests Received	98,053.76	5,000.00	1,861.08	0.00	5,000.00	-100.00
Transfers from Trustees	80,000.00	0.00	0.00	140,000.00	0.00	0.00
INCOME	238,744.15	107,000.00	123.13	246,678.94	106,000.00	132.72
TOTAL REVENUE	629,209.96	480,000.00	31.09	600,749.22	571,000.00	5.21
 EXPENSE						
 SALARIES AND BENEFITS						
Salaries and Wages	258,717.74	274,000.00	-5.58	336,997.28	390,000.00	-13.59
Minister's Housing Allowance	5,553.90	0.00	0.00	19,800.00	0.00	0.00
Canada Pension	13,192.01	10,000.00	31.92	14,574.38	16,000.00	-8.91
Employment Insurance	6,113.65	6,500.00	-5.94	6,670.00	9,000.00	-25.89
UCC Benefits	22,745.83	19,000.00	19.71	22,402.50	23,000.00	-2.60
UCC Pension	26,220.45	24,500.00	7.02	30,476.73	32,000.00	-4.76
Travel Allowances	15.00	0.00	0.00	6.93	1,000.00	-99.31
Book Allowances	0.00	0.00	0.00	21.06	0.00	0.00
Continuing Education Allowances	1,770.39	3,000.00	-40.99	3,641.12	6,000.00	-39.31
TOTAL SALARIES AND BENEFITS	334,328.97	337,000.00	-0.79	434,590.00	477,000.00	-8.89
 DEVELOPMENT						
Sunday School Coordinator	0.00	4,000.00	-100.00	0.00	0.00	0.00
DEVELOPMENT	0.00	4,000.00	-100.00	0.00	0.00	0.00
 PROPERTY EXPENSES						
Electricity	11,547.91	9,000.00	28.31	10,288.85	12,000.00	-14.26
Heating Fuel	35,567.85	35,000.00	1.62	38,000.04	50,000.00	-24.00
Water	2,480.04	2,200.00	12.73	3,052.76	4,000.00	-23.68

2021 FINANCIAL REPORT CONTINUED

Maintenance and Repairs	19,726.92	15,000.00	31.51	14,932.43	20,000.00	-25.34
Property Tax	0.00	0.00	0.00	95.60	0.00	0.00
Snow Removal	10,427.50	4,500.00	131.72	5,923.25	6,000.00	-1.28
Garbage Removal	6,389.26	4,000.00	59.73	6,182.78	6,000.00	3.05
Cleaning Supplies	4,756.23	3,300.00	44.13	3,772.67	5,000.00	-24.55
Other Cleaning Expenses	294.55	0.00	0.00	0.00	0.00	0.00
Sexton Relief	233.57	8,000.00	-97.08	1,686.55	0.00	0.00
Security Alarm Monitoring	915.67	0.00	0.00	458.00	0.00	0.00
Insurance Premiums	17,219.50	26,000.00	-33.77	25,008.00	20,000.00	25.04
Fire Protection Tax	0.00	0.00	0.00	738.95	0.00	0.00
Furniture and Equipment Purchases	879.73	2,000.00	-56.01	106.42	3,000.00	-96.45
Miscellaneous Expenses	965.88	3,500.00	-72.40	692.25	4,000.00	-82.69
TOTAL PROPERTY EXPENSES	<u>111,404.61</u>	<u>112,500.00</u>	-0.97	<u>110,938.55</u>	<u>130,000.00</u>	-14.66

WORSHIP AND MUSIC EXPENSES

Music Supplies	1,020.36	600.00	70.06	658.82	500.00	31.76
Music Fees and Licences	881.04	900.00	-2.11	966.75	1,000.00	-3.33
Piano Maintenance	2,569.26	1,000.00	156.93	130.00	500.00	-74.00
Pipe Organ Maintenance	682.62	1,000.00	-31.74	309.60	1,500.00	-79.36
Worship Equipment	18,759.08	1,000.00	1,775.91	1,404.78	2,500.00	-43.81
Worship Supplies	218.48	1,000.00	-78.15	1,381.64	500.00	176.33
Livestreaming Expenses	777.23	2,000.00	-61.14	0.00	0.00	0.00
Pulpit Supply	3,300.00	5,000.00	-34.00	0.00	1,000.00	-100.00
Substitute Music Director	200.00	1,000.00	-80.00	950.00	1,000.00	-5.00
Honorariums	100.00	0.00	0.00	0.00	0.00	0.00
Musicians	1,600.00	0.00	0.00	1,325.00	1,500.00	-11.67
Choir Singers & External Musicians	0.00	8,040.00	-100.00	0.00	0.00	0.00
Choir Services	1,330.00	460.00	189.13	2,768.00	0.00	0.00
Total Honorariums	<u>3,230.00</u>	<u>9,500.00</u>	-66.00	<u>5,043.00</u>	<u>2,500.00</u>	101.72
Social Hour	33.99	0.00	0.00	5.99	0.00	0.00
Other Miscellaneous	16.02	0.00	0.00	0.00	0.00	0.00
EXPENSES	<u>31,488.08</u>	<u>22,000.00</u>	43.13	<u>9,900.58</u>	<u>10,000.00</u>	-0.99

CHRISTIAN DEVELOPMENT

CD Supplies and Other	0.00	0.00	0.00	643.66	0.00	0.00
Video Licencing	0.00	0.00	0.00	301.00	0.00	0.00
Library Expenses	0.00	0.00	0.00	166.62	0.00	0.00
EXPENSE	<u>0.00</u>	<u>0.00</u>	0.00	<u>1,111.28</u>	<u>0.00</u>	0.00

COMMITTEE EXPENSES

Christian Education	500.00	0.00	0.00	50.00	2,000.00	-97.50
Communications	167.86	0.00	0.00	527.69	1,000.00	-47.23
Hospitality	0.00	0.00	0.00	1,197.65	2,000.00	-40.12
Executive Council	0.00	0.00	0.00	183.36	500.00	-63.33
Ministry and Personnel	0.00	0.00	0.00	600.00	500.00	20.00
Outreach	25.00	0.00	0.00	0.00	500.00	-100.00
Stewardship	0.00	0.00	0.00	0.00	500.00	-100.00

2021 FINANCIAL REPORT CONTINUED

Committee Operations	15.62	1,500.00	-98.96	0.00	0.00	0.00
Committee Activities & Learning	1,521.32	3,500.00	-56.53	0.00	0.00	0.00
TOTAL COMMITTEE EXPENSES	<u>2,229.80</u>	<u>5,000.00</u>	<u>-55.40</u>	<u>2,558.70</u>	<u>7,000.00</u>	<u>-63.45</u>
 EXPENSES						
Telephone	5,938.04	5,000.00	18.76	7,721.38	7,500.00	2.95
Postage	943.99	1,200.00	-21.33	1,089.23	1,500.00	-27.38
Photocopier	3,834.15	4,000.00	-4.15	4,250.55	5,000.00	-14.99
Office Supplies	1,014.38	1,000.00	1.44	898.79	1,000.00	-10.12
Computer Repairs and Supplies	6,384.89	2,400.00	166.04	7,835.61	3,000.00	161.19
Website Management	0.00	0.00	0.00	5,700.00	9,000.00	-36.67
Advertising	958.25	0.00	0.00	0.00	0.00	0.00
Offering Envelopes	0.00	0.00	0.00	368.25	500.00	-26.35
Bank Service Charges	4,777.16	4,400.00	8.57	4,350.34	4,000.00	8.76
TOTAL FINANCIAL CHARGES	<u>4,777.16</u>	<u>4,400.00</u>	<u>8.57</u>	<u>4,350.34</u>	<u>4,000.00</u>	<u>8.76</u>
Legal, Accounting and PR Services	4,150.75	7,500.00	-44.66	10,231.50	7,500.00	36.42
Expenses re Rental Activities	-9.75	0.00	0.00	252.25	0.00	0.00
Other Miscellaneous Office	1,481.96	1,000.00	48.20	1,010.23	1,000.00	1.02
OPERATING	<u>29,473.82</u>	<u>26,500.00</u>	<u>11.22</u>	<u>43,708.13</u>	<u>40,000.00</u>	<u>9.27</u>
 THE STAGE EXPENSES						
The Stage Performers	15,612.73	0.00	0.00	0.00	0.00	0.00
The Stage Promotions Manager	600.00	0.00	0.00	0.00	0.00	0.00
The Stage Expenses	3,608.28	0.00	0.00	0.00	0.00	0.00
The Stage Green Room Expenses	652.50	0.00	0.00	0.00	0.00	0.00
TOTAL THE STAGE	<u>20,473.51</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
 STRATEGIC PROJECTS						
SASI	0.00	0.00	0.00	4,000.00	4,000.00	0.00
TOTAL STRATEGIC PROJECTS	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>4,000.00</u>	<u>4,000.00</u>	<u>0.00</u>
 EXPENSES						
Presbytery Assesment	20,913.00	21,000.00	-0.41	20,913.00	21,000.00	-0.41
CONFERENCE	<u>20,913.00</u>	<u>21,000.00</u>	<u>-0.41</u>	<u>20,913.00</u>	<u>21,000.00</u>	<u>-0.41</u>
 TOTAL EXPENSE	 <u>550,311.79</u>	 <u>528,000.00</u>	 <u>4.23</u>	 <u>627,720.24</u>	 <u>689,000.00</u>	 <u>-8.89</u>
 NET INCOME	 <u>78,898.17</u>	 <u>-48,000.00</u>	 <u>-264.37</u>	 <u>-26,971.02</u>	 <u>-118,000.00</u>	 <u>-77.14</u>

Note 1: Transferred to Liability Accounts



**SAINT ANDREW'S,
A SOCIAL JUSTICE
COMMUNITY IN THE
HEART OF HALIFAX**

**6036 Coburg Road
Halifax, NS B3H 1Y9
902-422-3157
info@saintandrewshfx.ca**