



2020 Annual Report

Table of Contents

Knox 16 Logo, Vision and Mission statement	1
Meeting Agenda	2
Minutes of the 2019 AGM	3
Clerk of Session's Report	6
Elder Assignments	9
Minister's Report	10
Presbytery of Brampton Report	12
Cemetery Report	13
Financial Planning Slide	14
Treasurer's Report - Statement of Receipts	15
Treasurer's Report - Statement of Disbursements	16
Board of Trustees Report	17
Envelope Giving's	18
Property Management Report	19
2021 Budget - Receipts	21
2021 Budget - Disbursements	22
Auditors Report	23



Knox 16 – Meaning of the Congregational Logo:

The **blue wave** at the base represents the river that flows through 16 Mile Creek and reminds us of the water of our baptism – the living water that nourishes us as Christians.

The **red Celtic cross** with the golden halo represents the link to our Scottish heritage and reminds us of the centrality of Jesus' birth, death and resurrection to our belief.

The **green leaves** that spread outward represent our reaching out to the world with the Good News and reminds us that God, who created all things, is in all and through all that we are.

Taken together the three elements represent the strength, stability and sustainability of our faith and reminds us that God is Trinity: Father, Son and Spirit.

Knox 16 - Vision & Mission Statement:

Knox Presbyterian Church Sixteen is a caring Christian community ... caring for the community

We are a Christian community who, with empathy and compassion, is present in and for the world sharing God's love with all.

We do this by:

- ▶ *Deepening our spiritual relationship with God.*
- ▶ *Nurturing our relationships with one another.*
- ▶ *Welcoming new comers into our community.*
- ▶ *Seeking out those who are lonely or abandoned.*
- ▶ *Sharing what we have with those who are in need.*

**KNOX PRESBYTERIAN CHURCH SIXTEEN
2020 ANNUAL GENERAL MEETING BY ZOOM
MARCH 14, 2021**

AGENDA

1. Opening Prayer – Rev. Gushue
2. Election of Meeting Chair & Secretary
3. Approval of Agenda
4. Roll of Attendance
5. Approval of Minutes of Annual General Meeting – March 15, 2020
6. Clerk of Session Report & Elder Assignments
7. Minister’s Letter
8. Presbytery of Brampton Report
9. Cemetery Report
10. Finance
11. Treasurer’s Report
 - a. 2020 Receipts
 - b. 2020 Disbursements
 - c. Envelope Donations
 - d. Trustees’ Report
 - e. Certificate of Audit 2020
12. Finance Planning Chart – 2021 Budget
13. Election of officers for 2021
14. Closing Prayer
15. Adjournment

**Minutes of the Annual General Meeting
Knox Presbyterian Church Sixteen
Sunday, March 15, 2020**

In attendance for Session

Rev. Patrick Gushue
Brenda Connell

Ken Harrower
Cathie Best

In attendance for the Congregation

John Best
Pat Selnes
Gail Cherrington
Mary Campbell
Robert Turkington
Diane Gushue

Cathie Best
Anne Selnes
Joyce Bauer
Lew Campbell
Lilian Turkington
Lloyd Meldrum

Rev. Gushue opened the meeting with prayer and asking for the Lord's blessing and guidance for the meeting and the congregation.

Moved by Ken Harrower and seconded by Cathie Best that Rev. Gushue be appointed Chair of the Meeting. Motion carried.

Moved by Ken Harrower and seconded by Cathie Best that the Clerk of Session, Brenda Connell be appointed as the recording secretary for the purpose of minute taking. Motion carried.

Moved by Ken Harrower and seconded by Brenda Connell that the Agenda for the meeting be adopted with the addition of the Election of Officers. Motion carried.

Moved by Anne Selnes and seconded by Lilian Turkington that the minutes of the 2019 Annual General Meeting be approved as submitted. Motion carried.

Clerk of Session Report – Brenda Connell reviewed her report and highlighted the accomplishments of Session and the congregation in 2019. It was another successful year with our mission outreach and fellowship gatherings in accordance with the Congregation's Mission Statement. While it was an amazing and successful year, Brenda mentioned the sadness and grief experienced by the congregation in the deaths of four of our members. They will be truly missed.

Motion by Cathie Best and seconded by Diane Gushue that the Clerk's Report be approved as received. Motion carried.

Minister's Report – Rev. Gushue highlighted his report for 2020 by looking back at his report for 2019. He acknowledged that 2019 was a busy year, but also one with great sorrow at the loss of some of our members. He emphasized that while it was a sad year, he also advised that it was a year of Feeling Blessed even with our joys and sorrows. For the 2020 year, he emphasized the need for all of us to continue to be in touch with one another by visits or telephone calls and to invite the wider community be part of our church community.

Cathie Best thanked Rev. Gushue for his support through her mother's illness and subsequent loss and for helping her with her grief.

Lew Campbell thanked Rev. Gushue for his service in caring for the congregation and his leadership.

Motion to accept the Minister's report by Ken Harrower and seconded by Lew Campbell.
Motion carried.

The report by the Presbytery of Brampton for 2019 was included in the AGM book for review. There being no questions, Brenda Connell made the motion to accept the report as written and was seconded by Lilian Turkington. Motion carried.

It was moved by John Best and seconded by Pat Selnes to accept the Cemetery report as presented. Motion carried. A short discussion was conducted with respect to the care of the cemetery for 2020. Lew Campbell advised that he will be "retiring" his services. Session will address this along with Rev. Gushue for a 2020 plan.

Finance Report - Ken Harrower highlighted that the weekly offerings have increased over 2018. Expenses are offset by the Horizons Grant. The Trust Fund is subject to the volatility of the stock market. Motion by John Best and seconded by Lew Campbell that the Financial Report be accepted as presented. Motion carried.

Property Manage Report – no one was present at the meeting from the Property Management Team. Motion made by Pat Selnes and seconded by Ken Harrower to receive the Property Management Report as presented. Motion carried.

Budget – Ken Harrower reviewed the Budget. Diane Gushue had a questions regarding why costs were down for 2020 on the organist's expenses. Ken will investigate and advise. There being no further comments or questions, a Motion was made by Pat Selnes and seconded by John Best to accept the Budget as presented. Motion carried.

Election of Officers – the following current officers were appointed and/or volunteered to serve for 2020

Cemetery Board – David Smith & John Best

Trustee Board – Harvey Jones, Ken Harrower & David Smith

Treasurer – Ken Harrower

A motion was made by Pat Selnes and seconded by John Best to approve the roster of officers as above. Motion Carried.

Rev. Gushue closed the Annual General Meeting with prayer and thanks.

Motion to adjourn by Anne Selnes and seconded by Pat Selnes. Motion carried.

Minutes prepared by Brenda Connell, Clerk of Session.

KNOX PRESBYTERIAN CHURCH SIXTEEN CLERK OF SESSION'S REPORT FOR 2020

The year of Covid-19 - 2020

Our congregation started the year full of optimism and hope*. During January and February, we freely attended worship services every Sunday and enjoyed our usual fellowship following Sunday services. We celebrated Robbie Burns day with flare and fun. Rev. Gushue was piped in (via taped bag pipes) carrying the Haggis and did a masterful job with his address to the Haggis in Gaelic, which he has perfected (finally after years of practice)! Seriously, everyone had a wonderful time with the amazing meal that was prepared by members of the congregation. Beef, neeps and tatties were also on the menu along with Haggis and other sumptuous items. Tartan ruled the day.

Unfortunately, the levity came to a halt in March 2020. With the increasing numbers of corona virus cases in Ontario. The Provincial government started to shut down business, schools, churches, and other facilities. Our last indoor service was March 15th, which was also the date of our Annual General Meeting: since that time Rev. Gushue has been preparing a worship video on a weekly basis that has been available through our website. Thanks to Bill Barrow who has been responsible for the website and posting the weekly worship video's.

Our plans for celebrations for 2020, including our Meal, Game & Prayer, were put on hold for many months. The decorations that I purchased for the St. Patrick's Day celebration are still in the kitchen. There was a glimmer of hope that we might be able to use them and enjoy fellowship for March 2021. Unfortunately, that was not to be. On the bright side, we will have them for 2022.

When the Provincial Government changed some of the rules regarding worship gathering, we had our very first outdoor service in June. It was informal and fun and it gave everyone an uplifting experience being able to worship together again and to greet one another at a 2 metre distance.

On September 20th, we were able to have our first in-door worship service since March 15th, with limited seating. Fortunately, we were able to accommodate everyone in the congregation who wished to attend worship services. Things were different – people had temperature checks on entering the church, hand sanitizer was readily available, masks were worn, and seating was established so that we were 2 metres apart. Unfortunately, regulations did not permit the congregation to sing. However, Lloyd Meldrum provided us with wonderful music to fill the Sanctuary. We all now have an increased appreciation for Lloyd's talents.

Also, in September we celebrated the 187th anniversary of Knox Presbyterian Church Sixteen. This was a special service made all the more meaningful through a generous donation

of new Bibles by Gail Cherrington in memory of Robert Pickering. Robert's love of scripture and the comfort that he experienced during his daily reading serves as an inspiration to us all.

We were fortunate to continue to have worship services up to and including Christmas Eve. This service was very special. We had to continue to conform to the Covid-19 protocols – distancing, masks, no singing. In order to accommodate everyone who wanted to attend service, Rev. Gushue arranged for 2 evening services, with reservations and assigned seating. Special guests – Mezzo-Soprano, Rachelle Kelly Gonzales and Johnny Gonzales performed two hymns during both services. Victoria Gushue and Rev. Gushue read scripture, followed by Lloyd playing Christmas hymns. A special thank you to Diane, Angela and Victoria Gushue for preparing a wonderful evening meal for the people who were apart of the worship team.

Throughout this year we have also adapted and continued to engage together for prayer and study. A “virtual” Week of Guided Prayer was held in May and formed a Sermon Round Table in the fall, with the participants meeting over Zoom for both activities. The discussion, fellowship and prayer that was shared was a reminder that God is present with us through the worst of times as well as the celebrations!

I am hopeful that 2021 will bring about some wonderful happenings at Knox 16. Anne Lamont cites hope in this way:

****“Hope begins in the dark, the stubborn hope that if you just show up and try to do the right thing, the dawn will come. You wait and watch and work. You don’t give up”.***

Romans 5:5 describes hope this way . . .

“and hope does not disappoint us, because God’s love has been poured into our hearts through the Holy Spirit that has been given to us.”

In spite of the challenges of 2020 during Covid-19, our congregation remains healthy and whole. As a congregation, we continue to support one another with emails, telephone chats and even some ZOOM chats.

The Session met 11 times during 2020 (mostly virtual meetings through ZOOM) to continue the work of God and the congregation. Thanks to our Session leadership, Rev. Gushue, Cathie Best, Ken Harrower, Bryce McBain, and Gord Petrie, and Brenda Connell, business was taken care of. There are always more people involved in assisting with the care and maintenance of our church. Bryce and Bev McBain planted over 300 tulip bulbs that will be blooming this Spring. It was hard work, but they did a masterful job. I can hardly wait to see all these blooms. Pat Selnes has been checking the church during the Covid-19 shutdown to make sure that the church is not experiencing any problems.

Congregational and Ministerial Records show the following to the end of 2020:

Baptisms	0
Weddings	0
Deaths	0
Communions	1
Session Meetings	11

	2019	2020
Members at December 31-	62	62
Adherents at December 31 –	68	68

Attached is a list of Elders and congregants. When you need assistance, please contact your Elder or Rev. Gushue.

As has been announced by Rev. Gushue, I am stepping down as Clerk of Session following this Annual General Meeting, however I will remain an active member of Session.

It has been a privilege to act as the Clerk of Session and work with the wonderful people of this congregation. A special thank you to Rev. Gushue who guided me at the beginning of my journey to ensure I was following protocols in preparation of the various reports.

I am looking forward to 2021 with hope and enthusiasm. God Bless this congregation and its leadership.

Brenda Connell
 Clerk of Session
 March 14, 2021

2021 ELDER ASSIGNMENTS - UPDATED FEBRUARY 25, 2021

CONGREGANT NAME		TEL #	EMAIL	ELDER	ELDER #	ELDER EMAIL
Alkema	Eleanor	905-336-1714 EXT 2410		Nancy McNamara	905-257-7701	nmcoakville@gmail.com
Anderson	Carol	289-636-1446	canderson2325@gmail.com	Cathie Best	905-878-7409	cbest2@cogeco.ca
Barrow & McKenzie	Alicia & William (Bill)	289-834-3776	aliciasmckenzie@hotmail.com	Brenda Connell	905-516-1534	bconnell1534@gmail.com
Best	John & Cathie	905-878-740-	cbest2@cogeco.ca	Rev. Patrick	905-466-0027	pastor@knox16.com
Brown	Norman & Dorothy	519-720-9535	cnbrown139@gmail.com	Cathie Best	905-878-7411	cbest2@cogeco.ca
Buckle	Jennifer	905-339-0289	jbuckle_5@sympatico.ca	Cathie Best	905-878-7412	cbest2@cogeco.ca
Campbell	Lewis & Mary	905-827-3893	campbelloakville@aol.com	Bryce McBain	905-827-8455	bmcbain@cogeco.ca
Chambers	Amy Grace	905-257-0268	N/A	Bryce McBain	905-827-8456	bmcbain@cogeco.ca
Chen-Pham	Tom, Wanda, Faith & Jubilee (mother Linda)	905-826-5329	tomwanda2014@gmail.com	Rev. Patrick	905-466-0028	pastor@knox16.com
Connell	Brenda	905-516-1534	bconnell2@gmail.com	Rev. Patrick	905-466-0029	pastor@knox16.com
Cooper	Barbara	905-315-9773	N/A	Ken Harrower	905-808-9950	kenharower@cogeco.ca
Gushue	Patrick, Diane, Victoria & Angela	905-257-0711	ddgushue@gmail.com	Brenda Connell	905-516-1535	bconnell1534@gmail.com
Harrower	Sandra, Lilyanne, Caysen (Boudreau)	905-580-9299	sandraharrower25@gmail.com	Brenda Connell	905-516-1536	bconnell1534@gmail.com
Harrower	Ken	905-808-9950	kenharrower@cogeco.ca	Rev. Patrick	905-466-0030	pastor@knox16.com
Hughes	Neville	905-681-1356	N/A	Nancy McNamara	905-257-7702	nmcoakville@gmail.com
Jones	Harvey & Jan	905-257-9702	ianpjones46@gmail.com	Bryce McBain	905-827-8458	bmcbain@cogeco.ca
Kirk	Bob & Donna	905-681-2971	dkirk1976@hotmail.com	Bryce McBain	905-827-8459	bmcbain@cogeco.ca
Lloyd	Elsie	289-259-0950	chris2374@outlook.com	Nancy McNamara	905-257-7703	nmcoakville@gmail.com
Lyons	Ruby	905-829-5340	daru@bell.net	Nancy McNamara	905-257-7704	nmcoakville@gmail.com
McBain	Bryce & Bev	905-827-8455	bmcbain@cogeco.ca	Rev. Patrick	905-466-0031	pastor@knox16.com
McNamara	Robert, Nancy, Kaitlyn & Josh	905-257-7701	nmcoakville@yahoo.ca	Rev. Patrick	905-466-0033	pastor@knox16.com
Meldrum	Lloyd	416-388-5842	N/A	Ken Harrower	905-808-9951	kenharower@cogeco.ca
Parker	Tony & Maureen	905-257-2563	tonyandmaureen@outlook.com	Brenda Connell	905-516-1537	bconnell1534@gmail.com
Petrie	Gord & Peggy	905-878-6150	gb_petrie@hotmail.com	Rev. Patrick	905-466-0030	pastor@knox16.com
Sauve	Mildred	905-635-7010	N/A	Rev. Patrick	905-466-0027	pastor@knox16.com
Scott	Mike, Sarah, Elizabeth, Alex & Kaitlyn Isabel Grace	289-812-1398	scottmichaella@gmail.com	Brenda Connell	905-516-1538	bconnell1534@gmail.com
Selnes	Pat & Anne	905-469-5636	pselnes33@gmail.com	Ken Harrower	905-808-9952	kenharower@cogeco.ca
Smith	David & Elizabeth	905-938-2747	smith.da@sympatico.ca	Cathie Best	905-878-7415	cbest2@cogeco.ca
Stewart	Bob (Robert)	905-634-2270	N/A	Bryce McBain	905-827-8461	bmcbain@cogeco.ca
Turkington	Lilian & Robert	905-842-3172	lilian.turkington@yahoo.com	Cathie Best	905-878-7415	cbest2@cogeco.ca

Knox Presbyterian Church Sixteen
Ministers Message

I came that they may have life and have it abundantly.

John 10:10

This was an unusual letter for me to write! In previous Annual Report letters to the congregation the Clerk of Session and I have shared this responsibility. The Clerk has looked back, as she did this year, reflecting on what occurred in the life of the congregation. And I have looked forward, articulating where our focus as a congregation would be during the upcoming year. In previous letters I cast a vision for the future. One year I discussed how we would establish a congregational mission statement, on another how we would reach out to the community and on yet another year the focus was on the establishment of mission projects. This year is different! The future is less clear.

It perhaps goes without saying, but it is hard to look forward during a pandemic! For the last 12 months we have been in and out of lockdown and have struggled as to how we would be able to come together as a worshipping community. The whole world has struggled, and I expect that many will continue to struggle over the next year as well, as we continue to grapple with discovering how to live in a Covid-19 world. There is hope that the vaccine will allow us to return to the way that things were – but we know that this process will not happen quickly.

As I considered the message that I could offer this year, I entered into a time of prayer. And from my place of uncertainty, I asked God for guidance. “What words can I say? What message needs to be heard?” And the response that I received in prayer was, *I came that they may have life and have it abundantly ... now*. Not in a couple of years, not sometime in the unknown future ... but now. I have come so that they may have abundant life now: especially now, smack dab in the middle of the Covid-19 pandemic.

So this year there is no visioning into the future. This year I will invite us focus on the here and now and on how we can live life abundantly, as a congregation, in the present moment ... one day at a time. Of course, this doesn't mean that there will not be changes or decisions that we will have to make – only that what we will focus on are the things that are immediately before us: the things that will provide for us what we need *in order to have abundant life in the present time*.

I suggest that connection and prayer are the two things that we need to focus on if we are to experience the life of abundance that God promises. In the remainder of this letter, I wish to share some thoughts on both of these areas and make a few practical suggestions that will lead us on a path to abundant living.

Connection:

²⁴ But God has so arranged the body, giving the greater honor to the inferior member, ²⁵ that there may be no dissension within the body, but the members may have the same care for one another. ²⁶ If one member suffers, all suffer together with it; if one member is honored, all rejoice together with it. ²⁷ Now you are the body of Christ and individually members of it.

1 Corinthians 12: 24-27

Paul's first letter to the Corinthian's is a letter of encouragement that offers practical direction as to how communities of faith are to live and enjoy life together. This passage reminds us that as members of the one body we are all connected – *when one suffers, we all suffer and when one rejoices, we all rejoice*. The passage also reminds us that to live abundantly we must care for one another. Many people in our congregation are keeping in touch by phone, and I encourage you to continue this practice, as well as to look to new ways for connect in small groups. Consider joining in a Book Study or one the committees of the church – each provides the opportunity to share the life with others in our fellowship.

Prayer:

⁴ Rejoice in the Lord always; again I will say, Rejoice. ⁵ Let your gentleness be known to everyone. The Lord is near. ⁶ Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. ⁷ And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus.

Philippians 4: 4-6

The foundation of our life as a Christian community is prayer. It is through prayer that we make our needs known, experience God's presence and listen for God's guidance. Prayer is more than a time set apart to be with God, it is also a way of being, and as such it is a habit that we need to continually develop. Prayer is at once the simplest and most natural thing that we do – like breathing, we are usually unaware that we are doing it - but without it we cannot live. And at the same time, we need to cultivate a way that we are able to recognize how God is communicating with us: each one of us.

With the interruption of in-person Worship Services, it has been difficult for us to pray as a community; so I encourage everyone to cultivate new prayer practices. We will be starting a formal prayer group – where we will meet to pray for the needs of others – those within our congregation, as well as for those in our community and the wider world. Also consider beginning a time of daily prayer, if this is not your current practice, where you spend 10-15 minutes reading a passage of Scripture and reflecting upon its meaning for you; or engaging in a *Week of Guided Prayer* as a way to draw closer in relationship with God.

Day by Day, dear Lord these three things I pray: to see you more clearly, to love you more dearly, to follow you more nearly, ... day by day.

May the peace of Christ that surpasses all understanding fill your heart and mind so that you can have life and have it abundantly.

With Blessings

Patrick

Presbytery of Brampton 2020 Annual Report

2020 was a very curious year for the Presbytery of Brampton, as it was for all of the congregations within its bounds. COVID-19 and the resultant lockdowns closed the doors of our congregations back in March, and there were some that didn't re-open for in-person worship even when the Ontario government gave them permission to do so (at a 30% capacity limit, with attendance sheets for contact tracing). Many have adapted to joining for worship on Zoom or other similar conferencing software platform; others have been recording their services and distributing them using video services such as YouTube or Twitch. Some have used Zoom, etc., for midweek gatherings or Bible studies. And for those congregations where internet connections are slow or unreliable, other adaptations had to be made to keep ministry within the congregations alive.

Presbytery meetings moved to Zoom in March, and part of each meeting has been focused on trying to support one another as ministers and elders as we conduct ministry in a paradigm that none of us trained for. Most committees found their work had ground to a halt, especially those that involved meeting with large groups of congregants (e.g. church visitations) or elders (e.g. the elder training seminar scheduled for April).

Nevertheless, ministry went on, as did the work of the court!

Rev. Geoff Ross from St. Andrew's, Brampton, was Moderator for the first part of the year. He oversaw the induction of the Rev. Dr. Sarah Travis at Norval PC in early January, the induction of Rev. Noel Ramsey at Knox, Grand Valley, in late January, and guided the Court, with the able assistance of Clerk Sean Foster and Deputy Clerk Dianne Douglas, through the first few meetings on Zoom. In September, he gave way to Ms. Laura-Lee Campbell, the Representative Elder from St. Andrew's, Hillsburgh. As Moderator, she has inducted Rev. Stephen Rothery into Knox, Milton (Oct. 25th) and Rev. James Clark into North Bramalea (Dec. 6th).

The Court has had some farewells this year. Rev. Lydia Bae was officially translated to the Presbytery of Westminster in January, leaving Heart Lake PC vacant. In June, due to emerging financial difficulties, the pastoral tie between Rev. Todd Nelson and Knox, Acton, had to be dissolved, and at the time of this writing Rev. Todd and his family are preparing to move to New Brunswick to be near family as they consider next steps in his life and ministry. And Rev. Dr. David Clark, after successfully defending his doctoral dissertation, translated to London to take up the reins of ministry at New St. James PC.

It should also be noted that the Rev. Carolyn McAvoy is remaining at Trafalgar longer than her normal two-year Interim Ministry appointment so as to allow the congregation to make some important decisions without the trials of a full vacancy.

Our number of active students at seminary is down to Rev. Steve Boose (MPS program) and Candace Bahadoor (M.Div.). Dianne Douglas, Bert Douglas and Mahendra Christie's programs are currently on-hold for a variety of reasons, and we pray they will continue moving forward with their studies at some point in the near future!

Finally, our vacant congregations at the end of 2020 include Acton (Knox), Almanarah, Claude (Stated Supply), Heart Lake, Ospringe (Knox), and Union (Stated Supply). Please pray for all our congregations as we move into 2021 and whatever this year may bring for all of us!

Respectfully submitted on behalf of
the Presbytery of Brampton

KNOX PRESBYTERIAN CHURCH SIXTEEN

2020 CEMETERY BOARD REPORT

Trustees: John Best (Chairman); Lew Campbell; David Smith(Treasurer).

There was one cremation interment in 2020.

Escape Outdoor Management were hired for the cemetery grasscutting in 2020.

STATEMENT OF RECEIPTS AND DISBURSEMENTS

	<u>YEAR 2020</u>	<u>YEAR 2019</u>
	\$	\$
<u>RECEIPTS</u>		
Trustee acct. interest	927	978
Grave purchase	500	0
Donations to cemetery account	1000	1500
Grave digging	250	<u>0</u>
Total	<u>2677</u>	<u>2478</u>
<u>DISBURSEMENTS</u>		
To Trustee Care & Maintenance Fund	250	0
Lawn tractor repair/parts	0	369
Supplies(Gas,soil,shrubs,)	0	298
Lawn fertilizer service	0	622
Flowers	0	264
Paper supplies	0	0
Bank service charges	128	136
New cheques	0	155
Paint/Repairs	0	117
Escape Outdoor Management	914	0
To Knox 16 (Escape lawncare payment)	1824	0
Total	<u>3116</u>	<u>1961</u>
<u>EXCESS/<DEFICIT></u>	<439>	<u>517</u>

BALANCE SHEET AS OF DECEMBER 31, 2020.

	<u>YEAR 2020</u>	<u>YEAR 2019</u>
	\$	\$
Bank of Montreal	<u>11606</u>	<u>12045</u>
Public Trustee Capital Account	<u>48400</u>	<u>48618</u>

Knox Presbyterian Church Sixteen Finance Planning – Annual Meeting 2021

	2020 <u>Actual</u>	2021 <u>Budget</u>	<u>Diff</u>
Income	\$69,866	\$87,742	\$17,876
<u>Expenses</u>	<u>\$79,450</u>	<u>\$87,742</u>	<u>\$8,292</u>
+/-	\$(9,584)	\$0	

Expenses

Ministry & Worship	
2019	\$ 60,328 (Actual)
2020	\$ 60,978 (Actual)
2021	\$ 65,786 (Budget)

Building Operation	
2019	\$ 44,276 (Actual)
2020	\$10,950 (Actual)
2021	\$11,230 (Budget)

Missions	
2019	\$ 7,063 (Actual)
2020	\$7,523 (Actual)
2021	\$10,726 (Budget)

Revenue

Congregation & Grants	
2019	\$85,935 (Actual)
2020	\$67,994 (Actual)
2021	\$87,092 (Budget)

Rental	
2019	\$6,323 (Actual)
2020	\$1,872 (Actual)
2021	\$ 650 (Budget)

Trust Fund / Bank Surplus	
2019	\$ 10,000 (Actual)
2020	\$ 0,00 (Actual)
2021	\$ 0,00 (Budget)

Considerations

- HOPES**
- Our congregation grows & thrives
 - Others join in our mission
 - Others join our community

- CONCERNS**
- Building maintenance continues
 - Parking lot repairs
 - First floor bathroom upgrade

- ACTIONS**
- Increase weekly offering
 - Give when not present
 - Add Knox 16 to your will

**TREASURERS REPORT
YEAR ENDING DECEMBER 31, 2020**

STATEMENT OF RECEIPTS AND DISBURSEMENTS

<u>RECEIPTS</u>	<u>2019</u>	<u>2020</u>
Unrestricted Funds		
Weekly Offering.....	65,008	49,563
Special Gifts.....	7,000	17,900
Fund Raising.....	2,470	260
Plate.....	1,492	632
Meat & Eat Donations.....	422	9
Rental Income.....	6,323	1,300
Heritage Rebate	5,623	-
Total Unrestricted.....	88,337	69,665
Restricted Funds		
Pres Sharing.....	645	-
KSM.....	1,006	136
PWS&D.....	25	
Bibles / Hymn Books.....	310	25
Youth & Child Programs.....		40
Building Fund.....	735	
Prayer Shawl Ministry.....	50	
Benevelonce.....	1,150	
Total Restricted.....	3,921	201
Total Receipts.....	92,258	69,866

TREASURERS REPORT
YEAR ENDING DECEMBER 31, 2020
(continued)

<u>DISBURSEMENTS</u>	<u>2019</u>	<u>2020</u>
Ministerial		
Stipend and Allowances.....	34,373	36,779
Ecdueation/ Books.....	278	-
Pulpit Supply.....	1,000	200
Employers CPP/EI contributions.....	2,354	2,561
Gp Ins/H & D.....	4,521	4,611
Congregational Assessment.....	2,564	3,272
Assessment Brampton Presbytery.....	640	830
Organist.....	9,355	9,320
Singers & Music Supplies.....	141	395
Bibles /Hymn Books.....	254	-
Stationary/Ads/Printing/Copying.....	250	245
Bulletin Supplies.....	822	437
Bank Fees.....	245	6
PayPal Fees.....	34	178
Postage.....	56	57
Gifts Other.....	257	291
Office Supplies.....	-	56
Kitchen Supplies.....	596	21
Church Supplies.....	1,038	967
Computer Hardware.....	925	-
Youth & Child Programs.....	82	-
Miscellaneous.....	542	751
Telephone.....	-	-
Building Upkeep		
Heat & light.....	6,048	4,635
Insurance.....	2,374	2,922
Water Purification Maintenance.....	2,389	865
Renovations/maintenance.....	7,753	2,063
Horizons Program (Government Grant).....	24,543	-
Supplies (Paint etc).....	-	50
Snow Removal.....	1,169	416
Missions & Outreach		
Presbyterian Sharing.....	3,500	3,500
Evangel Hall.....	1,000	1,000
KSM.....	1,000	1,515
PWS&D.....	500	500
Outreach General.....	737	273
Oak Park Neighbourhood.....	26	-
Benovelence.....	-	735
Halton Women's Place.....	300	-
Total Disbursements	111,666	79,450
Excess / <Deficit>	(19,409)	(9,584)

BOARD OF TRUSTEES REPORT
YEAR ENDING DECEMBER 31, 2020

No funds were transferred to the general account in 2020
The fund increased by \$235 in 2020

Ken Harrower
On behalf of the Board

INVESTMENT AT MARKET VALUE
AS AT DECEMBER 31, 2020

	<u>2019</u>		<u>2020</u>	
Cash	3,804	3.7%	3,813	3.7%
Fixed Income	33,978	33.1%	32,514	31.6%
Equity	64,829	63.2%	65,948	64.1%
Foreign Securities	-	-	571	0.6%
Total Value	102,611		102,846	

TRUST FUND - SINCE INCEPTION 1998

Year	Balance \$	Valuation Change \$	Transfer of funds to General Account \$
1998	457,724	-	-
1999	624,587	166,863	-
2000	696,411	111,501	39,677
2001	628,354	(18,846)	49,211
2002	522,201	(18,799)	87,354
2003	515,127	60,629	67,703
2004	456,245	43,680	102,562
2005	427,484	41,229	69,990
2006	426,243	52,759	54,000
2007	383,719	19,186	61,710
2008	253,659	(65,060)	65,000
2009	225,976	32,317	60,000
2010	194,605	13,629	45,000
2011	120,338	(4,289)	69,979
2012	124,170	3,832	-
2013	132,278	8,108	-
2014	144,175	11,897	-
2015	126,570	(7,605)	10,000
2016	120,586	14,017	20,000
2017	109,447	3,861	15,000
2018	102,371	(7,076)	-
2019	102,611	10,240	10,000
2020	102,846	235	-

Envelope Donations

WEEKLY PROFILE OF OFFERINGS - 2020 VS Previous years

<u>Average Weekly Offering</u>	<u>Number of Envelopes</u>				
	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>
\$0 - \$5.00	1	1	4	10	7
\$5.01 - \$10.00	4	1	3	2	2
\$10.01 - \$15.00	3	2	1	3	1
\$15.01 - \$20.00	2	5	3	1	4
\$20.01 - \$25.00	0	3	3	3	2
\$25.01 - \$30.00	3	0	0	1	3
\$30.01 - \$35.00	2	1	2	3	2
\$35.01 - \$40.00	1	1	1	0	2
\$40.01 - \$45.00	1	0	1	0	0
\$45.01 - \$50.00	1	1	0	0	0
\$50.01 - \$55.00	0	1	0	1	2
\$55.01 - \$60.00	0	1	0	1	1
\$60.01 - \$100.00	4	4	7	5	3
Over \$100.00	1	2	2	2	1
	23	23	27	32	30
Envelope Offerings	\$40,552	\$51,785	\$53,474	\$51,124	\$45,160

Prepared by: Ken Harrower

February 05 2021

Property Management Report

Members of the Committee

Gord Petrie

Mike Scott

Pat Selnes

Bryce McBain

Due to the pandemic and lock down conditions the committee met only once in January 2020. In spite of the conditions and the absence of church activity there were several important matters that received attention

Water System:

The water system was tested at regular intervals throughout the year. All tests revealed the water is safe, but our strong recommendation is that the water cooler be used when in need of a drink to satisfy the thirst. However tap water can be used for all other purposes.

On going testing will continue in conjunction with the manufacture`s regulations of the equipment and the towns inspections etc.

Church Front Doors:

The front doors of the church were given a new and fresh look as they were taken away and refinished in the fall. To keep the costs down assistance was given from members of the church to remove and reinstall the doors. New hardware will be installed in the spring to give the doors a further boost in appearance.

Work Day at Knox 16:

In October a work day was organized and a good number of the members attended. The sanctuary, wash rooms, hallways and basement of the church received a thorough cleaning and outside the many fallen leaves were cleared from the cemetery and church grounds—a big chore and many thanks is extended to Bob Kirk from Kirk Mechanical for sending two of his able-bodied workers to assist. Thank you, Bob. In addition, 200 hundred tulip bulbs were planted and a few prayers are required to guarantee the expected results.

Cemetery Maintenance:

Escape Outdoor Management owned by Dustin Steplock was hired to maintain the cemetery grounds and areas beyond the cemetery. They did a great job keeping the grass cut and trimmed around the head stones. A big thanks has been extended to Dustin as his work goes above and beyond his charges. He is also under contract for the removal of snow from the parking lot.

Church Surveillance during Pandemic;

In keeping with the regulations of the insurance coverage of Knox 16 the church premises should be checked every 3 days when the church is not being occupied. Little did Pat Selnes realize, I am sure, when he volunteered to take on the chore of checking the church and leaving the desired report after every visit that he would be continuing to do this one year later. I guess none of us did Pat. However, we all extend our thanks to you for your faithful service. Please let us know if and when you would like relief

Heritage:

Effective the 18th May 2021 we will be submitting our final bill of \$2504.78 representing the cost of refurbishing the church doors of which 50% or \$1252.39 will be refunded to the church. This grant falls under our first Heritage grant. Since part of the 2504.78 claim includes in-house labour volunteered from members of the Property Committee the actual cost to the church for the restored door is in the vicinity of \$400.00.

The 2nd grant approved by Heritage and presented to the church in July 2020 represents expenditures of \$17,400 of which 50% or \$8700 will be refunded. This is assuming, of course, session approves such an expenditure. This grant is to cover interior plaster restoration on the north wall and other structural areas requiring repair. The good news is we have until July 2022 to utilize these funds and if required a 2 year extension will be given upon written request.

Maintenance Budget 2021

The annual maintenance budget of \$3600.00 covering water maintenance, annual inspection of the fire alarm system, furnace and miscellaneous items listed below has been presented to the Treasurer.

The good news is this figure is substantially lower than previous years due mainly to Covid 19 and such items as zero costs for snow removal due to the lock down.

Miscellaneous Items requiring attention in 2021

1. The office in the basement is in need of a clean up, reorganizing and the purchase of proper shelving. Also, a major clean up day of other areas ie attic, storage areas in sanctuary and basement is recommended.
2. Repair of the walkway into the church.
3. Refurbishing, sanding and painting the support railing by the walkway,
4. Installation of sump pump under stairwell, donated by Brenda Connell
5. Emergency repairs to the parking lot, when necessary,
6. Removal of flies from stain glass windows

It is expected that the above work will be completed in house through the help and assistance of members of the congregation and at minimum expense.

PMC
BKMcBain

KNOX PRESBYTERIAN CHURCH SIXTEEN

2021 BUDGET

<u>RECEIPTS</u>	<u>2020</u>	<u>2021</u>
Unrestricted Funds	<u>Actual</u>	<u>Budget</u>
Weekly Offering.....	49,633	74,132
Special Gifts/Planned Giving.....	17,900	12,500
Plate.....	-	-
Meat & Eat Donations.....	-	-
Rental Income.....	1,872	-
Rental Insurance.....	-	650
Fund Raising.....	260	260
Total Unrestricted.....	69,665	87,542
Restricted Funds		
Presbyterian Sharing.....	-	-
KSM.....	136	200
Evangel Hall.....	-	-
PWS&D.....	-	-
Pres. Record Magazine.....	-	-
Youth & Child Programs.....	40	-
Bibles / Hymn Books.....	25	-
Total Restricted.....	201	200
Total Receipts.....	69,866	87,742

KNOX PRESBYTERIAN CHURCH SIXTEEN

(2021 BUDGET continued)

DISBURSEMENTS	<u>2020</u>	<u>2021</u>
	<u>Actual</u>	<u>Budget</u>
Ministerial		
Stipend and Allowances.....	36,779	38,618
Books /Education.....	-	695
Pulpit Supply.....	200	1,000
Employers CPP/EI contributions.....	2,561	2,750
Gp Ins/H & D.....	4,611	4,700
Congregational Assessment.....	3,272	4,313
Assessment Brampton Presbytery.....	830	1,090
Organist.....	9,320	9,320
Singers & Music.....	395	500
Stationary/Ads/Printing/Copying.....	245	250
Bulletin Supplies.....	437	-
Bank Fees.....	6	75
PayPal Charges.....	178	50
Postage.....	57	75
Gifts Other.....	291	300
Office Supplies.....	56	-
Kitchen Supplies.....	21	400
Church Supplies.....	967	1,000
Youth & Child Programs.....		150
Miscellaneous.....	751	500
Telephone.....	-	-
Building Upkeep		
Heat & light.....	4,635	5,500
Insurance.....	2,922	2,951
Water Purification Maintenance.....	865	1,500
Renovations/maintenance.....	2,063	2,100
Renovations Heritage Rebate		(1,253)
Supplies (Paint etc).....	50	-
Snow Removal.....	416	432
Missions & Outreach		
Presbyterian Sharing.....	3,500	3,500
Evangel Hall.....	1,000	1,000
KSM.....	1,515	1,000
PWS&D.....	500	500
Outreach General.....	273	500
Oak Park Neighbourhood.....	-	26
Benevolence.....	735	4,000
Halton Women's Place.....	-	200
Total Disbursements	79,450	87,742
Excess / <Deficit>	(9,584)	-

CERTIFICATE OF AUDIT

This is to confirm that the audit of Knox Presbyterian Church Sixteen's Treasurers Records and Statement of Receipts and Disbursements for the year ending December 31, 2020 was found to be in accordance with generally accepted accounting practices and consistent with prior years accounts.

No exceptions were found and the statement is in order.


P. Selnes-Auditor

Dated Jan. 21, 2021


H. Jones-Auditor

Dated Jan 23/2021