

Annual Report - 2021

First-St Andrew's
UNITED CHURCH

Final Edition

Includes Financial Statements

**Produced for the
Annual Congregational Meeting**

Part 1, January 2022

Part 2, June 2022

**We are an inclusive Christian family
encouraging growth through
worship, friendship, learning and action**

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TABLE OF CONTENTS

MINUTES (FROM 2021 CONGREGATIONAL MEETINGS).....4

AGENDA (FOR 2022 MEETING).....11

COMMITTEE NOMINEES FOR 2022.....14

STAFF REPORTS

....from Minister of Worship & Congregational Life 16
....from Interim Directors of Music..... 18
....from Interim Youth and Young Family Coordinator & Christian Development..... 19

COMMITTEE REPORTS

Council.....21
Board of Trustees.....21
Worship23
Music23
Membership & Nurture25
Mission Outreach.....27
Planning.....30
Ministry & Personnel31
Property.....33
Finance34

OTHER REPORTS

Knit Wits38
Shopping Card Program.....38
Communications & Marketing.....39
United Church Women40

INDEPENDENT FINANCIAL REVIEW STATEMENTS

Board of Trustees.....44
Church.....55

CHURCH STAFF68

MINUTES FOR 2021 CONGREGATIONAL MEETINGS

Annual Congregational Meeting

Zoom Meeting

Sunday, January 31, 2021

1:00 pm

1.0 **Invocation** – Rev. Tom Hiscock

The Rev. Tom Hiscock opened the meeting with prayer.

2.0 **Election of Chair and Secretary of the Congregational Meeting**

MOTION: That Steve Elson be appointed Chair and Katherine Wonfor be appointed Secretary of the 2020 Annual Meeting.

Moved By: John Eberhard

Seconded By: George Jolink

MOTION CARRIED

2.1 **Declaration of Voting Rights of Those Present**

MOTION: To extend the right to vote to adherents and youth at the 2020 Annual Congregational Meeting, according to the provisions of the United Church of Canada Manual and the Statement of Policies and Procedures of First-St. Andrew's United Church.

Moved By: Bruce Moor

Seconded By: Merran Neville

MOTION CARRIED

3.0 **Welcome:** Remarks from the Chair

Steve Elson welcomed the members of First-St. Andrew's United Church to the first Annual Meeting held by Zoom video conferencing. Steve thanked the members of Council for their work and support over the past year. Gratitude was expressed to the staff team for their dedication.

4.0 **Approval of Agenda**

To approve the Agenda of the 2020 Annual Congregational Meeting.

Moved By: Doug Jones

Seconded By: Kathryn Patton

MOTION CARRIED

5.0 **Approval of Minutes of the 2019 Congregational Meeting**

MOTION: That the minutes of the 2019 Annual Congregational Meeting be approved.



Moved By: Mike Bancroft

Seconded By: Merran Neville

MOTION CARRIED

6.0 **Minister's Remarks**

The Rev. Tom Hiscock, Interim Minister, addressed the meeting. Tom referred the congregation to the staff reports found in the Annual Report. Tom thanked the staff for their leadership over the past year.

7.0 **Statement of Policies and Procedures – eighth edition**

An updated Statement of Policies and Procedures was circulated prior to the meeting. Steve Elson, George Jolink and Doug Jones were thanked for their work reviewing and updating the document. The Policies and Procedures are a guidepost for how FSA functions and are in alignment with the United Church of Canada Manual.

MOTION: That the eighth edition of the FSA Statement of Policies and Procedures (2020) as approved by Council be adopted by the congregation.

Moved By: Heather Locking-Cusolito

Seconded By: George Jolink

MOTION CARRIED

8.0 **Committee Reports requiring a decision by the Congregation**

8.1 **Finance – presentation of 2021 Budget – Kerry Hill**

Kerry Hill, Chair of the Finance Committee and Church Treasurer, presented the 2021 Budget. Due to COVID-19 there has been a decline in rental income in 2020 which is projected to continue in 2021. FSA has received financial support from government programs supporting loss of income due to COVID-19. 2020 staffing expenses were reduced due to vacancies. The 2021 budget forecasts support of \$100,000 from the Trust Funds.

A discussion took place regarding support for outreach projects. It was suggested that if all of the trust fund yearly support of \$100,000 was not required for operations that the remaining funds be used to support outreach projects. The reviewed 2020 Financial Statements will be presented to the congregation at a future meeting and will include what support was required from the Trust Funds in 2020.

MOTION: That the 2021 budget as approved by Council be adopted by the congregation.

Moved By: Kerry Hill

Seconded By: Merran Neville

MOTION CARRIED



MOTION: That the First-St. Andrew's United Church Financial Statements at December 31, 2020 prepared internally by the Finance Committee and the Administrator be accepted as circulated.

Moved By: George Jolink

Seconded By: Jackie Williams

MOTION CARRIED

MOTION: That the congregation approves the appointment of RLM Professional Corporation as the Firm of Record for the Review Engagement Report of First-St. Andrew's United Church for 2020.

Moved By: Kerry Hill

Seconded By: Doug Jones

MOTION CARRIED

8.2 Board of Trustees – Jackie Williams

Jackie Williams referred the congregation to the Board of Trustees report in the Annual Report.

Motion #1

That the Congregation of First-St. Andrew's United Church, Antler River Watershed Region, the United Church of Canada:

1) hereby directs that for the year 2021, it will carry only the insurances in Ecclesiastical Insurance Co. Policy #0102687F, Directors' & Officers' Liability Policy # 0102687FB01, and Commercial Umbrella Policy # 0102688UB01 and acknowledges that the limits in such insurance policy or policies may be less than the full replacement cost of the buildings insured under the attached policy or policies;

2) Releases the Trustees of First-St. Andrew's United Church from:

a) any obligation to maintain insurance coverage with higher limits than that provided in the aforementioned policy or policies,

b) actions taken on behalf of the congregation in respect of property held by the Board in the name of the congregation, and agrees to indemnify and save harmless the Trustees of First-St. Andrew's from all claims with respect to such decisions taken during the year 2021.

Particulars of the Insurance Coverage maintained by the Church Administrator may be found and reviewed in the Church Office.

Moved By: Jackie Williams

Seconded By: Doug Jones

MOTION CARRIED



Motion #2

The congregation accepts the resignation of the following Trustees, Jane Hill and Bill Peel and completion of the term of Katherine Wonfor, and the proposed new Trustees: Kay (Catherine) Hillier, and Jean Wright.

Moved By: Jackie Williams

Seconded By: Doug Jones

MOTION CARRIED

Motion #3

The congregation approves the appointment of Rebecca Briley, Chartered Accountant of RLM Professional Corporation as the Firm of Record for the Review Engagement Report of First-St. Andrew's United Church for 2021.

Moved By: Kerry Hill

Seconded By: Doug Jones

MOTION CARRIED

8.3 **Nominating Report** - Steve Elson

MOTION: That the proposed 2021 membership for the Leadership Council, Board of Trustees, Officers and Committee members be accepted as presented.

Moved By: Kerry Hill

Seconded By: Heather Locking-Cusolito

MOTION CARRIED

9.0 **Adoption of Committee Reports** as published in the 2020 Annual Report

MOTION: That the Committee Reports as published in the 2020 Annual Report be adopted.

Moved By: Jan Hendry

Seconded By: Linda Badke

MOTION CARRIED

10.0 Recognition of Volunteers

Steve Elson thanked the volunteers for driving and supporting the work of FSA.

11.0 Other Business

Kerry Hill reported that the Search Committee for a Minister of Worship and Congregational Life has been meeting and will begin reviewing candidates.



12.0 Benediction

The Rev. Tom Hiscock closed the meeting with a benediction.

MOTION: That the 2020 Annual Congregational Meeting be adjourned at 2:15 pm.

Moved By: Barrie Evans

MOTION CARRIED





Annual Congregational Meeting – Part 2

Zoom Meeting

Sunday, May 30, 2021

1:00 pm

1.0 **Invocation** – Rev. Dr. David McKane

The Rev. Dr. David McKane opened the meeting with prayer.

2.0 **Election of Chair and Secretary of the Congregational Meeting**

MOTION: That Steve Elson be appointed Chair and Katherine Wonfor be appointed Secretary of the 2021 Annual Meeting Part 2.

Moved By: John Eberhard Seconded By: George Jolink

ON-LINE VOTE: MOTION CARRIED

2.1 **Declaration of Voting Rights of Those Present**

MOTION: To extend the right to vote to adherents and youth at the 2021 Annual Congregational Meeting, according to the provisions of the United Church of Canada Manual and the Statement of Policies and Procedures of First-St. Andrew's United Church.

Moved By: Allyson Watson Seconded By: Stephen Adams

ON-LINE VOTE: MOTION CARRIED

3.0 **Approval of Agenda**

To approve the Agenda of the 2021 Annual Congregational Meeting Part 2.

Moved By: Merran Neville Seconded By: Jackie Williams

ON-LINE VOTE: MOTION CARRIED

4.0 **Financial Review of the Board of Trustees and Operational accounts of First-St. Andrew's United Church**

Doug Jones, Co-chair Board of Trustees, reported to the meeting. In 2020, trust fund income totalling \$152,000 supported the work of FSA.

4.1 MOTION: that the Financial Review by RLM Professional Corporation, London, of the Board of Trustees Statements for 2020 as approved by the Board of Trustees of First-St. Andrew's United Church be approved by the congregation.



Moved By: Doug Jones

Seconded By: Jackie Williams

ON-LINE VOTE: MOTION CARRIED

Laura Wood, Finance Committee, reported to the meeting. While the COVID-19 pandemic presented many challenges, givings to FSA were mostly unaffected. Rental income was decreased but the Finance Committee were able to secure funding from government programs to offset the reduction in income.

4.2 MOTION: that that the 2020 Year-end Operating Statements as reviewed by RLM Professional Corporation, London, be approved by the congregation.

Moved By: Laura Wood

Seconded By: Tristin Hill

ON-LINE VOTE: MOTION CARRIED

NEW BUSINESS

5.0 Receiving of the recommendation from the Search Committee with respect to the calling of Rev. Dr. Joshua Lawrence to serve as Minister of Worship and Congregational Life of First-St. Andrew's United Church

Kerry Hill, Chair, Search Committee, addressed the meeting. Kerry reviewed the search process with the congregation. The Rev. Paul Browning, Antler River Watershed Region representative on the Search Committee, was introduced.

Members of the Search Committee offered their reflections on getting to know the Rev. Dr. Joshua Lawrence and the gifts he will bring to First-St. Andrew's.

MOTION: that the congregation, on the recommendation of the Ministerial Search Committee, call the Rev. Dr. Joshua Lawrence to be the Minister of Worship and Congregational Life at First-St. Andrew's United Church effective September 1, 2021 at an initial annual salary of \$82,500.

Moved By: Kerry Hill

Seconded By: Stuart Eberhard

ON-LINE VOTE: MOTION CARRIED

Dr. Lawrence will have an interview with the United Church of Canada. Joshua and his family hope to arrive in London in August.

The Search Committee was thanked for their work on behalf of FSA.

6.0 Other Business

No other business was brought before the meeting.



7.0 Benediction

MOTION: That the 2021 Annual Congregational Meeting – Part 2 be adjourned at 2:29 pm.

Moved By: Allyson Watson

MOTION CARRIED

AGENDA FOR 2022 ANNUAL MEETING

Annual Congregational Meeting

Sunday, January 30, 2022

1:00 pm

Topic: Annual Congregational Meeting - Part One

Time: Jan 30, 2022 01:00 PM Eastern Time (US and Canada)

Join Zoom Meeting: <https://us02web.zoom.us/j/89475069706?pwd=a1ZwWVVR0c2N4a29tY0FY01UaWdOQT09>

Meeting ID: 894 7506 9706

Passcode: 855884

Find your local number: <https://us02web.zoom.us/j/89475069706?pwd=a1ZwWVVR0c2N4a29tY0FY01UaWdOQT09>

1.0 **Invocation** – Rev. Dr. Joshua Lawrence

2.0 **Election of Chair and Secretary of the Congregational Meeting**

MOTION: That Steve Elson be appointed Chair and Katherine Wonfor be appointed Secretary of the 2022 Annual Meeting. (Part One).

Moved By: _____ Seconded By: _____

2.1 **Declaration of Voting Rights of Those Present**

MOTION: To extend the right to vote to adherents and youth at the 2022 Annual Congre-

gational Meeting, according to the provisions of the United Church of Canada Manual and the Statement of Policies and Procedures of First-St. Andrew's United Church.

Moved By: _____ Seconded By: _____

3.0 **Welcome:** Remarks from the Chair

4.0 **Approval of Agenda**

MOTION: To approve the agenda of the 2022 Annual Congregational Meeting.

Moved By: _____ Seconded By: _____

5.0 **Approval of Minutes of the 2021 Congregational Meeting**

MOTION: That the minutes of the 2021 Annual Congregational Meeting be approved.

Moved By: _____ Seconded By: _____

6.0 **Minister's Remarks**

7.0 **Committee Reports requiring a decision by the Congregation**

8.1 **Finance – presentation of 2022 Budget – Kerry Hill**

MOTION: That the 2022 budget as approved by Council be adopted by the congregation.

Moved By: _____ Seconded By: _____

MOTION: That the First-St. Andrew's United Church Financial Statements at December 31, 2021 prepared internally by the Finance Committee be accepted as circulated.

Moved By: _____ Seconded By: _____

MOTION: That the congregation approves the appointment of RLM Professional Corporation as the Firm of Record for the Review Engagement Report of First-St. Andrew's United Church for 2021.

Moved By: _____ Seconded By: _____

8.2 **Board of Trustees – Jackie Williams**

Motion #1

That the Congregation of First-St. Andrew's United Church, Antler River Watershed Region, the United Church of Canada:

1) hereby directs that for the year 2022, it will carry only the insurances in Ecclesiastical Insurance Co. Policy #0102687F and acknowledges that the limits in such insurance policy or policies may be less than the full replacement cost of the buildings insured under the attached policy or policies;

2) Releases the Trustees of First-St. Andrew's United Church from:

a) any obligation to maintain insurance coverage with higher limits than that provided in the aforementioned policy or policies,

b) actions taken on behalf of the congregation in respect of property held by the Board in the name of the congregation, and agrees to indemnify and save harmless the Trustees of First-St. Andrew's from all claims with respect to such decisions taken during the year 2022.

Particulars of the Insurance Coverage maintained by the Church Office Manager may be found and reviewed in the Church Office.

Moved By: _____ Seconded By: _____

Motion #2

The congregation accepts the resignation of the following Trustees Douglas Jones and Kay Hillier and the names of two proposed new Trustees: David Wake and Katherine Wonfor.

Moved By: _____ Seconded By: _____

Motion #3

The congregation approves the appointment of Rebecca Briley, Chartered Accountant of RLM Professional Corporation as the Firm of Record for the Review Engagement Report of First-St. Andrew's United Church for 2022.

Moved By: _____ Seconded By: _____

8.3 Nominating Report - Steve Elson

MOTION: That the proposed 2022 membership for the Leadership Council, Board of Trustees, Officers and Committee members be accepted as presented.

Moved By: _____ Seconded By: _____

9.0 **Adoption of Committee Reports** as published in the 2021 Annual Report

MOTION: That the Committee Reports as published in the 2021 Annual Report be adopted.

Moved By: _____ Seconded By: _____

10.0 **Recognition of Volunteers**

11.0 **Other Business**

12.0 **Benediction**

MOTION: That the 2022 Annual Congregational Meeting (Part One) be adjourned

Moved By:

COMMITTEE NOMINEES FOR 2022

2022 Nominations Report to the FSA Annual Congregational Meeting

Kathryn Skelly (staff)

Current status – committee members yet to be confirmed and M&P Chair to be identified

FINANCE COMMITTEE

Laura Wood (Chair and Treasurer)

Proposed Members of FSA Church Committees - 2022

Kerry Hill

Tristin Hill

Ivana Klouda

Lesley Pergau

Doug McGregor*

Barb Ridgewell

Colleen Garrett (contract bookkeeper)

CHRISTIAN DEVELOPMENT COMMITTEE

Allyson Watson (Chair)

Michael Feeney*

Katie Glaves

Christina Lindsay

Susan McKane (secretary)

David Pederson

Jo Ann Silcox

Elizabeth Stewart (staff)

MEMBERSHIP & NURTURE COMMITTEE

Heather Locking-Cusolito (Chair)

Glenna Hall

Pastor Joshua Lawrence (staff)

Annabelle Logan

Mary Mattar

Gerry Meacham

Deanne Pederson

Jo Ann Silcox

Donna Thompson

Glenna Hall

COMMUNICATIONS & MARKETING

WORKING GROUP

Jim Silcox

David Manness

David Wardlaw

ARCHIVES SUBCOMMITTEE

Don Jones (Chair)

Pat Carter
Pastor Joshua Lawrence (Staff)
Heather Locking-Cusolito (ex officio)
David McKane
Jim Silcox
Heather Vouvalidis
Judith Walker

Affirm Sub-committee

Pastor Joshua Lawrence (Chair)

Karin Barth
Riley Langley
Jean Wright

MINISTRY & PERSONNEL COMMITTEE

Kerry Hill (Chair)

Linda Badke
Stuart Eberhard
Ardath Finnbogason-Hill
Bruce Moor
Kathryn Patton
Margo Christodoulou*

MISSION & OUTREACH COMMITTEE

Kerry Hill (Chair)

Linda Badke
Marilyn Beach
Barb Dalrymple
Janice Elliott
Liz Galbraith
Jan Hendry
Bill Knowles
Laurel Kenney (UCW)
David Knoppert*
Pat Pettit
Donna Thompson

MUSIC COMMITTEE

Merran Neville (Chair)

Glenda Baldwin
Paul Cooper
Ardath Finnbogason-Hill
Ann MacPhail
Igor Saika-Voivod
Jane Archer Smith
Janis Wallace
Margaret Wardlaw

PLANNING COMMITTEE

Steve Elson (Chair)

Barrie Evans
Kerry Hill
Nancy Johnson
George Jolink
Kathryn Patton
Bob Swartman
Laura Wood

PROPERTY COMMITTEE

George Jolink (Chair)

Sandra Black-Evans
Ron Bradley
Bill Guthrie
Peter Ross
Heather Vouvalidis
Sandra Black Evans
Tim Miedema (staff)

WORSHIP COMMITTEE

Jo Ann Silcox (Chair)

Stephen Adams
Joan Bancroft
Jean Wright
Rev. Dr. Joshua Lawrence (staff)

REGIONAL (ANTLER RIVER WATERSHED) REPRESENTATIVES

Linda Badke (2019-2023)
Jo Ann Silcox (2019-2023)

Debbie Schram (2019-2023)

BOARD OF TRUSTEES

Jackie Williams (Co-chair) (2020-2025)

Paul Cooper (Co-chair) (2020-2024)

John Eberhard (2019-2022)

Janice Elliott (2020-2025)

Russ Gonder (2020-2024)

Don Jones (2020-2025)

Bob Kennedy (2019-2024)

David Manness (2019-2023)

Allan Salmoni (2019-2024)

Jim Silcox (2020-2025)

Mary Vernon (2020-2025)

Jean Wright (2021-2026)

Katherine Wonfor* (2022-2028)

David Wake* (2022 - 2028)

Jean Brown Permanent Ad Hoc Committee Allyson Watson (Chair)

Merran Neville (Music)

Jackie Williams (Trustees)

Kerry Hill (Finance)

Anne Cummings (member-at-large)

Christina Lindsay (member-at-large)

Chair of Council: David Wardlaw (2022-2024)

Past Chair: Steve Elson (2022-2024)

Chair Elect: vacant until 2023

Secretary: Katherine Wonfor (2022-2023)

* Denotes a new member of the committee

STAFF REPORTS

...FROM THE MINISTER OF WORSHIP & CONGREGATIONAL LIFE

The Impossibility and Necessity of Frames

Frame: a rigid structure that surrounds or encloses something such as a door or a window.

Frames are undoubtedly the tool we must use when seeking to articulate an experience, and yet they never fully capture the event in question. Frames help us to see one thing, only at the expense of something else to which the former is connected. And so it is with any report. Always necessary and always partial.

As many of you know, I did not arrive in London, Ontario until August 23, 2021, and

my first official day at First-St. Andrew's United Church was September 1. Even then, I was temporarily juggling care for two sons, two dogs, and an assortment of pressing matters that affect any immigrant. And as much as some of you might feel a bit curious by my use of that phrase, "immigrant," I am indeed that. This is not to imply any noticeable feelings of alienation or neglect, but rather that there remain so many distinct practices—economically, socially, politically—that keep Canada fairly exotic and baffling to me. But of course there are also a considerable number of things that have warmed my heart and enabled my family to feel at home in this new place. Specifically, the warmth and direct support of FSA, the excitement of new colleagues and friends, and some of the fresh produce we have tasted have gone a long way to enlivening our COVID-fatigued spirits and shining light on unexplored horizons.

As the Minister of Worship and Congregational Life, I have become acquainted in a relatively short period of time with the rhythms of a dynamic congregation, one infused with possibility and creativity, but also burdened with both the uncertainty of the future and perhaps even a lamentable contrast between congregational life today and that of yesteryear. Nevertheless, I have experienced a decidedly enthusiastic approach to revitalization on the part of every person with whom I have had the pleasure of interacting. From committee chairs to younger members of our community, individuals and groups have borne witness to the riches of the past as well as hopeful perspectives for our future. Not only at our retreat—which saw a large number of participants reflect and imagine—but also in the various settings of our life together, people have openly shared their willingness to support new initiatives and live more faithfully into well-established practices that will go a long way to grounding us as we develop new rhythms and pursuits.

Some of these frames give a clearer sense of what FSA has been, and others offer a window into what FSA could be. To be sure, none are sufficient in themselves but together, they approximate the body of Christ of which the world that we inhabit is in desperate need. A more ecologically attuned movement, a sensitivity and openness to indigenous teachings, a desire to be in solidarity with all persons of color, within our congregation and without.

Over the past four months, I have been able to spend quality time with each committee and associated group at FSA (including moments with members of Original Kids). Collectively, they leave me not only hopeful but optimistic about our future (and I am not the optimistic type). Our community abounds in skills and talents, more so than any community with which I have been

associated in the past. And because we are committed to working together, I have no doubt that there is still more truth and light to shine forth from the Creator. It is not always easy. Work is unceasing, like prayer for the Apostle Paul. But that is good news for us! What that tells me is that the best is not behind us but before us. Of course, this new thing will not look quite like what has come before. It will not fit into previous frames, but I trust that new visions and possibilities will stem from our willingness to keep walking on the path laid before us.

Recently, the Minister Emeritus of FSA, the Rev. Dr. David McKane, shared a story with me about a gentleman who would row out from his house every morning, returning within an hour. One day, the man got pulled out by the tide into deeper water. Of course, his spouse and others were worried sick—for large ships would not see him—but the man knew that the tides would eventually return. And so they did. It took a lot longer than he expected when he set out in the morning, but he did return. As Christians, our return will not be to a place but rather to practices that have helped our ancestors in the faith navigate the tumultuous seas of human existence for at least 2,000 years. And so, we shall keep rowing, studying, risking, and praying as we enter a new year. Equipped with an abiding trust and community support, we shall navigate all that comes our way, as we have at FSA for nearly 200 years.

In addition to celebrating the lives of our saints who have transitioned into life eternal (Alex Campbell, Bob Lindsay, Dorothea De Jager, Herb Ballantyne), we remain poised to welcome our new family members. We hope to grow with them and learn from them, as we need all the help that the Creator provides in these budding relationships.

Additionally, for this report, I would highlight the ongoing relationship with Ark Aid Street Mission. This covenant is an example of combining previous practices at FSA (the original Out of the Cold Project, spearheaded by Barb Plante and Dr. Bill Watson) with new opportunities, 24-hour Out of the Cold operation together with Ark Aid and the YMCA-Central Branch. This commitment has afforded our members the chance to learn about the ongoing crisis of homelessness throughout Ontario as well as ways to offer care and support for our unhoused community members. This endeavor has been life-giving for so many, and it has helped us to counter false narratives about a church that has no “skin in the game.” If we are to remain connected and rel-

evant, changing this narrative is essential.

Together is not only better. It is necessary. That is why we must continue to foster relationships with aligned organizations outside of FSA for the purpose of effecting change in the world, helping it to more closely resemble God’s kingdom. I am grateful to be on this journey with everyone, in 2022 and beyond.

Respectfully submitted
Rev. Dr. Joshua Lawrence
Minister of Worship and Congregational Life

...FROM THE INTERIM DIRECTORS OF MUSIC

The two of us (Paul Merritt and Victoria Meredith) have been working together during the second half of 2021 to jointly plan and lead the music for Sunday services, with Paul playing the organ and Viki conducting the choir. We both have long histories with and deep affection for FSA and this is not the first time we have served in an interim capacity during a search for a new full-time music director. Most recently, we worked together to lead the music at FSA just prior to the first Covid-19 lockdown. Many years before that, Viki filled in as choir director during the search that resulted in Paul first coming to FSA – a happy arrangement that lasted for 32 years! Now we are both retired from long-time, professional musical careers allowing us to devote the necessary time and energy to directing FSA’s music during the current search for a new music director. Our primary goals have been to maintain the outstanding quality of service music for which First-St. Andrew’s has long been recognized and to enhance the overall worship experience through the music

offered in each service.

Music for the summer services during July and August was organized and led by Paul featuring individual soloists from within the FSA Chamber Choir. Viki joined the team at the beginning of September and has assumed responsibility for the selection, rehearsal and conducting of the choir’s music while Paul does both the service playing and accompanying. We meet regularly with Rev. Joshua Lawrence to plan music that reinforces the theme of each service in a meaningful way. It is hard to imagine a leader who is more of a team player than Joshua! Our meetings, which are extremely productive, allow us to share ideas and learn from each other within a congenial atmosphere. Some of the services this fall have been made even more special through the contributions of the Laudamus Bells (Richard Frank, director) and the FSA Strings (Igor Saika-Voivod, director) with whom we are always pleased to coordinate. Instrumental soloists such as Richard Frank (saxophone), Ken Baldwin (trumpet), and Margaret Trethewey (flute) have also deepened the worship experience through their performances.

FSA is fortunate to have so many outstanding vocalists who are willing to share their talents on a regular basis. Very few churches can boast an advanced-level ensemble of trained singers who have been able to bring live and video-recorded music to services throughout the pandemic. The choir's own experience has been increased since services have been able to return to in-person celebrations. Singers continue to be distanced in the choir loft and to wear masks – not the easiest thing when trying to project the words while singing!

The core of the FSA Chamber Choir is made up of the 4 section leaders/soloists (Sonja Gustafson, Francesca Ranalli, Chris Wood, and Alastair Smyth) and the 2 Eberhard Vocal Scholars (Emma Battel and Ellita Gagner). As needed musically, this group is augmented by additional members of the Senior Choir (Hillary Tufford, Kathy Frank, George Jolink, Richard Frank and Bill Guthrie). The dedication and work contributed by each of the singers is greatly appreciated and has made a distinct difference to the musical result! Other people continue to work effectively

...FROM THE INTERIM COORDINATOR OF YOUTH AND YOUNG FAMILIES & CHRISTIAN DEVELOPMENT

2021 was an interesting year for the two youth groups at FSA under the leadership of Chris Lindsay, Christine Koustrup and Elizabeth Stewart. We spent a lot of time doing virtual sessions together, playing games and trying to connect. When we were able to be in the same room together, amazing things happened! We spent a weekend at Kee Mo Kee getting re-acquainted and re-establishing friendships. We also re-scheduled a deafblind awareness event from the spring to the autumn where we learned and then had an opportunity to

behind the scenes in helping to keep the music program running smoothly. In particular, Merran Neville, Dave Wake and Kathryn Skelly have our deepest gratitude!

Throughout the Advent and Christmas services, all members of the Senior Choir were invited to sit (distanced and masked) in the balcony and join with the Chamber Choir in singing the hymns and carols. We have been thrilled to have so many people singing each Sunday, with up to 25 additional choir members participating each week. We anxiously await the time when we can all sing together again on a regular basis and when members of the congregation can once again raise their voices in song.

Respectfully submitted
Victoria Meredith,
Interim Choir Director
Paul Merritt,
Organist Emeritus, Interim Organist

try American Sign Language (ASL) and also experienced walking with a guide dog. On a Saturday in October we had outdoor fun at AppleLand Station. More recently we tried our first outreach project, a reverse Advent calendar, by collecting food donations for St. Paul's daily food bank. Thanks to the generosity of so many we were told our donation was the single largest one made in 2021. We were very proud. We are looking forward to 2022 with many exciting projects being planned!

For church school we continually adjusted to the restrictions that were in place throughout 2021. We had church school outside, online, and in the fall were able to have our children join back into the Sunday morning worship service followed by church school in the Fireside

Room. Kes Sebborn, Ann MacPhail, Linda Badke, and Allyson Watson provided leadership on Sundays with support from Elizabeth Stewart for preparation during the week. The children sent Valentine's Day cards to many of our FSA members and other notes throughout the spring in order to stay connected to our FSA community. We are hopeful in 2022 to be able to start new programs and expand on our other programs.

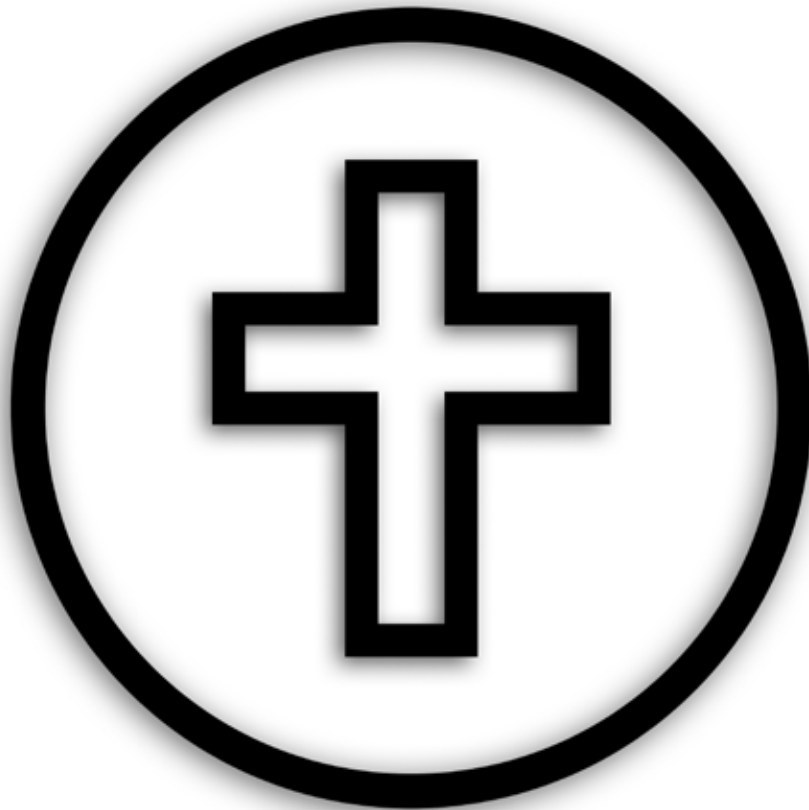
For adult education we provided a reflective advent series focused on Howard Thurman. David and Deanne Pederson worked on this along with Allyson Watson.

Co-facilitating with Susan McKane, we are pleased to report that four youth expressed interest in further exploring their faith journey, a process known to many as Confirmation. We chose The GO Project Confirmation Curriculum which

includes a mentorship element, videos, personal reflection/journaling prompts and group discussion questions. We had a brief gathering time at the Youth Retreat Weekend at Camp Kee Mo Kee in September followed by monthly in-person gatherings in October and November. The program continues in 2022.

All of these ministries would not be possible without congregational support and encouragement and especially the dedicated and enthusiast group of volunteers. Many heartfelt thanks are extended to them.

Respectfully submitted
Allyson Watson,
Chris Lindsay
Elizabeth Stewart



COMMITTEE REPORTS

COUNCIL

It's hard to think of 2021 without immediately thinking of COVID-19 and all the changes it has required. Nevertheless, in spite of – or maybe because of COVID-19, we have redefined what it means to come and be together as a community of faith. Also, as the balance of this report will show, much has happened and much been done to give leadership to our commitment to faith, service and the arts.

In 2021 we successfully transitioned from virtual to in-person services.

In 2021 we successfully recruited Rev. Dr. Joshua Lawrence as our new Minister of Worship and Congregational Life – and Pastor Joshua has 'hit the ground' running – by meeting as many people as he can both inside and outside our church community.

We said goodbye to Erich Knapp, our Director of Music and are now actively recruiting for a new Director under the leadership of Chris Wood.

We gave thanks to Rev. Dr. David McKane for once again stepping up and filling our need for spiritual and pastoral leadership.

We successfully entered into a partnership with Siloam and Metropolitan United Churches to jointly recruit a shared Minister of Youth and Young Adults.

The Proudfoot Society initiative of the Board of

Trustees was successfully launched.

We gave thanks and expressed our gratitude to Heather Vouvalidas as she retired as our Church Administrator.

We launched a new partnership with Ark Aid Street Mission to provide an overnight Out of the Cold program for homeless people. It started in December and will operate on a full-time basis during January, February and March 2022.

Council together with staff, committee members and active volunteers held a retreat in October to celebrate our accomplishments, make a commitment of collaborative leadership, look to the future and build strength through participating in the United Fresh Start program of the United Church,

The Eco-Meditation Garden that was begun a few years ago is now complete – based on the original design – the last piece involved the construction and installation of an outdoor stage this last December. Many thanks to Barrie Evans who has led the initiative from the outset.

All of these accomplishments serve to demonstrate that 2021 was a very active year for FSA in general and its Leadership Council in particular.

It has been my pleasure to work with the dedicated group of individuals who serve as Council members. To each and everyone I say thanks and well done!

Respectfully submitted
Steve Elson, Chair

BOARD OF TRUSTEES

The Board of Trustees work closely with the Finance Committee following the process approved by FSA for two Congregational meetings, with the final

reports and Audited statements to be presented at the subsequent Congregational meeting together with those of the FSA operations.

There were four official meetings of the Board of Trustees in 2021. The Board of Trustees has four committees accountable to it. At least one

member of the Board serves on each committee. The committees are: Investment; Insurance; Long-term Giving, and Memorials. Trustee Separate committee meetings took place more frequently during the year. Trustee members also attended and made presentations at the Annual Congregational Meeting, regularly scheduled Council meetings and Council Executive meetings.

During 2021, Trustees included: Paul Cooper (incoming Co-Chair); Janice Elliott; John Eberhard (Long-term Giving Committee Chair); Russ Gonder; Kay Hillier; Don Jones, Doug Jones (Outgoing Co-Chair); Bob Kennedy; David Manness (Investment Committee Chair), Alan Salmoni (Insurance Committee Chair); Jim Silcox; Jean Wright (Secretary); Mary Vernon (Memorials Committee Chair); Jackie Williams (Co-Chair); Rev. David McKane and Rev. Joshua Lawrence. Also, regularly attending Trustee meetings by invitation during 2021 have been: George Jolink (Chair of Property), Kerry Hill (Treasurer, Chair of Finance), Heather Vouvalidis (Church Administrator), and Steve Elson (Chair of Council).

The Board of Trustees holds and administers all property owned by the Church for the benefit and use of the First-St. Andrew's United Church Congregation as part of The United Church of Canada under the provisions of the Trusts of Model Deed of the United Church Manual. The Board is the registered owner of the freehold title to the lands upon which the church sits.

The Board manages the Proudfoot Legacy Funds consisting of the Proudfoot Legacy Restricted Fund, the Proudfoot Legacy Unrestricted Fund and the other Restricted Funds. These are made up of the Bass Fund, the Wm. & J. Brown Fund, and the Camp Kee-Mo-Kee Fund, which was established for a 3-year period (June 2018 to June 2021) to facilitate the contribution from First-St. Andrew's of \$25,000 per year to the Camp to support its capital expansion

and revitalization program. The Restricted Funds also include the Music Fund, which was created in 2021 to encompass the Clark Wilson Fund; the Clark Fund; the Eberhard Memorial Music Scholarship Fund; the Elmer Butt Shakina Fund, and also the Terry Head Memorial donations.

To date in 2021, at the direction of the Congregation and Council, your Board of Trustees transferred \$100,000 from the Proudfoot Legacy Fund to Council for Operations. As there were fewer calls on operational funds in 2020, largely due to lower Ministry & Personnel costs, the third and final installment of \$25,000 to Camp Kee-Mo-Kee was made in 2021 from the \$100,000 transferred to operating accounts. As directed by Council, donations were made of \$30,000 to Indwell and of \$10,000 to the Wright Dental Clinic. The sum of \$18,000.00 was approved to be paid from the Jean Brown Fund, to support the 2021 Jean Brown committee expenses for youth. Continuing Education costs of \$3,000.00 were approved to be paid from the Clark Fund, \$3,600.00 for Music Expenses paid from the Music Fund and \$4,240.00 for the Music vocal scholarship honorarium paid from the Eberhard Fund. Capital Expenses have been approved for the new wrought iron security gate, the furnace replacement at Farquhar House, stained glass window repairs in the sanctuary and air conditioning repairs in the Music room. With future approved expenses of \$42,000.00 for further stained-glass window repairs in the sanctuary, capital expenses total \$57,128. Total support from the Trust Funds for the church for donations, operational and capital purposes was \$225,968.

As Committees of the Board of Trustees, the Long-Term Giving, and the Memorials Committees have created a new "Proudfoot Society Benefactor Program" to provide an opportunity for living donors to support the Trust Funds. Although there are ways that FSA recognizes donors, we have never had a formal

benefactor program that provides recognition for increasing levels of donations from living donors. By giving to the Proudfoot Legacy Trust the value of the gift grows and increases the sustainability of FSA. As in making a bequest in a will to the Trust, living donors of significant funds will now be recognized as Benefactors by their membership in The Proudfoot Society.

In February 2021, the Investment Committee received Board approval to increase equity content of the Trust Fund portfolio to a maximum of 65% equity (from 50%). This higher equity mix, although still considered to be a conservative or balanced approach to investing, is expected to generate a higher return long term for the portfolio. The committee also decided to use ESG (Environmental, Social and Governance) factors

WORSHIP

By GOD's grace Worship at FSA had continued in a variety of forms with a host of participants over this year of COVID isolation.

Secondary to staff resignations and illnesses, we have relied on the good graces of the Rev. Dr. David McKane and of the Rev. Tom Hiscock and the faithful guest Worship leadership of Rev. Ann Corbet and Rev. Karen Low to ensure that in-house services were taped prior to re-opening and broadcast online each week. The latter practice continues.

MUSIC

Music at First-St. Andrew's United during 2021 continued to face the challenges presented by the ongoing pandemic. Music Director, Erich Knapp (January – June 2021), worked closely

in making new equity decisions. Results to date have been supportive of this new approach.

Your Board of Trustees greatly appreciates the efforts of our members of the Board of Trustees. We will be busy in 2022 again looking after our fiduciary responsibilities. We want to sincerely thank our outgoing members, Kay Hillier and Doug Jones for their work as Trustees. Doug served as Board Co-Chair and as a valued member of the Investments Committee. We introduce David Wake and welcome back Katherine Wonfor, who join us in 2022 as new Trustees to the Board. Please join us in extending to them a very warm Welcome!

Respectfully submitted
Jackie Williams and Paul Cooper, Co-Chairs

The arrival of the Rev. Dr. Joshua Lawrence in September has begun to provide tremendous stability to worship planning even as we await more permanent appointments of music personnel.

For all of the video-technicians, readers, greeters and ushers and for Kathryn Skelly's faithful production of orders of service and online editing we are profoundly grateful. We also thank Jan Hendry and all who made Communion services possible throughout the year and committee members, Jean Wright, Stephen Adams, David McKane, Joan Bancroft and David Pederson.

Respectfully submitted
Jo Ann Silcox, Chair

with the ministerial staff (Rev. Dr. David McKane, Rev. Ann Corbet and Rev. Tom Hiscock), collaborating in service planning. Kathryn Skelly also played an integral part in the planning, preparation of the order of service and checking copyright permissions. All services from the beginning of the year continued to be videoed with no in-person attendance (until September 12) and were

available online on the FSA YouTube channel. Music was provided by the Chamber Choir* and Erich at the organ and the Easter Sunday service was made special by the addition of a brass quintet (Shawn Spicer and Ken Baldwin – trumpet, Ron George – horn, Peter Hysen – Trombone and John Rowsell – tube).

It was with heavy hearts that we farewelled Erich Knapp in July as he left to take up a position as Director of Congregational Worship and Music at First English Lutheran Church in Appleton, Wisconsin. The search for a new Director of Music is underway. Search Committee members are Stephen Adams, Ardath Finnboason-Hill, Sonja Gustafson, Lynda Kennedy, Merran Neville and Chris Wood (Chair). On Erich's departure, Paul Merritt, organist emeritus, returned once more to lead music in July and August with Lynda Kennedy assisting on two Sundays. Members of the Chamber Choir provided solos and the singing of hymns over these two months.

In September, we all rejoiced on the arrival of our new Minister of Worship and Congregational Life, Rev. Dr. Joshua Lawrence. As well, it was exciting to return to in-person services and to enjoy outstanding music leadership given by Paul, who was joined by Dr. Victoria (Viki) Meredith, interim Chamber Choir director; Richard Frank, director of the Laudamus Bells (see article below from Anne Cummings about the Laudamus Bells); and Igor Saika-Voivod, director of the FSA Strings.

Guest musicians Ken Baldwin – trumpet and Thomas Helland – bagpipes performed in the Remembrance Day service on November 7, which helped us to honour the service and sacrifice of many.

The FSA Strings began meeting in November and performed their first concert since the pandemic began on November 24. They performed in the Christmas Eve service under the direction

of Richard Frank, who was assisting Igor at short notice.

Approximately twenty five members of the Senior Choir, who felt comfortable to do so, returned starting with Advent I on November 28 to sit at the front of the balcony, masked and well spaced to sing on the hymns with the Chamber Choir. Just a small step but so much appreciated. This continued throughout Advent and for Christmas Eve.

Notes:

***Chamber Choir** – staff soloists: Sonja Gustafson – soprano, Francesca Ranalli – mezzo soprano, Hillary Tufford – mezzo soprano, Chris Wood – tenor, Alastair Smyth – baritone; Eberhard Vocal Scholars: (January – April) – Natalie Nelson – soprano and Camila Montefusco – mezzo soprano, (September – December) Emma Battel – soprano and Ellita Gagner – mezzo soprano. Owen Spicer, organ scholar (January – June) – tenor, also sang with the Chamber Choir. Senior Choir members who have sung on occasion since September – Kathy Frank – soprano, George Jolink – tenor, Richard Frank – bass and Bill Guthrie – bass.

Music Committee Members: Glenda Baldwin, Paul Cooper, Ardath Finnbogason-Hill, Ann MacPhail, Merran Neville, Igor Saika-Voivod, Jane Smith, Janis Wallace, Margaret Wardlaw We thank the members of FSA for generously supporting the music program through the Music Budget and the following special endowments which make it possible for the greatly enhanced music program.

- Friends of Music
- Music Trust Fund (Butt Fund, Clark Wilson Fund, Terry Head Memorial Fund)
- Eberhard Memorial Music Scholarship
- William and Inez McKane Bursary Fund
- Jean Brown Fund – supporting the “Sing for your supper program” when active

Respectfully submitted
Merran Neville, Chair, Music Committee

Natasha Roberts. All of these ringers have contributed greatly to our performances.

We were honoured to be able to play for the first time this year at the Covenanting Service for Pastor Joshua Lawrence in October. We also played in two services in November, Anniversary Sunday and Lessons and Carols on Advent I. Richard contributed our performance of "Carol of the Huron" to the Ontario Guild of English Handbell Ringers (OGEHR) for their Virtual Christmas Concert released on December 12. Our short time together this year ended with a Christmas party in the Parlour after our last rehearsal for 2021. We are looking forward to making more beautiful music together in 2022.

Members of Laudamus Bells: Anne Cummings, Michael Feeney, Richard Frank, Kathy Frank, Helen Guthrie, Nancy Howard, Lynda Kennedy, Merran Neville, Marilyn Norman, Barb Plante, Natasha Roberts, Jane Smith, Margaret Trethewey

Respectfully submitted
Anne Cummings

Postscript:

There is no Arts Committee Report because activities have not been possible during the pandemic. However, Robyn Marie Butt, FSA Writer-in-Residence, has completed over the year her new book, "The Window Sonnets." An introduction to poems in this book was given early on by Robyn in Tidings, Vol. 31, No. 1 page 7. The sonnets were inspired by the beautiful stained glass windows in the sanctuary of First-St. Andrew's.

Laudamus Bells

Laudamus Bells were so grateful to be able to ring together again beginning in September of 2021. Our gratitude was doubly enhanced by our new, excellent director, Richard Frank, who has been improving our musicality through persistence and good humour. We have also been able to welcome new ringers of Kathy Frank, Marilyn Norman, Lynda Kennedy, and returning ringer,

MEMBERSHIP & NURTURE

Committee membership and their main responsibilities:

- Heather Locking-Cusolito- Chair
- Glenna Hall- Welcoming new members, Coffee and Conversation
- Dr. Joshua Lawrence- Staff support
- Annabelle Logan- Caring Callers, Prayer Chain
- Dr. Mary Mattar- Lay visitation
- Gerry Meacham- Sending pastoral notes
- Deanne Pederson- Supplies for *Coffee and Conversation*
- Dr. Jo Ann Silcox- Pastoral Care, Membership Roll Clerk
- Donna Thompson- Pew cards and envelopes

We were delighted to welcome two new members to our committee this year. Pastor Joshua has joined us as staff support and is filled with energy for the work of the committee. Mary Mattar has joined us to assume leadership in the coordination of the lay visitation team and is actively recruiting people for her team. Welcome both.

This past year has continued the challenges created by the Covid-19 pandemic and the restrictions it imposes. For example, we continue to be unable to offer in-person Coffee and Conversation. Instead we joyfully embraced a virtual form of Zoom Coffee and Conversation coordinated by Jan Hendry last winter and spring.

Each week we chose a topic for discussion and as many as 20 people attended each week. Participants commented on how they learned new things about the world and one another from these thoughtful and spirited discussions. As we prepare hopefully for a resumption of in-person Coffee and Conversation Glenna Hall, Deanne Pederson and Heather Locking-Cusolito have been exploring ways to make the preparation and serving of coffee less onerous for the many volunteers required to help with this important ministry.

Once again we have been unable to celebrate several of the major landmarks of our church year. The Pride Picnic held to provide sustenance and visible support to the participants and attendees of the annual Pride Parade was cancelled again this year. Nor were we able to celebrate Volunteer Appreciation Sunday in the spring. After a suggestion by the Trustees that we consider an award system to acknowledge volunteers we conducted a congregational survey to poll opinions about such an award. Concern was expressed in survey responses that we might inadvertently miss people by undertaking an award system. Instead we are trying to maximize our appreciation of our many volunteers by resuming the Volunteer Sunday when we are able, profiling people in the "WOW" section of the Eblast and profiling volunteers in a Tidings article each edition. Plans are also underway to distribute a new Time and Talent survey to offer people an opportunity to tell us about their interests and willingness to participate in congregational activities.

We are very thankful for the enthusiastic work of the Archives Committee under the leadership of Don Jones and consisting of Pat Carter, Pastor Joshua Lawrence, Heather Locking-Cusolito (ex officio), David McKane, Dr. Jim Silcox, Heather Vouvalides, and Judith Walker. This committee, which falls under the umbrella of Membership and Nurture, has made tremendous strides in assembling and codifying all the important archival

materials that we are responsible for stewarding.

We are also very thankful that Pastor Joshua has agreed to spearhead the Affirm committee which also falls under the aegis of Membership and Nurture. The committee consists of Karin Barth, Riley Langley and Jean Wright and is responsible for, among other things, organizing the Pride Picnic, coordinating the Red Scarf Service in November and celebrating Black History month.

Our most important responsibility as a committee is the provision of congregational pastoral care. Over the past year we have reached out to members of the congregation to offer support for grocery shopping and help booking vaccination appointments on-line. Gerry Meacham continues to write caring and thoughtful notes of support to those in our midst who have suffered recent loss or illness. Requests for drives to church, particularly in the north end of the city, are coordinated on an ad hoc basis by Heather Locking-Cusolito. We have been so very thankful to Rev. David McKane who, until the end of August, faithfully spent 45-60 hours a month providing pastoral care to between 70-80 people. We are also thankful to Pastor Joshua who is attempting to meet all the pastoral care needs of our flock while fulfilling the many other responsibilities of congregational life. One very notable project he has instituted is the introduction of a monthly worship service at Richmond Woods Retirement Home where nine FSA Members reside. Jo Ann Silcox, our designated lay visitor, through her volunteer ministry of a daily pastoral letter, her leadership of Care for the Caregiver, her ten daily outreach phone calls and ten other monthly visits plays a very important role in the provision of pastoral care to the congregation. Mary Mattar has assumed the leadership of the Lay Visitation team and is doing an excellent job in recruiting and regenerating the team. Annabelle Logan continues to lead the Caring Callers and the Prayer Chain, both of which

provide an important social connection with the church. Given the significant pastoral care needs of our aging congregation we are also exploring how best to meet those needs. Towards that end Heather Locking-Cusolito is chairing a Pastoral Care Task Group delegated by Council to summarize and quantify the pastoral care needs of the congregation and identify potential resources to meet them. Current membership consists of Barbara Ridgewell, Jo Ann Silcox and Jackie Williams. The Task Group will be seeking feedback from a wide range of sources.

FSA Congregational Statistics assembled by Jo Ann Silcox, Membership Roll Clerk

New members:

Karin Barth

Confirmands:

Baptisms:

Marriages:

Transfers out/Moves:

MISSION OUTREACH

The Mission Outreach Committee has accomplished a lot during this challenging year. We have continued to provide information to the congregation on the work done by the Mission and Service Fund of the United Church of Canada through weekly M&S Snippets, Tidings, bulletin boards, and M & O Messages. Through the email blast FSA members receive Minutes for Mission weekly profiling various M&S projects. Our M&S Sunday preacher was Ann Corbet who spoke on her experience as a partially funded M&S minister in Happy Valley-Goose Bay in Labrador. We urged FSA members to continue to designate their

Willis Buckingham
Bill Peel & Chris Cheski
Muriel Harris
David & Eileen Grainger
Lynn Robinson

In Memoriams:

Paul Wenn
Lorraine MacDonald
Dr. William Watson
Jocie Peel
Barry Tiffin
Carol Johnston
John McClure
Robert Lindsay
Ken Shelstad
Dorothy DeJaeger

With deep appreciation for the work of this committee and for every member of FSA who reaches out in caring and nurturing ways to support one another, I submit our annual report.

Respectfully submitted
Heather Locking-Cusolito, Chair

offerings to the M&S Fund through PAR and their envelope givings.

We were also instrumental in the recommendation of funds made available by the FSA Trustees to be to support 2 additional outreach projects within our community in 2021. They proposed four projects to the Mission Outreach committee from which we were to make a recommendation. Our committee made presentations to the Trustees explaining the rationale behind our choice of the 2 agencies we recommended. The Trustees approved our recommendations and generously donated \$30,000 to Indwell and \$10,000 to the Wright Clinic.

- Indwell with whom FSA had already estab-

lished a relationship during their first initiative, Woodland Gate.

- Wright Dental Clinic established by Dr. Ken Wright, a member of FSA.
- Indwell provides affordable housing with on-site support to London's marginalized population and Indwell has started construction on two more sites—Embassy Commons and the former War Memorial Children's Hospital in 2021.
- The Wright Clinic provides accessible and affordable Dental Care for those who qualify for their services.

Our ongoing fundraising efforts were also very successful. These funds support several key initiatives within our community and abroad and were primarily raised through the :

- White Squirrel Golf Tournament.
- Christmas Share project.
- Canadian Food Grains Bank fundraiser.

White Squirrel Golf Tournament

The committee is delighted again this year with the results of our second COVID-related virtual golf tournament. FSA members and 17 hole sponsors helped us reach our goal with generous donations which totaled \$8625.00. Beneficiaries of these donations were:

1. East London United Church Outreach (ELUCO) - \$6,000.00
2. St. Paul's Social Services - \$1,500.00
3. Los Quinchos school in Nicaragua - \$1,000.00

Our sincere thanks go to Allyson Watson, David Manness, Ivana Klouda, Jim Silcox, Heather Vouvalidis, Kathryn Skelly and the members of the Mission & Outreach Committee for your efforts and devotion to the White Squirrel Golf Tournament fund raising effort.

OUTREACH INITIATIVES

a) East London United Church Outreach- (ELUCO) www.eluco.ca

ELUCO is an Incorporated Ministry of the United Church of Canada. It is committed to support and advocate with people who build community in the midst of challenging circumstances in the Marconi Blvd. community in east London. Two members of the FSA Mission Outreach Committee, Janice Elliot and Ann MacPhail, currently serve on the Board of Directors for ELUCO. ELUCO employs a community outreach worker, Nancy Howard, a member of FSA, to reach out to people in need, advocating for them and assisting them to become more self-reliant and independent.

- Nancy assists families who have received notices of eviction largely due to rent arrears and late payments. These issues can usually be resolved without going to tribunal. She has spoken on their behalf to the landlord's lawyers and referred others to Neighbourhood Legal Services when more complicated.
- Nancy provides support for families in their communications with their school staff and the Board of Education to put in place supports for their children's Individual Education Plans. Many of our students are finding the transition back to the classroom to be quite a challenge.
- Nancy attends educational programs such as a recent zoom session of the Annual Agency Training presented by NLSLM (Neighbourhood Legal Services London Middlesex) to learn updates on Social Assistance, Employment, and Housing Law.
- Nancy also participates in advocacy initiatives such as the on-line Religious Leaders Forum, Housing: The Key to Health presented by ISARC (Interfaith Social Assistance Reform Coalition). The key note speaker was Ricardo Tianjan (political economist and senior researcher with the Canadian Centre for Policy Alternatives' Ontario Office, previously managed TO's Poverty Reduction Strategy)
- Nancy provides support and a voice when often times no one is listening. Nancy has earned the trust of the people of the ELUCO

serving area where she works.

A Promotional Video is being produced for ELUCO by a video production team from Siloam United Church. Recently, the team visited the Marconi complex and our School Lunch Program, the ELUCO Food Cupboard and Welcome Wednesday programs and interviewed a couple of members of the ELUCO board. Families living in the Marconi community have also be interviewed.

ELUCO would like to include a Tag Line (short phrase that represents our ELUCO Ministry) in our video, and on all of our communications. ELUCO has agreed to use the tag line, "Building Community, Fostering Hope."

The School Lunch Program resumed as a take-out meal with a team of double vaccinated volunteers. We serve a consistent group of children who are very grateful for the healthy meals. Children also come to the ELUCO Unit for Breakfast Snacks each week day. This program is much appreciated by our families when they are short of food/snacks. Everyone is also thankful for the Harvest Bucks received to purchase fresh fruits and vegetables from our local markets. We've assisted several families with emergency food from our cupboard at the Unit each week. This helps with a meal or two while awaiting their pay cheque or the opportunity to visit one of the food banks.

Welcome Wednesday is an ELUCO initiative which normally provides a hot lunch once a week and a time for some social interaction. ELUCO coordinates volunteer groups and participates in the program. Meals have continued to be served during covid using a take-out format. Additional volunteers for the ELUCO week (2nd Wednesday of the month) and for Sharon's time away in the winter for both the 2nd and 3rd weeks (ELUCO and Siloam.) If you are interested in

volunteering with this program or other Euloco programs, please contact: Sharon Ashton: sharonashton93@hotmail.com

Food Cupboard- Our numbers are down this year from previous years but have started to rise again in the last couple of months.

Walk and Roll for Families – This event was held again this year with donations of \$7545.95 collected. We are grateful to our generous sponsors.

ELUCO has been blessed by ongoing financial support from FSA and other partner churches. ELUCO presently has a deficit of over \$9000.00 for the year. We are seeking someone with CMA or CPA to review our annual books. Please contact Sharon Ashton: sharonashton93@hotmail.com for further information.

ELUCO is full of gratitude for the generosity and support from 1st St. Andrew's . Together we are "Building Community, Fostering Hope."

b) St. Paul's Social Services

We continue our support for St. Paul's by providing monetary and non-perishable food donations to their daily food bank. Their luncheon program was curtailed in 2021 but they continued to provide hand out lunches when feasible. We are grateful to some Brown Bag Lunch members for their help in delivering our donations to St. Paul's

c) LOS Quinchos School

Support of this program began as a special outreach program in 2007 as part of our committee's celebration of the 175th Anniversary of our church. We have maintained a connection with the school and to provide support to the street vendor lunch program. These lunches enable the young people to attend school and still be able to

work to help support their families.

d) Christmas Share

Christmas Share was once again adapted to meet the conditions created by the current pandemic. There was a total of \$6,678.28 donated to Christmas Share from FSA in 2021. The funds were given to Nancy Howard, the ELUCO Community Support Worker familiar with the families, to purchase suitable shopping cards which were then distributed in a Christmas greeting card.

f) Canadian Foodgrains Bank (CFGB)

We held our second pandemic Canadian Foodgrains campaign this year in collaboration with St. Marys United Church. Our FSA family rose to the challenge and donated \$5585 to the campaign. The Canadian government continues to match the donations with a 4:1 ratio to provide food to developing countries. Helen Keenlside was our guest speaker on October 17th as a Canadian Foodgrains ambassador. She helped us to put a face to the CFGB and its work.

g) Amnesty International

First-St. Andrew's members have continued to respond to Amnesty International appeals this year through signing email letters, petitions and sending hand written letters. The MO Committee has suggested a variety of Amnesty appeals each month in the weekly eblast. In addition, we have signed Amnesty Messages of Hope cards which will be sent to human rights supporters unfairly

PLANNING

During 2021, the Planning Committee continued to meet, with a focus on the redevelopment of St. Andrew's Hall – the portion of our building from the parlour to the parking lot. Steve Elson has led these discussions. There are many uses that a

incarcerated and their families.

Thank you to all who have responded to these appeals. You have made a difference in protecting human rights around the world. Together, we are a powerful force demanding that everyone's human rights be protected. Check out the options each month!

h) Shoe Collection

For the past few years we have been collecting good used shoes for distribution to those in need. The London Intercommunity Health have not been accepting donations of shoes during the covid period. The shoes that have been donated during this time have been dropped off at Ark Aid.

The Mission Outreach committee is proud to represent First-St Andrews through the outreach we have been able to provide throughout this past year. We have fun, we work as a team and of course, we can always use more people and new ideas. Even a little help can go a long way in reaching our goals and helping others.

If you are interested in joining our committee or offering a hand for any of our projects, please feel free to call Kerry Hill Committee chair kerryh.fsa@rogers.com or Liz Galbraith lizgalbraith@bell.net.

Respectfully submitted
Liz Galbraith

redeveloped space might serve – by FSA and/or outside interests. Key considerations are financial viability and revenue potential. We learned that the United Property Resource Corporation (UPRC) – a corporation of the United Church of Canada – has been established to support congregations across Canada in finding alternative uses for their property. UPRC has a particular, but not exclusive, focus on building new

affordable housing units. We are exploring options in this regard, along with other ideas. Your input would be most welcome.

We are indebted to our community partners who have helped us in the past three years. Student teams from Western University and Fanshawe and Conestoga Colleges have developed proposals that have greatly assisted our planning. We have also benefited considerably from the generous, ongoing support of AJ Wray, a doctoral candidate in the Geography Department at Western. His contacts and knowledge have been invaluable.

We are hoping to partner with another student group to help in the coming months, Covid permitting. It is also important that we work with our current long-term tenants to find mutually beneficial partnerships.

My thanks to all members of the Planning

Committee, as my term as chair comes to an end. Barrie Evans deserves kudos for the \$88,000 (!) in grant money he has attracted to FSA for the meditation garden and outdoor stage. These were activities that Barrie conceived himself; the Planning Committee were happy to help in small ways. Also, thanks to Property chair, George Jolink, for his contributions to our discussions on property redevelopment.

Committee members

Steve Elson
Barrie Evans
Nancy Johnson
Rev. Joshua Lawrence
Kathryn Patton
Bob Swartman
Laura Wood

Respectfully submitted
Kerry Hill, Chair

MINISTRY AND PERSONNEL

The role of the Ministry and Personnel Committee (M&P) is to provide support and assessment for all staff members at First-St. Andrew's, aiming to maintain positive working conditions and relationships for members of the team in their capacities within the life of the church. Operationally, this means that members of M&P commit to maintaining regular contact with each member of staff, monitoring their job satisfaction and challenges, ensuring their remuneration is appropriate, and providing support and advice as required. As in all workplaces, relationship issues do occur on occasion, and the committee is charged with resolving such issues with maximum attention paid to maintaining confidentiality. The committee has extensive United Church of Canada human resource information to draw upon, both written documentation

and more recently, moderated webinars; several committee members made use of the latter resource this year. Maintaining our FSA specific staff policies is also a responsibility of the committee, and this an area that needs attention in 2022.

As chair of M&P since 2014, I have been a witness to an unprecedented number of changes and challenges within the FSA staff complement. Virtually every year has seen searches for lay and/or ministerial staff, with a concomitant need to review position descriptions and workload. In the last few years, the staff changes have had significant impacts on the work environment, with a steadily declining number of staff members. The FSA community relies on the talents of our staff to provide continuity and expertise in supporting the work of the church, and as budgets shrink, the pressure to continue to provide full service to the community has increased for all our staff members. We have wonderful volunteers at

FSA, but an active church requires staff to deliver essential services to members.

As we reflect on the year that was 2021, First-St. Andrew's United Church has maintained the congregational spirit in times that threaten to dismantle organizations that traditionally rely on in person gatherings for delivering programming, facilitating team building and nurturing community. While the COVID pandemic has forced some dramatic changes upon the congregation, we have been blessed with the extraordinary efforts of many in keeping FSA alive and vital.

The primary staffing challenge at the beginning of 2021 was the recruitment of a new minister. After an extensive and thorough search process, the search committee, chaired by Kerry Hill, offered the position of Minister of Worship and Community Life to Pastor Joshua Lawrence. We celebrated the arrival in Canada of the Lawrence family from the States in August and then more formally in September, and Pastor Joshua brings much appreciated energy to this critical leadership role.

Although the focus on finding a new minister was key to our FSA future, there were still several months where the contributions of former ministers were needed. Rev. David McKane, sidelined by a stroke late in 2020, returned to the pulpit in March and continued to provide leadership through August. We also had support from another former FSA minister, Rev. Tom Hiscock, during this period. Though they are technically retired, we are so fortunate to have had these wonderful ministers willing to provide spiritual leadership during a difficult period.

But 2021 brought yet more dramatic change to the mandate of M&P. Early in the year, Heather Vouvalidis communicated her intention to retire as church administrator, and this retirement became formally effective the end of July. Heather's good nature and accommodating personality were hallmarks of her four and a half year tenure

in this role, and she has continued to provide some volunteer support since August.

This departure provided an opportunity to re-imagine the administrative roles of the church. With input from the Finance Committee, Heather and Kathryn Skelly, the full-time role of Office Manager was created, and Kathryn was named the first incumbent. This is a challenging role for Kathryn in that it incorporates elements of financial management and reporting while retaining her previous responsibilities. The reconfiguration also included the appointment of a part-time accountant contract position, and Colleen Garrett has been effective in this role since September.

The pace of change in FSA staffing was not to end with the administrative reorganization. In early June, our new Director of Music, Erich Knapp, resigned, having accepted an offer to be music director at a church in the States. Yet another search committee was struck, led in this instance by Chris Wood. The work of this committee is ongoing, with 2 or 3 very good prospects identified as I write this. As was the case for the minister position prior to the arrival of Pastor Joshua, we reverted to our stalwart musicians, Paul Merritt and Vicki Meredith, to provide music leadership since July.

We miss the leadership of Jane Dockrill in the Youth and Young Family portfolio, but we are looking forward to a collaboration with other United churches in London which will soon be hiring a candidate to lead the youth portfolio. And Elizabeth Stewart continues to assist in leading the limited Sunday school activities, with the volunteer support of Allyson Watson and others.

The one staff role that has thankfully not seen major change in 2021 is that of Tim Miedema, our Facilities Manager. Although the impact of crowds of people using our church has been less during the pandemic, routine maintenance continues to be managed by Tim, and his support of the Property Committee has been well documented

at Council meetings by George Jolink.

We thank all these individuals for their contributions and commitment to FSA in 2021.

The M&P Committee in 2021 had the following members:

Bruce Moor (Chair), Linda Badke, Stuart Eberhard, Barrie Evans, Ardath Finnbogason-Hill, Kathryn Patton, David Wardlaw

Respectfully submitted
Bruce Moor

PROPERTY

First St Andrew's United Church is an historic structure which requires regular care to ensure its viability for generations to come. The Property Committee has been meeting monthly via zoom in an effort to address ongoing maintenance issues, Avis Report deficiencies and unexpected occurrences. The committee is dedicated to both maintenance of, and improvements to our church home.

This was another unusual year due to the pandemic. The building has alternated between lock down and open with limited programming. The main exception was Meals on Wheels which has been deemed an essential service. Tim Meidema has been onsite daily to ensure proper security and address any issues that may have arisen. We saw a gradual return of staff including our new minister and some programming including on site services beginning in September with Covid protocols in place. The cleaning schedule was maintained and proper disinfecting has continued to ensure the safety of Meals on Wheels staff and our own staff and members. In December we extended the use of our building for overnight accommodation in partnership with Ark Aid Street Mission. This has resulted in additional cleaning requirements and some increased maintenance issues.

The Property Committee did undertake some capital projects as they became necessary:

- Farquhar House Repairs: replacement of furnace

- Heating System: Maintaining our current heating system has become a priority. Annually we experience some boiler issues which require remediation. The committee is actively engaged in planning for a replacement heating system. In conjunction with Climate Action London we have begun a preliminary examination of alternative systems (Geothermal) and the feasibility for an older historic structure such as ours. The heating system was identified by the Avis report many years ago as being due for replacement. Once again repairs were undertaken as required.
- Security Upgrades: Due to a pattern of increased vagrancy on the property in warmer months the Property Committee installed iron gates at the south entrance and coverings for some window wells which tend to be collection points for unwanted activity. There has been a notable reduction in such activity since the beginning of our Out of the Cold Program..
- Exterior: Eco Meditation Garden is largely complete. A number of memorial benches were installed in the spring and the outdoor stage platform is currently under construction. Many thanks to Barry Evans and a team on volunteers who helped to maintain the garden over the growing season.

RENTALS:

Rental income continues to be an important source of revenue to support operating costs. A significant decrease in rental revenue occurred in 2021 due to the pandemic. Deva Tree, and Deborah Carter have ceased operations at FSA and most concert revenue was lost. We did have

limited rehearsal revenue from Pro Musica and Amabile and parking revenue has been restored. New partnerships with Original Kids, some local artists, and Ark Aid have brought in some additional revenue... As we move into 2022 we will have to examine our rental income going forward in an effort to restore this valuable resource.

COMMITTEE MEMBERS

George Jolink (Chairperson); Heather Vouvalidis, Bill Guthrie (Secretary), Willis Buckingham, Peter Ross, Sandra Black-Evans, Ron Bradley Tim Mi-edema (Facilities and Maintenance Coordinator).

Respectfully submitted
George Jolink, Chair

FINANCE

As this report is written, the Finance Committee has just received and reviewed our internally-generated financial statements for 2021. See the statements below. The externally reviewed statements will be available for Part 2 of our Annual Meeting later this year.

Year end results for 2021

We ended the year with an overall operating deficit of \$66,000 (in round numbers), which is much better than we had budgeted. With Trust Fund support factored in (primarily the Proudfoot Fund), we ended up with a surplus (on paper) of about \$47,000. (On a cash basis, of course, we would reflect a break-even result, reducing the Proudfoot draw by the \$47,000.) At first glance, this is very positive news. Indeed, the most encouraging aspect of our 2021 results is the outstanding generosity of our members – for the first time in a long time, givings increased over the previous year. Well done, First-St. Andrew's! (voiced by Pastor Joshua.)

Unusual circumstances have played a big role in our financial results. On the revenue side in 2021, we were the recipients of over \$40,000 in federal government Covid supports. This will not continue in 2022. On the expense side, we were without a full compliment of staff for all of 2021. Again on a positive note, we reduced costs by contracting with a bookkeeper to help with ac-

counting tasks, rather than employing a full-time administrator, which has worked out extremely well – thank you Colleen!

The 2022 Budget

Our 2022 budget shows an overall deficit of \$184,000. The forecast is based on a new Music Director starting mid-year, and the new youth minister (shared with Siloam and Metropolitan United Churches) starting early in the year. Council decided to put the hiring of a Pastoral Care Minister on hold for 2022, pending the results of a current study of our pastoral care needs, headed up by Heather Locking-Cusolito, chair of Membership and Nurture.

Once again, various funds from the Board of Trustees, designated and non-designated, will be used to eliminate the 2022 deficit. (The 2022 budget will be presented in more detail at the Annual Meeting, Part 1 on January 30th.)

However, - and it's an important "however" - the 2022 operating deficit would be even higher if we were fully staffed for the entire year – roughly \$60,000 higher if a part time Pastoral Care Minister were included, along with other positions being filled all year. That would result in an overall deficit of almost a quarter million dollars!

Looking ahead to 2023 and beyond

Looking ahead to 2023 and beyond, we do have trust funds; but, as the Trustees have pointed out, there is a limit to what we can use each year before we start impinging on the invested capital. In short, a deficit of the magnitude we are

looking at, if fully staffed, is simply not sustainable. We must increase operating revenue and decrease expenditures.

Reduce expenses.

We need to focus attention on identifying opportunities to reduce operating costs wherever they can be found. Salaries and contract suppliers make up about 60% of our spending. The balance, 40% includes the physical plant, paying for utilities, maintenance and repairs, insurance and so on. These costs continue to increase, year after year – as you know very well. This will require a careful and detailed examination of all our costs and it will be both difficult and challenging..

Increase Revenue.

Equally important to reducing operating costs is increasing revenue. Focussed attention on fundraising and sustainable revenue generation that targets our operating costs is necessary. This should begin as soon as possible and be sustained over time. We have demonstrated time and time again that we are able to raise money for others through creative fundraising. We need to be able to do the same for our operating costs.

At the same time, we need to look beyond individual, event specific fundraising to sustainable revenue generation. Our rental income through organizations like Meals on Wheels is significant and we need to create opportunities to do more of this.

A call to action. The challenges we face are not new; they have been building for a considerable period of time. The challenges are not insurmountable and the time to act is now.

The FSA Council will be meeting to discuss this in February and will be looking for the best way to bring leadership to this undertaking, if you are interested in donating time and effort to this or have specific suggestions about how to proceed, please let us know.

As I end my stint as church Treasurer and

Chair of Finance, I want to thank the Finance Committee* for their help and support; Council for putting up with me; and Steve Elson for his patience and wisdom. I am also grateful to Erik Matheson, Chief Financial Officer of the United Church of Canada for answering my questions from time to time and for organizing many helpful webinars for church treasurers.

* Tristin Hill, Ivana Klouda, Lesley Pergau, Barb Ridgewell, Laura Wood

Respectfully submitted
Kerry Hill, Chair and Church Treasurer

Editor's Note: See page 36 and 37 for the Church Income Statement for 2021



FSA United Church - Income Statement Jan 1 - Dec 31, 2021

Page 1: Revenue and Expenses

	2021 Budget	2021 Actual	% of Rev. Total, '21	2020 Actual
Operating Revenue				
<u>Donations to Operations</u>				
Congregation givings	310,000	325,692	71%	324,068
Other donations	10,500	10,415	2%	11,386
Total Donations	320,500	336,107	73%	335,454
All Rental Revenue	56,237	66,223	14%	62,655
Gift Card Revenue (net of cost)	6,000	8,106	2%	3,542
UCW/Bazaar revenue for operations	-	-	0%	2,236
Misc. Revenue (mostly advertising)	4,000	2,884	1%	4,342
Government Covid support grants	20,000	45,926	10%	10,000
Total Operating Revenue	406,737	459,246	100%	418,229
Operating Expenses				
<u>Ministry & Personnel</u>				
Salaries, Benefits, Pension, WSIB	319,106	278,168		273,194
Other M&P costs	27,755	43,846		44,006
Total Ministry & Personnel	346,861	322,014	61%	317,200
<u>Property Expenses</u>				
Main Building (excl capital costs)	76,000	84,340		78,212
Farquhar House (Taxes, Repairs & Maint)	9,250	8,052		12,035
Utilities & Parking Lot Taxes	31,100	30,019		26,468
Total Property Expenses	116,350	122,411	23%	116,715
<u>Program Expenses</u>				
Christian Development	5,100	1,638		1,719
Jean Brown Fund - Programming	3,000	-		3,116
Membership & Nurture	1,135	279		823
Music	26,845	27,041		19,455
Worship	3,192	4,417		8,584
Mission & Outreach	500	-		563
Total program costs	39,772	33,374	6%	34,260
<u>Administrative expenses</u>				
Administration	36,000	28,948		33,477
UCC Assessment	13,854	13,854		13,854
Other	4,500	4,581		3,849
Total administrative costs	54,354	47,383	9%	51,180
Total Operating Expenses	557,337	525,182	100%	519,355
Total Operating Surplus (Deficit)	(150,600)	(65,936)		(101,126)

FSA United Church - Income Statement Jan 1 - Dec 31, 2021

Page 2: Trust Fund Support and Resolution of 2021 Deficit

	2021 Budget	2021 Actual
Total Operating Revenue - page 1	406,737	459,246
Total Operating Expenses - page 1	557,337	525,182
Total Operating Surplus (Deficit)	(150,600)	(65,936)

Resolution of Operating Deficit: Trust Fund Support for Operations

Trust Fund Support

Proudfoot Fund <i>Commitment</i>	100,000	100,000
Jean Brown Fund (Programming)	3,000	-
Jean Brown Fund (Salary Support)	10,000	7,025
Clark Continuing Education Fund	3,000	-
FSA Music Fund (Special Music)	3,600	6,341
Total Trust Fund Support	123,600	113,366

Remaining Surplus (Deficit)	(27,000)	47,430 *
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* The surplus shown in 2021 is based on the Proudfoot *commitment*, not monies transferred. This surplus will be applied to the 2022 deficit.

The Eberhard Family supports vocal scholars in the Choir. \$4,000 given in '21.

Flow Through Accounts (monies collected for other organizations)

Organization

M&S Givings to United Church of Canada	45,000	45,416
Grow A Row/InDwell	3,000	485
ELUCO	3,000	1,441
Broadview magazine	-	260
Camp Kee-Mo-Kee/Daily Bread	200	200
Total Donations to Other Organizations	51,200	47,802

NOTE:

Ark Aid program: FSA receives \$1,000/month for the rental of the lower hall.

Donations of \$8,329 have also been received, not shown as revenue for 2021.

OTHER REPORTS

KNIT WITS

During 2021, the Knit Wits continued to knit many different articles of clothing for our various local charities. We were grateful to be able to raise money for UCW charities from the three sales that occurred in Proudfoot Hall in October, November, and December. Through the generosity of our congregation, we raised \$460 from the sale of afghans, shawls, toques, scarves, mitts, cloth produce bags, and baby clothes, hats, and blankets. The unsold adult clothing was donated to FSA's new partners, Ark Aid, and the baby items were donated to Merrymount Children's Centre.

We were happy to be able to have our annual Blessing of the Red Scarves Sunday in person in November, with George Jolink con-

tributing his usual, beautiful display of our 135 scarves. Our dear friend, Martin McIntosh from the Regional HIV/AIDS Connection, gave a heartfelt message about the work of that agency and the public awareness that the red scarves provide each year for the London community.

Our ministry of providing prayer shawls for people in need of comfort continues throughout the year and donations toward the purchase of yarn are gratefully accepted. After many months of not being together as a group, it was a joy for us to be able to meet in person in the Parlour during November and December. The support and connection that we give each other while knitting is as important as the products that we produce and we are thankful for this bond.

Respectfully submitted
Anne Cummings

SHOPPING CARD PROGRAM

Although final results are pending at the time of writing this report, sales and profits for 2021 have reached record highs, despite the pandemic. Sales will exceed \$160,000 with profits expected to be over \$8,000 for FSA this year, exceeding our \$6,000 budget. This achievement is thanks to our many clients and shopping card staff for their loyalty and commitment to this program.

In 2021, after in person church service was shut down at Christmas 2020, we reverted to a pandemic way of operating, using home delivery and selling at the church by staff during office hours. Thankfully, our clients pivoted very well to these changes, and we had a strong 2021. Thank you sincerely for your support and patronage!

Looking forward to 2022, we are confident that we can adapt our operation to fit the continuing covid climate and satisfy the needs of our clients.

We encourage increased use of this program by our members and friends. We believe that this program can contribute even further. Retailers give us discounts (many 5 – 10 %), far higher than that available from other rewards programs. We want to take advantage of these offers for our church. Fundraising in this fashion reduces the size of the 'ask' for direct congregational donations to support church operations. There is more work to do in 2022 to further grow this program and we are eager to get at it.

Respectfully submitted
David Manness

COMMUNICATIONS & MARKETING

Because of the COVID cancellation of our "Music at First-St. Andrew's" program, C & M had a relatively quiet year in 2021. This gave us time to concentrate on improving the quality of our online video worship services which continue to be popular even after we re-opened to "live" worship each Sunday. About 165 folks watch us online each week. Special thanks to Kathryn Skelly for her skillful editing of the service and to videographers, Kathryn Skelly, Merran Neville, Ron Bradley, Ron White, David Beach, Bob Peel and Ben Bere. Jen Sadler has been most helpful as our back-up video editor when Kathryn is on holiday.

There has also been some "in house" innovation with the livestream transmission of video of Paul and the choir to the front of the sanctuary, which has proven to be popular with the congregation. Although there are those who would like to see us start to livestream the entire service to the internet, we are not quite there yet. To make that possible using three cameras and mixing in graphics and other video features such as we use in our current production, a fair financial outlay would be needed. Nevertheless, at the end of 2021 we began to review our options in this regard.

In January we found that our weekly newsletter, the "blast" had become so popular that we could no longer send it out from the church server without encountering spam restrictions. Consequently, we switched to a private company, Wix (which also supports our website), for distribution. This switch has afforded us the oppor-

tunity to include more graphics and photos into the letter and reports are that it has been well received by the congregation. At year's end we began experimenting with paid ads in the blast to help offset some of the costs of switching to Wix.

For those attending worship in person, we continue to produce a Bulletin insert with all the weekly church news and a Sunday slide show that emphasizes special events at the church.

Tidings, under the able editorship of David Wardlaw, has matured from a newsletter founded in the '90s by Bob Slater, into a thought-provoking magazine that chronicles not only the passing scene at FSA but also features articles which relate to serious issues affecting the Church and Christians everywhere. David's committee of David McKane, Nancy Quinn, Barbara Dalrymple, Jim Silcox, Bob Peel, Pat Sole, Winnie and David Wake have become a smooth-functioning professional team churning out four seasonal editions a year.

Our website continues to be a "go-to" place for information for the public as well as our own members. We average over 1200 visitors per month on the site.

C & M welcomes new blood with an interest in the things we do. It is important that our functions and services don't become too dependent on any one individual.

Special thanks to C & M advisors, Kathryn Skelly, David Manness, Joshua Lawrence and Jen Sadler.

Respectfully submitted
Jim Silcox



UCW

UCW PURPOSE:

To unite women of the congregation for the total mission of the church and to provide a medium through which we may express our loyalty and devotion to Jesus Christ in Christian **witness, study, fellowship and service.**

First-St. Andrew's UCW meets as one unit, usually monthly, for worship, fellowship, and interesting and informative programs. All women in the congregation are warmly welcomed.

Services Provide by the UCW:

- Corresponding secretary sends many cards and letters to bereaved families, persons in hospital or ill at home, and to church members and individuals outside the church who have made a special contribution to the church or our community.
- Funding for supplies for the Isabelle Getliffe Sewing Group.
- Financial contribution to the Knitwits group who knit prayer shawls and other items.
- Funding provided to send 2 children from ELUCO to Camp Kee Mo Kee (cancelled this year).
- Financial contribution to the operating budget of the church.
- Outreach donations to ELUCO, London Community Chaplaincy, Rotholme Women's and Family Centre, My Sister's Place, L'Arche, Anova, and St. Paul's Social Services.

Money-raising Projects (During Pandemic)

- Spring Rummage Sale convened by Jan Hendry (cancelled).
- Fall Boutique Bazaar convened by Glenda Robinson (cancelled).
- Phantom Tea envelopes containing a poem written by Millie Bates inviting donations from

the congregation.

- Provision of Green Envelopes available to all members of the congregation for personal donations.
- Remuneration from charity sales held after church on the following Sundays: October 17th, November 14th, and December 5th. The items sold were as follows:
 - batik bookmarks made and sold by Glenda Robinson, donated jams, jellies, and relishes made by a number of UCW and FSA members and sold by Susan McGregor and her helpers, handmade greeting cards made and sold by Jane Graves, baked goods made and sold by Margo Christodoulou and her helpers, knitted and sewn items made and sold by Millie Bates and Anne Cummings.

Total revenue from fundraising projects:

- Charity Sales: \$4026.90
- Phantom Tea: \$1,165.00

Executive Meetings

Monday, August 30th, 2021

Wednesday, December 8th, 2021

Meetings

No regular UCW meetings were scheduled due to the COVID-19 pandemic.

Mission Project

The current national UCW mission project is "Women for Change in Zambia." This project will end in July 2022.

Sincere thanks to the executive of the FSA UCW and to all the women and men of the congregation who have contributed to the work and mission of the United Church Women.

FSA Executive:

PRESIDENT: Laurel Kenney
 SECRETARY: Helen Guthrie
 TREASURER: Donna Fraleigh
 TIDINGS REPRESENTATIVE: Nancy Quinn
 CORRESPONDANCE SECRETARY: Millie Bates
 ARCHIVEST: Millie Bates
 MEMBERSHIP CONVENORS: Nancy Quinn

BAZAAR CONVENOR: Glenda Robinson
 RUMMAGE SALE CONVENOR: Jan Hendry
 MEMBER AT LARGE: Linda Badke

Respectfully submitted
 Helen Guthrie, Secretary, UCW Executive

First St. Andrew's United Church Women			
Statement of Financial Position			
As At December 31, 2021			
With Comparatives as at December 31, 2020			
"Unaudited"			
ASSETS		December	December
		2021	2020
CURRENT ASSETS			
Bank		\$13,680	\$8,752
		_____	_____
TOTAL ASSETS		\$13,680	\$8,752
LIABILITIES AND FUND BALANCES			
CURRENT LIABILITIES			
Accounts Payable and Accrued Liabilities		\$203	\$0
		_____	_____
		<u>203</u>	<u>0</u>
Equity			
Retained Earnings		13,476	8,752
		_____	_____
TOTAL LIABILITIES & FUND BALANCES		\$13,680	\$8,752

First St. Andrew's United Church Women

Statement of Operations

For the Period Ended December 31, 2021

With Comparatives for the Year Ended December 2020

"Unaudited"

<u>Donations</u>	2021	2020
Green Envelopes	\$3,795	\$2,285
Donations	5,684	4,039
Flowers	1,065	475
Phantom Tea	1,165	1,060
Miscellaneous	0	888
	<u>11,709</u>	<u>8,747</u>
<u>Earnings</u>		
Holly Bazaar	0	204
Rummage Sale	100	0
Miscellanaous	0	195
	<u>100</u>	<u>400</u>
Total Revenue	11,809	9,147
<u>Out Reach</u>		
E.L.U.C.O.	726	2,050
London Community Chaplaincy	726	2,000
Rotholme Women's & Family Centre	360	1,000
My Sister's Place	360	1,000
St. Paul's Social Services	360	1,000
L'Arche	726	2,000
ANOVA - Women's Comunity Centre	360	1,050
Mission & Service U.C. of Canada	2,750	7,500
Camp Kee-Mo-Kee(ELUCO)	0	800
Prayer Shawls	126	
Total Outreach	6,492	18,400

First St. Andrew's United Church Women
Statement of Operations
For the Period Ended December 31, 2021
With Comparatives for the Year Ended December 2020
"Unaudited"

	2021	2020
<u>Miscellaneous Expense</u>		
Holly Bazaar expense	0	342
Rummage sale	0	0
Flowers	390	525
Middlesex Presbyterial	132	152
Workshops and seminars	0	0
Subscriptions/journals	0	0
Life memberships	0	0
Speakers/Courtesy	0	0
Miscellaneous	3	109
	525	1,129
<u>General & Administrative</u>		
F.S.A. Congregational	0	2,031
Miscellaneous	69	983
	69	3,014
Total Surplus (Deficit) from operations	\$4,723	(\$13,396)

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH

FINANCIAL STATEMENTS
(unaudited - see Review Engagement Report)

DECEMBER 31, 2021

REVIEW ENGAGEMENT REPORT

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of Board of Trustees of First-St. Andrew's United Church

I have reviewed the accompanying financial statements of Board of Trustees of First-St. Andrew's United Church that comprise the statement of financial position as at December 31, 2021, and the statements of changes in net assets, operations, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal controls as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which require me to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, I do not express an audit opinion on these financial statements.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the financial statements do not present fairly, in all material respects, the financial position of Board of Trustees of First-St. Andrew's United Church as at December 31, 2021, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

London, Ontario
May 12, 2022

Authorized to practise public accounting by the
Chartered Professional Accountants of Ontario

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH**STATEMENT OF FINANCIAL POSITION**

(unaudited - see Review Engagement Report)

AS AT DECEMBER 31(\$)
2021(\$)
2020**ASSETS****Current**

Cash	2,563	2,096
HST recoverable	2,819	2,704
Due from council (note 2)	84,068	29,790
	<u>89,450</u>	<u>34,590</u>

Investments (note 1)

Restricted Funds	1,101,441	975,155
Proudfoot Legacy Fund	4,083,912	3,629,384
	<u>5,185,353</u>	<u>4,604,539</u>
	<u>5,274,803</u>	<u>4,639,129</u>

LIABILITIES AND FUND BALANCES**Current Liabilities**

Accounts payable and accrued expenses	3,000	3,000
Due to Council (note 2)	24,228	21,374
	<u>27,228</u>	<u>24,374</u>

Fund Balances

Restricted		
Clark Fund	103,293	88,968
Wm. & J. Brown Fund - Youth	693,628	613,328
C. Wilson Fund		10,834
Music Fund	180,304	
Eberhard Memorial Music Scholarship Investment Fund	91,363	79,841
Bass Fund	26,202	26,931
Dr. Elmer Butt Shekinah Fund		144,680
	<u>1,094,790</u>	<u>964,582</u>
Proudfoot Legacy Fund	4,152,785	3,650,173
	<u>5,247,575</u>	<u>4,614,755</u>
	<u>5,274,803</u>	<u>4,639,129</u>

see accompanying notes

Approved on behalf of the Board,

_____, Board Member

_____, Board Member

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF OPERATIONS AND CHANGES IN PROUDFOOT LEGACY FUND
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31

	(\$) 2021	(\$) 2020
Revenue		
Increase in value of investments	450,565	84,271
Income on investments	101,709	104,798
Donation income	47,866	
Bequests received	60,980	6,500
	<u>661,120</u>	<u>195,569</u>
Expenditures		
Donation (note 4)	40,000	25,000
Investment fees	22,520	22,559
Professional fees	3,084	2,988
PF Society	2,600	
Bank charges	6	3
	<u>68,210</u>	<u>50,550</u>
Excess of Revenue over Expenditures	592,910	145,019
Fund Balance, beginning of year	3,650,173	3,608,154
Transfers to council (note 3)	<u>(90,298)</u>	<u>(103,000)</u>
Fund Balance, end of year	<u>4,152,785</u>	<u>3,650,173</u>

see accompanying notes

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES

(Unaudited - see Review Engagement Report)

YEAR ENDED DECEMBER 31

(\$)
2021 **(\$)**
2020

Clark Fund

Balance, beginning of year	88,968	83,296
Income on investments	4,039	2,243
Increase in value of investments	10,286	3,968
Transfers to council (note 3)		(539)
Balance, end of year	<u>103,293</u>	<u>88,968</u>

Wm. & J. Brown Fund -Youth

Balance, beginning of year	613,328	580,307
Income on investments	34,903	14,802
Increase in value of investments	57,008	34,762
Investment fee	(3,206)	(4,300)
Transfer to council (note 3)	(8,405)	(12,243)
Balance, end of year	<u>693,628</u>	<u>613,328</u>

C. Wilson Fund

Balance, beginning of year	10,834	13,502
Donation received		1,000
Income on investments	6	235
Increase (decrease) in value of investments	(995)	(403)
Transfer to council (note 3)		(3,500)
Interfund transfer	(9,845)	
Balance, end of year	<u> </u>	<u>10,834</u>

Eberhard Memorial Music Scholarship Investment Fund

Balance, beginning of year	79,841	74,890
Income on investments	2,422	2,175
Increase on value of investments	11,632	1,756
Transfers from council (note 3)	1,468	4,790
Transfers to council (note 3)	(4,000)	(3,770)
Balance, end of year	<u>91,363</u>	<u>79,841</u>

Bass Fund

Balance, beginning of year	26,931	25,125
Income on investments	934	965
Increase on value of investments	3,440	841
Transfer to council (note 3)	(5,103)	
Balance, end of year	<u>26,202</u>	<u>26,931</u>

Dr. Elmer Butt Shekinah Fund

Balance, beginning of year	144,680	156,298
Income on investments		3,599
Increase (decrease) in value of investments		(8,996)
Investment fee		(1,399)
Transfers to council (note 3)		(4,822)
Interfund transfer	(144,680)	
Balance, end of year	<u> </u>	<u>144,680</u>

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES
(Unaudited - see Review Engagement Report) (\$) (\$)
YEAR ENDED DECEMBER 31 **2021** **2020**

Music Fund

Balance, beginning of year		
Donation received	8,500	
Income on investments	3,913	
Increase (decrease) in value of investments	16,656	
Investment fee	(1,640)	
Transfers to council (note 3)	(1,650)	
Interfund transfers	<u>154,525</u>	<u> </u>
Balance, end of year	<u>180,304</u>	<u> </u>

see accompanying notes

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH**STATEMENT OF CASH FLOWS**

(Unaudited - see Review Engagement Report)

YEAR ENDED DECEMBER 31**(\$)
2021****(\$)
2020**

Cash Flows Provided By (Used In):**Operating Activities:****Excess of Revenue over Expenditures**

Proudfoot legacy fund	592,910	145,019
Clark fund	14,325	6,211
Wm. & J. Brown fund - youth	88,705	45,264
C. Wilson fund	(989)	832
Eberhard Memorial Music Scholarship Investment fund	14,054	3,931
Bass Fund	4,374	1,806
Dr. Elmer Butt Shekinah fund		(6,796)
Music fund	27,429	
Combined Excess of Revenue over Expenditures	740,808	196,267

Transfers from (to) council	(107,988)	(123,084)
(Increase) decrease in value of investments	(478,648)	(117,834)
	154,172	(44,651)

Net Change in Non-Cash Working Capital Balances

Accounts receivable (HST recoverable)	(115)	1,862
Due to council	(51,424)	18,181
	(51,539)	20,043
	102,633	(24,608)

Investing Activities:

Net sale (purchase) of investments	(102,166)	26,605
------------------------------------	------------------	--------

Increase in Cash Resources **467** 1,997**Opening Cash Resources** **2,096** 99**Closing Cash Resources** **2,563** 2,096**Cash Resources****Cash** **2,563** 2,096

see accompanying notes

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31, 2021

Nature and Purpose of Organization

These financial statements report the activities of the investments empowered to the Board of Trustees of First-St. Andrew's United Church. They do not report the assets or activities related to the operations and administration of the Church.

1. Summary of Significant Accounting Policies

The financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations. These standards are in accordance with Canadian generally accepted accounting principles and include the following significant accounting policies:

(a) Fund Reporting

The Organization follows the restricted fund method of accounting for its revenue and expenditures. The income, expenses and activities of the funds are reported directly within each fund. The funds are restricted to their intended use as described below:

Proudfoot Legacy Fund

This fund is used to operate the general activities of the Board of Trustees, to provide revenue in support of Council operations and to support capital and the other projects as approved by Council.

Restricted Funds

Clark Fund

To provide support for continuing education.

Wm & J Brown Fund - Youth

To support the activities of the Youth of First-St. Andrew's United Church.

C. Wilson Fund

For promotion and support of music programs. This Fund is now included in the Music Fund.

Music Fund

Established in 2020 as a Memorial Trust Fund to support the FSA Music Program and initially created by the consolidation of the Dr. Elmer Butt Shekinah Fund, the C. Wilson Fund and the Terry Head Memorial Fund.

Eberhard Memorial Music Scholarship Investment Fund

To provide support for vocal music scholarships.

Bass Fund

To provide support for the day to day operations of the Church.

Dr. Elmer Butt Shekinah Fund

To provide support of the Music program and its presentation for extra ordinary purposes. This Fund is now included in the Music Fund.

(b) Revenue

Revenue is recognized in the period to which it relates on an accrual basis.

Increases (decreases) in the market value of investments are recognized in the year and includes realized and unrealized gains and losses.

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31, 2021

1. Summary of Significant Accounting Policies (con't)

(c) Investments

The Board of Trustees investments are carried at market value. These investments include amounts in bonds, notes, guaranteed investment certificates, equity stocks, mutual funds, exchange traded funds and preferred stocks.

(d) Capital Assets

The Board of Trustees has elected to expense capital assets in the year purchased in accordance with Section 4433 of the Accounting Standards for not-for-profit organizations. Title to the Church land and buildings is held by the Board of Trustees for the use and benefit of the congregation. There were no amounts expenses for capital assets in the current period.

(e) Use of Estimates

The preparation of financial statements in accordance with Canadian standards for not-for-profit organizations requires the Board of Trustees to make estimates and assumptions that affect the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statement, and the reported amounts of revenues and expenditures during the reporting period. Actual results could differ from the estimates as additional information becomes available in the future. These estimates are reviewed periodically, and, as adjustments become necessary, they are reported in earnings in the period in which they become known.

(f) Financial Instruments

Financial instruments acquired or assumed in an arms length transaction are initially recorded at their fair value. Subsequently, the organization measures all its financial assets and liabilities at amortized cost. Any changes in fair value are recognized in net income.

Financial assets include cash, investments, and accounts receivable.

Financial liabilities include accounts payable and accrued expenses.

The organization has designated their investments to be measured at fair value.

(g) Cash and Cash Equivalents

Cash and cash equivalents consist of cash on hand and short term investments.

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31, 2021

2. Due From Related Parties

These amounts represent the amounts receivable and payable from First-St. Andrew's United Church as of December 31, 2021.

Due from Council	2021	2020
	(\$)	(\$)
From the Community Garden Fund - Loan	40,000	
From the Proudfoot Legacy Fund - Gift Card Program Loan	25,000	25,000
From the Proudfoot Legacy Fund - Donation	17,600	
From the Eberhard Memorial Scholarship Fund - Principal	1,468	4,790
	<u>84,068</u>	<u>29,790</u>
Due to Council		
From the Proudfoot Legacy Fund	10,173	
From the Wm. & J.Brown Fund - Youth	8,405	12,243
From the Eberhard Memorial Music Scholarship Investment Fund	4,000	3,770
From the Dr. Elmer Butt Shekinah Fund	1,650	4,822
From the Clark Fund		539
	<u>24,228</u>	<u>21,374</u>

3. Related Party Transfers

Transfer to Council represent amounts paid or payable to First-St. Andrew's United Church during the year, pursuant to any direction lawfully given by Council and/or the Congregation.

	2021	2020
	(\$)	(\$)
To the Operating Fund	86,158	103,000
To the Wm. & I. McKane Bursary Fund	4,140	
Total Transfers from the Proudfoot Legacy Fund	90,298	103,000
To the Operating Fund from the Wm. & J Brown Fund - Youth	8,405	12,243
To the Operating Fund from the Music Fund	1,650	4,822
To the Operating Fund from the Clark Fund		539
To the Operating Fund from the C.Wilson Fund		3,500
To the Operating Fund from the Bass Fund	5,103	
To the Eberhard Memorial Music Scholarship Fund - Interest		
-From the Eberhard Memorial Music Scholarship Investment Fund	4,000	3,770
	<u>109,456</u>	<u>124,374</u>

BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31, 2021

3. Related Party Transfers (con't)

Transfers from Council represent amounts received or receivable from First-St. Andrew's United Church during the year, pursuant to any direction lawfully given by Council and/or the Congregation.

	<u>2021</u> <u>(\$)</u>	<u>2020</u> <u>(\$)</u>
From the Eberhard Memorial Music Scholarship Fund- Principal -To the Eberhard Memorial Music Scholarship Investment Fund	<u>1,468</u>	<u>4,790</u>

4. Financial Instrument Risk

Market Risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. The Organization is mainly exposed to the interest rate risk and currency risk.

(a) Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Board of Trustees regularly reviews the investment holdings and makes changes in the best interest of the Trust.

(b) Currency Risk

Currency risk is the risk to the organization's earnings that arise from fluctuations of foreign exchange rates and the degree of volatility of these rates. The Board of Trustees is exposed to foreign currency exchange risk on investments held in U.S. dollars. Foreign exchange gains and losses on monetary assets and liabilities are included in the determination of revenue as follows: 2021 - \$1,335 loss and 2020 - \$1,635 loss.

FIRST-ST. ANDREW'S UNITED CHURCH
FINANCIAL STATEMENTS
(unaudited - see Review Engagement Report)
DECEMBER 31, 2021

REVIEW ENGAGEMENT REPORT

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of First-St. Andrew's United Church

I have reviewed the accompanying financial statements of First-St. Andrew's United Church that comprise the statement of financial position as at December 31, 2021, and the statements of changes in net assets, operations, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal controls as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which require me to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, I do not express an audit opinion on these financial statements.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the financial statements do not present fairly, in all material respects, the financial position of First-St. Andrew's United Church as at December 31, 2021, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

London, Ontario
May 12, 2022

Authorized to practise public accounting by the
Chartered Professional Accountants of Ontario

FIRST-ST. ANDREW'S UNITED CHURCH
(Incorporated under the laws of Ontario)
STATEMENT OF FINANCIAL POSITION
(unaudited - see Review Engagement Report)
AS AT DECEMBER 31

(\$)
2021 (\$)
2020

ASSETS

Current

Cash	161,620	100,607
Accounts receivable	4,973	2,997
HST recoverable	14,589	8,919
Inventory	13,870	16,702
Prepaid expenses	14,833	11,861
Due from trust funds (note 2)	<u>24,228</u>	<u>21,374</u>
	234,113	162,460

Restricted Assets

(8,984) 43,988

Capital Assets

1 1

225,130 **206,449**

LIABILITIES AND FUND BALANCES

Current Liabilities

Accounts payable and accrued expenses	52,245	64,191
Due to trust funds (note 2)	84,068	29,790
Deferred Income	<u>12,716</u>	<u>4,523</u>
	149,029	98,504

Long-Term Debt (note 5)

40,000 30,000
189,029 **128,504**

Fund Balances

Restricted funds		
Music	28,646	35,618
Other	<u>(37,630)</u>	<u>8,370</u>
	(8,984)	43,988
Unrestricted operating fund	<u>45,085</u>	<u>33,957</u>
	36,101	77,945

225,130 **206,449**

see accompanying notes

Approved on behalf of the Board,

_____, Board Member

_____, Board Member

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCE
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31

	(\$) 2021	(\$) 2020
Revenue		
Envelope Givings	371,234	371,785
Gift cards	162,869	73,825
Rental Income	65,223	62,655
Miscellaneous Donations & Income	46,685	11,502
Government Grants	10,000	10,000
Special Projects	2,800	4,226
Assistance from U.C.W.		2,236
Designated Income		100
	<u>658,811</u>	<u>536,329</u>
Expenditures		
Ministry and Personnel staffing	327,463	317,200
Program services (schedule)	190,451	107,577
Operations (schedule)	184,323	164,380
Outreach (schedule)	46,762	73,632
	<u>748,999</u>	<u>662,789</u>
Excess (Deficiency) of Revenue over Expenditures	(90,188)	(126,460)
Fund Balance, beginning of year	33,957	36,313
Transfers from Trust Funds (note 3)	<u>101,316</u>	<u>124,104</u>
Fund Balance, end of year	<u>45,085</u>	<u>33,957</u>

see accompanying notes

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF EXPENDITURES
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31

(\$)
2021 **(\$)**
2020

Program Services

Gift cards	154,763	70,283
Music	24,329	19,455
Worship	4,417	8,584
Marketing & communications	3,457	2,612
Christian development	1,878	1,719
Jean Brown CD sub-committee	1,444	3,116
Membership and nurture	163	823
Special projects		985
	<u>190,451</u>	<u>107,577</u>

Outreach

M&S fund commitment	45,416	47,717
Out of the Cold	1,000	
Stewardship & capital campaign	346	252
Designated expense		25,100
Mission, outreach & the environment		563
	<u>46,762</u>	<u>73,632</u>

Operations

Property repairs, maintenance & security	69,198	52,613
Office & administration	32,757	33,810
Utilities & taxes	31,496	26,469
Property insurance	28,966	25,599
Presbytery fees	13,854	13,854
Farquhar house	8,052	12,035
	<u>184,323</u>	<u>164,380</u>

see accompanying notes

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31

(\$)
2021 (\$)
2020

RESTRICTED FUNDS - MUSIC

Bray Fund

Balance, beginning of year	271	271
Expenditures - music	(180)	
Balance, end of year	91	271

Eberhard Memorial Music Scholarship Fund - Principal

Balance, beginning of year		4,790
Revenue - Donations	1,468	
Transfer to trust funds	(1,468)	(4,790)
Balance, end of year		

Eberhard Memorial Music Scholarship Fund - Interest

Balance, beginning of year	671	671
Transfer from trust funds	4,000	3,770
Expenditures - Music scholar	(4,000)	(3,770)
Balance, end of year	671	671

Friends of Music Fund

Balance, beginning of year	33,338	27,166
Revenue - Concert series		2,653
- Donations	4,812	9,650
Expenditures - Concert Series		(6,131)
- Music expenses	(3,104)	
- Donation to the Music Fund	(8,500)	
Balance, end of year	26,546	33,338

Wm. & I. McKane Bursary Fund

Balance, beginning of year	1,338	3,388
Expenditures - Concert Series	(4,140)	(2,050)
Transfer from trust funds	4,140	
Balance, end of year	1,338	1,338

Total - Music Funds

28,646 **35,618**

see accompanying notes

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31

(\$)
2021 (\$)
2020

RESTRICTED FUNDS - OTHER

Discretionary Fund

Balance, beginning of year	508	508
Balance, end of year	508	508

Benevolent Fund

Balance, beginning of year	1,008	1,608
Revenue - Donations	600	250
Expenditures - Disbursements	(800)	(850)
Balance, end of year	808	1,008

Clark Fund - Interest

Balance, beginning of year	1,566	1,566
Balance, end of year	1,566	1,566

Bridges Out of Poverty Fund

Balance, beginning of year	4,242	3,392
Revenue - Donations		1,300
Expenditures - Meals		(450)
Balance, end of year	4,242	4,242

Community Garden Fund

Balance, beginning of year	1,046	1,624
Revenue - Donations	4,105	
Expenditures - Landscaping & other	(49,905)	(578)
Balance, end of year	(44,754)	1,046

Total Restricted Funds - Other

	(37,630)	8,370
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see accompanying notes

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF CASH FLOWS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31

(\$)
2021 (\$)
2020

Cash Flows Provided By (Used In):

Operating Activities:

Excess (Deficiency) of Revenue over Expenditures

General Operating Fund	(90,188)	(126,460)
Music Funds	(13,644)	5,142
Other Restricted Funds	(46,000)	(328)
Combined Excess (Deficiency) of Revenue over Expenditures	(149,832)	(121,646)

Transfers from Trust funds	107,988	123,084
	(41,844)	1,438
	(90,188)	(126,460)

Net Change in Non-Cash Working Capital Balances

Accounts receivable (HST recoverable)	(7,646)	28,051
Inventory	2,832	8,021
Prepaid expenses	(2,972)	(162)
Accounts payable and accrued expenses	(11,946)	17,416
Due to trust funds	51,424	(18,181)
Deferred income	8,193	4,523
	39,885	39,668
	(1,959)	41,106

Financing Activities:

Loan proceeds	10,000	30,000
---------------	--------	--------

Increase in Cash Resources 8,041 71,106

Opening Cash Resources 144,595 73,489

Closing Cash Resources 152,636 144,595

Cash Resources

Cash	161,620	100,607
Restricted Cash	(8,984)	43,988
	152,636	144,595

see accompanying notes

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31, 2021

Nature and Purpose of Organization

These financial statements report the activities related to the operations and administration of the Church. They do not report the assets or activities of the Board of Trustees or the UCW.

1. Basis of Presentation and Summary of Significant Accounting Policies

The financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations. These standards are in accordance with Canadian generally accepted accounting principles and include the following significant accounting policies:

The financial statements are presented on a fund basis. The income, expenses and activities of the funds are reported directly within each fund. The funds are restricted to their intended use as described below:

(a) Fund Accounting

i) Operating Fund

This fund is used to operate the general activities and administration of the Church.

ii) Restricted Funds

Music Funds - Administered by the Director of Music

Bray Fund

To provide support for undesignated music programs.

Eberhard Memorial Music Scholarship Funds

To provide support for vocal music scholarships. The Principal Fund must be retained while the Interest fund may be spent.

C. Wilson Fund

For promotion and support of music programs. The *C. Wilson Fund* closed during the year and was replaced with the *Music Fund*.

Music Fund

For the promotion and support of music programs. In previous years this was referred to as the *C. Wilson Fund*.

Friends of Music Fund

To provide support for special music concerts and events.

Wm. & I. McKane Bursary Fund

To provide financial assistance in the form of bursaries to musicians.

Jean Comfort Choir Fund

To provide support for the purchase of sheet music.

E Butt Shekinah Fund

To provide support of the Music Program and its presentation for extra ordinary purposes.

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31, 2021

1. Basis of Presentation and Summary of Significant Accounting Policies (con't)

Other Restricted Funds

Discretionary Fund

To provide funding for non budgeted expenditures as directed by the honorees.

Benevolent Fund

To provide support for discretionary benevolent purposes. Administered by Ministerial staff.

Clark Fund - Interest

To provide support for continuing education. The principal of the fund is maintained by the Trustees and interest is transferred to the Church to provide income for the fund. Administered by the Ministry & Personnel Committee.

Bridges Out of Poverty Fund

To support the weekly hospitality meal program under the direction of the Mission, Outreach & Environment Committee.

Community Garden Fund

To provide funding for the creation and ongoing maintenance of a community eco-meditation garden on the church grounds, under the direction of Council.

Capital Building Fund

To be used for infrastructure renewal as outlined in the Avis Report under the direction of Council.

Capital Reserve Fund

To be used for capital expenditures under the direction of Council.

(b) Revenue

First-St. Andrew's United Church follows the restricted fund method of accounting for revenue and expenditures. Restricted and unrestricted contributions are recognized as revenue in their respective funds when it is received or receivable, if the amount to be received can be reasonably estimated and collection is reasonably assured in the year in which they are received.

Rental income is recognized on a monthly accrual basis.

Interest and other income is recognized when received or receivable, if the amount can be reasonably estimated and collection is reasonably assured in the year.

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31, 2021

1. Summary of Significant Accounting Policies (con't)

(c) Capital Assets

Capital assets consisting of furniture and equipment have been recorded at a nominal value of \$1. Current purchases of capital assets including renovations are expensed in the year of acquisition through the Operating, Capital Building and Capital Reserve Funds.

(d) Contributed Services

The Church is dependent upon the many hours of volunteer work contributed by their members to assist First-St. Andrew's United Church in carrying out its ministry. Because of the difficulty of determining their fair monetary value, contributed services are not recognized in the financial statements.

(e) Use of Estimates

The preparation of financial statements in accordance with Canadian standards for not-for-profit organizations requires Council to make estimates and assumptions that affect the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statement, and the reported amounts of revenues and expenditures during the reporting period. Actual results could differ from Council's best estimates as additional information becomes available in the future. These estimates are reviewed periodically, and, as adjustments become necessary, they are reported in earnings in the period in which they become known.

(f) Financial Instruments

Financial instruments acquired or assumed in an arms length transaction are initially recorded at their fair value. Subsequently, the church measures all its financial assets and liabilities at amortized cost. Any changes in fair value are recognized in net income.

Financial assets include cash and accounts receivable.

Financial liabilities include accounts payable and accrued expenses and amounts due to and from trust funds.

(g) Cash and Cash Equivalents

Cash and cash equivalents consist of cash on hand in both the operating and restricted funds.

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31, 2021

2. Due From Related Parties

These amount represent amounts receivable and payable from the Board of Trustees of First-St. Andrew's United Church as of December 31, 2021.

Due from Trust Funds	2021	2020
	(\$)	(\$)
From the Wm. & J. Brown Fund -Youth	<u>8,405</u>	12,243
From the Music Fund	<u>6,020</u>	
From the Proudfoot Legacy Fund	<u>4,153</u>	
From the Eberhard Memorial Music Scholarship Investment Fund	<u>4,000</u>	3,770
From the Dr. Elmer Butt Shekinah Fund	<u>1,650</u>	4,822
From the Clark Fund		<u>539</u>
	<u>24,228</u>	<u>21,374</u>
Due to Trust Funds		
From the Community Garden Fund - Loan	<u>40,000</u>	
From the Proudfoot Legacy Fund - Gift Card Program Loan	<u>25,000</u>	25,000
From the Proudfoolt Legacy Fund - Donation	<u>17,600</u>	
From the Eberhard Memorial Music Scholarship Fund - Principal	<u>1,468</u>	4,790
	<u>84,068</u>	<u>29,790</u>

3. Related Party Transfers

Transfers from Trust Funds represent amounts received or receivable from the Board of Trustees of First-St. Andrew's United Church.

	2021	2020
	(\$)	(\$)
To the Operating Fund	<u>84,178</u>	<u>103,000</u>
Total Transfers from the Proudfoot Legacy Fund	<u>84,178</u>	<u>103,000</u>
From the Wm. & J. Brown Fund -Youth	<u>8,405</u>	12,243
From the Music Fund	<u>1,980</u>	3,500
From the Bass Fund	<u>5,103</u>	
From the Dr. Elmer Butt Shekinah Fund	<u>1,650</u>	4,822
From the Clark Fund		<u>539</u>
	<u>101,316</u>	<u>124,104</u>
To the Eberhard Memorial Scholarship Fund - Interest from the Eberhard Memorial Music Scholarship Investment Fund	<u>4,000</u>	<u>3,770</u>
To the Wm. & I. McKane Bursary Fund - from the Music Fund	<u>4,140</u>	
Total Transfer from Trust Funds	<u>109,456</u>	<u>127,874</u>

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
(Unaudited - see Review Engagement Report)
YEAR ENDED DECEMBER 31, 2021

3. Related Party Transfers (con't)

Transfers to Trust Funds represents the amounts paid or payable to the Board of Trustees of First-St. Andrew's United Church for management under the control of the Board of Trustees.

	<u>2021</u>	<u>2020</u>
	(\$)	(\$)
From the Eberhard Memorial Music Scholarship Fund - Principal		
-To the Eberhard Memorial Music Scholarship Investment Fund	<u>1,468</u>	<u>4,790</u>

4. Long-Term Debt

	<u>2021</u>	<u>2020</u>
	(\$)	(\$)
TD Canada Trust - Canada Emergency Business Account, non-interest bearing, due December 31, 2023	<u>40,000</u>	<u>30,000</u>

During the year, the Organization received an additional Canada Emergency Business Account loan of \$20,000. The Organization has already allocated the \$10,000 forgivable portion to income for the current year.

5. Financial Instrument Risk

Liquidity Risk

Liquidity risk is the risk that an organization will encounter difficulty in meeting obligations associated with financial liabilities. The Church is exposed to this risk mainly in respect of its long term debt and accounts payable. The Church manages its liquidity risk by monitoring its operating requirements to ensure financial resources are available. The Church also has access to Trust Funds which are invested in various holding. These funds can be accessed at the discretion of the Board of Trustees. There has been no change in this risk from the prior year.

CHURCH STAFF - DURING 2021

- Minister of Worship and Congregational Life (as of Sept. 1) ... The Rev. Joshua Lawrence
- Pastoral Charge Supervisor (January 1 – August 31) The Rev. Dr. David McKane
- Minister of Pastoral Care (January 1 – August 31) The Rev. Dr. David McKane
- Minister Emeritus The Rev. Dr. David McKane
- Acting Youth and Young Family Coordinator Elizabeth Stewart
- Designated Pastoral Care Volunteer Jo Ann Silcox
- Director of Music (January 1 – August 31)) Erich Knapp
- Organist Emeritus Paul Merritt
- Interim Organist (as of September 1) Paul Merritt
- Interim Choir Director (as of September 1) Victoria Meredith
- Church Administrator (January 1 – June 30) Heather Vouvalidis
- Administrative Assistant/Receptionist (January 1 – June 30) Kathryn Skelly
- Office Manager (as of July 1) Kathryn Skelly
- Facility & Maintenance Coordinator Tim Miedema
- Nursery Care Riley Langley

We recognize that we gather to worship on the traditional territories of the Anishinaabe, the Attawandaron, the Huron and Wendat Peoples. We value and have deep appreciation for the significant historical and contemporary contributions of local and regional First Nations and all the Original peoples of Turtle Island.

Produced by Communications & Marketing
Printed at First-St. Andrew's United Church
with special thanks to Kathryn Skelly, Administrative Assistant
and Heather Vouvalidis, Church Administrator