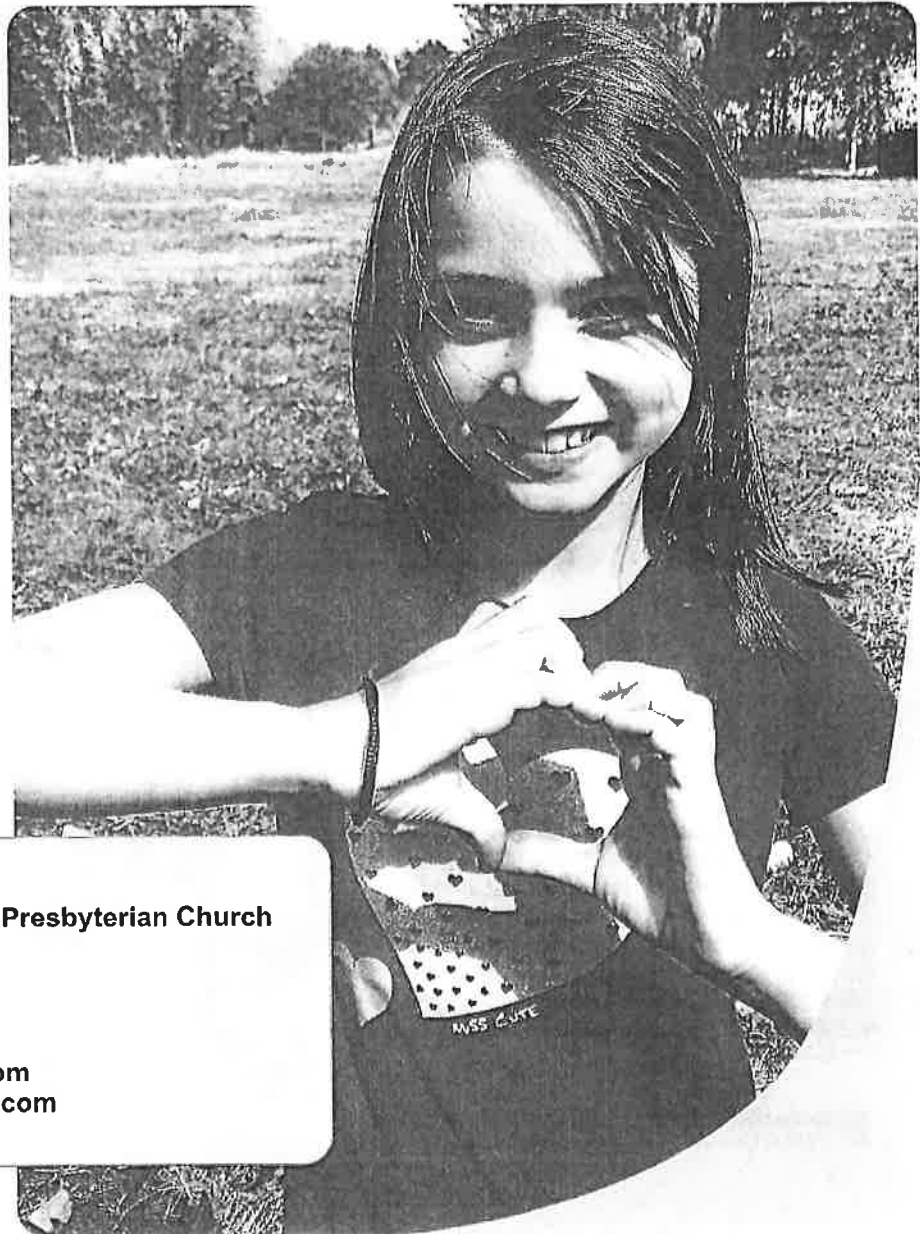
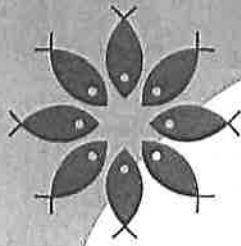


2022 Annual Report

Living Our Faith Together



Living Faith Community Presbyterian Church
206 Murphy Road,
Baxter, Ontario
L0M 1B1
705-424-0779
www.livingfaithbaxter.com
livingfaithbaxter@gmail.com



Presbyterians Sharing

Supporting mission and ministry through The Presbyterian Church in Canada

"Even if the rain from the sky seems to disappear into the ground, it eventually becomes a river and flows continuously to revive the sea. Your prayers and support have become a river of Christ's love flowing into our ministry so that the life may flow from parents to children. We would like to express our deepest gratitude to you for being a river of life for Edmonton Urban Native Ministry."

—The Rev. Tim Choi, Pastor,
Edmonton Urban Native Ministry, Alberta



"It is reassuring to know that all treasurers will benefit from the resources you have shared with us. I personally feel that I have someone who will help me to figure out the correct way to do things or fill in the proper items for CRA forms. Again, thank you. May our Lord bless each person that participated in preparing this series of webinars."

—Jeanne Rustebakke, Treasurer,
St. Andrew's Presbyterian Church, Moosomin, Saskatchewan

"In 2022, we were able to keep offering our six-month employment training program for adults, and in the summer, we opened up more spots for our five-week summer day camp for children between the ages of five and 12. Thanks to the generosity of PCC congregations, we can continue our mission of being a presence to the community of Little Burgundy."

—Tina Naim, Communications Coordinator,
Tyndale St-Georges, Montreal, Quebec



"MIBE Graduate School for Nurses went through difficult times during the last two years. Funds from the PCC gave us space to breathe amid challenging times and to meet crucial needs. We thank God and everyone at the PCC for their partnership, for being a constant support, for their love and prayers and friendships."

—Shimy Mathew, Secretary,
Nurses League of Christian Medical Association of India

"Despite the geographic distance between Canada and the Middle East, the Department of Service to Palestinian Refugees of the Middle East Council of Churches appreciates the human touch and caring that the members of PCC congregations exhibit through their generous gifts to Presbyterians Sharing. These gifts touch the lives of hundreds of Palestinian refugees throughout the Middle East. Thank you. We LOVE you."

—Dr. Bernard Sabella, Executive Secretary,
Department of Service to Palestinian Refugees/
Middle East Council of Churches Central Office, Jerusalem



"Everyone is friendly and we're like a community. Being low-income, it's hard to always have consistent meals. This is a big stress relief for me."

—Kristy,
A Place of Hope resident,
Winnipeg Inner City
Missions, Manitoba

Annual Meeting Agenda
Living Faith Community Presbyterian Church
Sunday, February 26th, 2023

1. Open meeting – Scripture and Prayer
2. Election of Secretary and Moderator
3. Review of and Motion to adopt last year's minutes
4. Motion to receive and consider the 2022 Annual Report as printed (Not including financial report with proposed budget)
5. Consideration of Reports
6. Motion to adopt Reports as printed (Not including financial report with proposed budget)
7. Financial Report for 2022 with Proposed Budget for 2023
 - a. Presbyterian Sharing
 - b. Staff Salaries
 - c. Financial Report for 2022 and Proposed Budget for 2023 as a whole.
8. New Business
9. Moment of Appreciation
10. Date of next Annual Meeting – February 25th, 2024.
11. Motion to adjourn
12. Closing prayer

**LIVING FAITH COMMUNITY PRESBYTERIAN CHURCH
MINUTES OF THE CONGREGATIONAL ANNUAL MEETING
FEBRUARY 27, 2022**

Call to order: 11:30 am

Attendance: Approximately 42 in person and 2 virtual – Susan Ireland and Carolyn Morris

Rev. Jonathan Tait opened the meeting with prayer and read Hebrews 10 vs 24 & 25.

1. Moved by Bryce Hawkins and seconded by Juanita Borland that Liana Maltby be appointed recording secretary. CARRIED
2. Moved by Bryce Hawkins and seconded by Juanita Borland that Rev. Jonathan Tait moderate the meeting. CARRIED
3. Moved by Larry Brolley and seconded by Trace Leonard that the minutes from the 2021 annual meeting be accepted as presented. CARRIED
4. Moved by Sally Borland and seconded Larry Brolley to accept the agenda as printed. CARRIED
5. Moved by Harry Lehman and seconded by James Borland to receive and consider the 2021 Annual Report as printed (not including financial report with proposed budget). CARRIED
6. Consideration reports
7. Financial Report 2021 with Proposed Budget 2022
 - Trace Leonard reviewed the Financial Report
 - Large sum put on the mortgage
 - Mortgage will be paid off by April 2022
 - The accounts have been audited by John Borland and Theresa Gaulley
 - Consideration of fundraising will be based on COVID orders
 - No curling bonspiel for this year
 - Dinners will begin again this year
 - 2022 budgeted was projected based on COLA of 1.8%
 - Expenses were down
 - Presbytery dues have been waived for 2022 - \$3,000
 - New projector for the rear of the sanctuary – approximately \$4,000
 - Special Funds – Refugee sponsorship – sent \$15,000
 - Difference in Operating activities - \$66,901 is the current liability which would leave \$28,963 in the bank
 - Tamara Nemeth brought forward the increased rate of the current COLA

- COLA rate is based on the recommendation of Presbyterian Church in Canada
 - Revenue last year was based on in person attendance
 - Rich Worthington asked how much the church was insured for and how much it would cost to rebuild if something happened to the building
 - Suggestion to review the insurance policy
 - For follow up - Session to discuss at the March 1, 2022 meeting
 - Bill Edgar referred to insurance company replacement costs should be stated in the policy
8. Moved by Larry Brolley and seconded by Bryce Hawkins to approve Presbyterian sharing in the amount of \$11,000. CARRIED
9. Moved by Bryce Hawkins and seconded by Kevin Nemeth to approve staff salaries for 2022. CARRIED
10. Moved by Harry Lehman and seconded by John Borland to accept the financial report and proposed budget for 2022. CARRIED
11. New Business
- a. Website
 - Updating the website this year – request to forward suggestions to Session
 - b. Sally Borland had two questions:
 - i. Use of the Church Hall – when will that be available for groups?
 - ii. Update on the Refugees – timelines, financial
 - Families are being interviewed by Immigration Canada in South Africa
 - Government is requesting biometric scan report
 - Logistics are needed to have that done within 30 days and submitted
 - Sent extra funding to assist with the cost of the reports
 - Immigration Canada tells them not to give up current jobs or housing because they don't know how long it will take to get to Canada
 - Good sign that communication is coming in
 - Expect the families may arrive this year
 - Reference to when Gonzague and Patrick came - next step could require a physical and then could be three months
 - Will be creating Teams – Housing, Transportation, and Education that will help the families transition in Canada
 - Housing will be a large project – budget was based on housing costs four years ago
 - Plan for \$60,000 for the first year and \$24,000 two years after that
 - Flights are estimated at \$12,000 – paid back to the government
 - Currently have \$68,000 in the account

- Knox Presbyterian has contributed this year and last year - \$3,300 in 2020 and \$3,800 in 2021
 - Will need to host fundraisers to assist
 - Challenge will be finding housing
 - Biometric scan is eyes, fingerprints, etc.
 - COVID vaccinations – Phillbert and Innocent have two vaccinations
 - Depending on accessibility to vaccinations
 - Phillbert and Rose have been apart since the baby
 - Need support as a family
- c. Nursery Coordinator
- Helen Merrick will be the nursery coordinator for 2022

12. Appreciation

- Sherry was thankful to serve in the nursery ministry. Thank you to Sherry for her commitment to the nursery over the many years.
- Thank you to the congregation from Juanita Borland for the support in her role.
- Thank you to the Janine, tech and music teams who have ensured in-person and virtual participation in meetings and services. Thank you to Ian for assisting in all the background logistics.
- Jonathan Tait thanks to the session, teams and congregation for working with him through challenging times.
- Lisa Sawden thank you for support in helping ensure that the Bridge continued.

Date of next meeting – February 26, 2023

Moved by Juanita Borland and seconded by Sally Borland that the meeting be adjourned. CARRIED

12:03 pm.

Pastor's Ponderings

"And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another - and all the more as you see the Day approaching."

Hebrews 10:24-25

I don't know about you, but I have found it incredibly encouraging to see how our community and family of faith have continued to persevere through the many ups and downs of the past year. I feel as though we have just stepped into the early stages of a post covid church. We are gathering again regularly for worship and social events, and there is much relief in the air even as we know covid is not 100% behind us.

Innocent, Philbert, Rose, Ella, and Chancell have finally all arrived, and we have embraced them with the love of Christ as they settle into a new life and new home. We continue to pray for God's blessings as they adjust to life together in Canada. Praise God for His goodness.

In 2022 after many years of faithful service Larry Brolley (35 plus years including past Clerk), Bill Edgar (15 plus years), and Bryce Hawkins (25 plus years as Clerk) retired from active service as elders, we thank them for their faithfulness and dedication. What a blessing they have been to this community over the years. Thankfully, they are all still around serving in various other ways. Tamara Nemeth has stepped in as our new Session Clerk and we welcome Naomi Deering, Tim Koenig, Iain Morris, and Glenda Watts to our Session. We are well positioned for ministry, and I am eager to see what more God has in store for us here at Living Faith.

2022 saw us say good-bye to our mortgage and welcome in a new chapter in the life of our community. I want to thank everyone for their faithfulness in eliminating our debt. Please continue to be faithful in your stewardship as we seek a Children and Youth Ministry Lead. On that note, we thank Lisa Sawden for her many years shepherding our youngest members in The Bridge Children's Ministries. Lisa's faithful dedication and compassion will be missed in the Bridge. Thankfully Lisa is still with us in the sanctuary as she continues to worship with us. Well done Lisa, and thank you. In 2022 Helen Merrick joined on as our Nursery Lead and Amanda Smith became part of our permanent rotation in terms of musical leadership. What a great team we have been blessed with. Praise God from whom all blessings flow.

These are just some of the ways God continues to work in and through us here at Living Faith so much more can be said. In 2023 we continue to "press on" (see Philippians 3:14) as we give glory to God and serve each other, our community, and the world outside our doors.

God is love, and His great and saving love is for everyone.

In His service I remain, your pastor,

Jonathan

2022 Session Report

Living Faith's session follows the system of Term Elders which is an election of one third of the Elders every two years. This past year we held elder elections. We are very thankful to everyone who participated in this important process of electing our session. This year we had five elder positions to fill, one of which was a vacancy. The elders you elected this term are as follows: Trace Leonard, Tim Koenig, Naomi Deering, Glenda Watts and Iain Morris. The people who are stepping down as active elders this term are as follows: Larry Brolley, Bill Edgar and Bryce Hawkins. We are very thankful to everyone who dedicates their time as Elders and look forward to a wonderful year ahead.

At Living Faith, we have a fantastic staff, who have been very dedicated throughout the year. We would like to thank Rev. Jonathan, Janine Leonard, Amanda Smith, Juanita Borland, Lisa Sawden, and Helen Merrick for their generosity of time and energy towards the Spiritual Growth at Living Faith. This has been another very challenging year for everyone at Living Faith as we worked through easing out of Covid19 restrictions and developing new ideas and goals for the future. Session is very thankful for an amazing congregation who care so much about each other. We all work together, in prayer and faith and give all thanks and praise to the Glory of God. Your current session members are as follows: John Borland, Juanita Borland, Trace Leonard, Heather McFarland, Carolyn Morris, Iain Morris, Kevin Nemeth, Tamara Nemeth, Tim Koenig, Naomi Deering, Glenda Watts and Shelly Sawden. Tamara Nemeth will be stepping into the role of Clerk of Session.

Respectfully Submitted,
Bryce Hawkins, Past Clerk of Session.

GIVE THANKS
to the LORD,
FOR HE IS GOOD

PSALM 107:1

Small Group Bible Study

“How can a young person stay on the path of purity?
By living according to your word.
I seek you with all my heart;
Do not let me stray from your commands.
I have hidden your word in my heart...”

Psalm 119:9-14

Every Wednesday afternoon, a number of us gather to seek God and His word, pray together, as well as sharing in fellowship. We have selected our studies through *Right Now Media*. Which, of course, is free to everyone to use at home or on the road. Contact the church office if you wish to have access to the many resources available through our church *Right Now Media* account.

We average between 10-15 folks each week and the conversation is lively and edifying. Our most recent studies are *What the Women Saw* by Sadie Robertson Huff and *Unshakable Hope* by Max Lucado. A special thank you to Jenn Raffa for supplying the group with coffee, tea, and tasty treats week in and week out, thanks Jenn.

Come grow in faithfulness and love together.

New members are always welcome,

Pastor Jonathan

THE LORD
✠ is ✠
Faithful
~~~~~

## Mission Committee Annual Report 2022

The 2022 Mission Team was comprised of Bryce Hawkins (Team-Lead), Tamar Fisher-Cullen, John Borland, and Colleen Healey-Dowdall. As well, there continues to be tremendous support from the whole congregation.

As a congregation we have supported provisions for a variety of local and global needs. In another year of unprecedented need, Living Faith has worked to focus energy on mission activities. In 2022, we are so thankful, that your support through mission donations remained very strong! Living Faith has been able to help out generously in many areas. We continue to support our local food bank as well as Shift a homeless program in Alliston. We also have a benevolent program which has helped people who come to the church in need.

Again, this year one of our main mission focus continues to be our support of the Sponsorship Program. We were so Blessed in the September and October to welcome Innocent and Philbert and the end of this January, (2023) we had the amazing opportunity to welcome, Rose, Chancell and Ella. Thank you to all who are helping with all the many settlement needs.

We look forward to a new year filled with many joys as we focus our loving actions towards mission and outreach. The Mission Team would like to encourage anyone interested to please bring forward your ideas to any of the team members. We would also love to see anyone interested to join the team!

Galatians 6:9 ESV

“And let us not grow weary of doing good, for in due season we will reap, if we do not give up.”

1 Peter 4:10 ESV

As each has received a gift, use it to serve one another, as good stewards of God's varied grace.”

Respectfully Submitted

John, Tamara, Colleen and Bryce

## **Music/Technology Teams**

Music and technology continue to be important parts of our worship service. Amanda Smith has begun to lead the Music Team once a month. We have a number of young people who are keen to help with technology, which is fantastic. All of our incredible volunteers astound me with their unfailing humility and dedication to this weekly creative endeavour. Volunteers are always welcome both up front and at the back of the sanctuary.

Iain Morris tirelessly manages all technical aspects of the service, including training technology volunteers and troubleshooting. This is a role that has bloomed in the last 3 years as we have added an online presence via YouTube, involving weekly upkeep. We are incredibly grateful for Iain's willing service and calming presence in a sometimes stressful position.

Juanita Borland does a beautiful job of creating visually stunning projection collections for our viewing pleasure every Sunday morning. Juanita and Iain have both created special videos tailored to our weekly themes and for special services, including Good Friday.

From the whole team, thank you to our Living Faith family for your support and encouragement in 2022.

Janine Leonard

### **Worship Planning Team**

This team's mission is to assess and fine tune the atmosphere and content of worship services. This involves technology evaluation as well. For the music selections, Rev. Jonathan chooses message themes and we discuss and schedule appropriate music. We also talk about logistics and flow of services. If you have suggestions, please reach out to one of us.

Iain Morris  
Tamara Nemeth  
Amanda Smith  
Rev. Jonathan Tait  
Janine Leonard



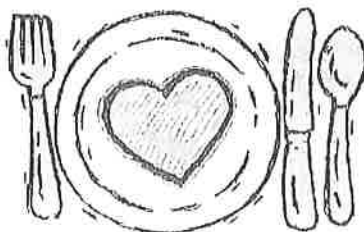
## 2022 Catering Committee Report

The catering committee & friends are a faithful group who serve through providing hospitality. We had the great privilege of serving up 8 dinners and 1 luncheon in 2022 as detailed below. Whether you purchased needed groceries, volunteered to prep/serve/clean, or bought dinner tickets, we sincerely thank you for your support! We're always looking for New volunteers and all are welcome. We look forward to seeing you at our community dinners in 2023!!

| Catering Committee 2022 |                              |                     |
|-------------------------|------------------------------|---------------------|
| Date                    | Event                        | Funds Earned        |
| Friday May 6th          | LF Take-Out Ham Dinner       | \$ 1,124.00         |
| Saturday June 11th      | LF Beef Dinner               | \$ 2,255.00         |
| Saturday August 13th    | LF Beef Dinner               | \$ 2,705.00         |
| Saturday September 17th | Loaves & Fishes Group Dinner | \$ 1,269.49         |
| Saturday September 24th | Steamshow Group Dinner       | \$ 1,385.65         |
| Saturday October 22nd   | LF Turkey Dinner             | \$ 3,380.00         |
| Saturday November 5th   | Mason's Group Dinner         | \$ 1,722.00         |
| Wednesday November 16th | Essa Township Luncheon       | \$ 910.93           |
| Saturday Novemebr 19th  | 4H Dinner                    | \$ 844.05           |
|                         |                              | <b>\$ 15,596.12</b> |

Respectfully submitted,  
Larry Brolley  
Elsie Edgar  
Tamara Nemeth

*Save the date for Dinner at  
Living Faith in 2023!*



*Saturday June 10<sup>th</sup> - Roast Beef  
Saturday August 12<sup>th</sup> - Roast Beef  
Saturday October 21<sup>st</sup> - Roast Turkey*

*Dinner Served 4:30 to 6:30 p.m.  
Tickets at the door. Take out available.*

*Living Faith Community Presbyterian Church  
206 Murphy Rd., Baxter, ON  
www.livingfaithbaxter.com  
705-424-0779*

**1 Peter 4:10**

*Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms.*

## Maintenance Team

Members- James Borland, Don Smith, Dave Marshal, Wes Weening, Robinson, Richard Elines.

2022 has seen regular maintenance ongoing, as the Church is starting to show its years of service.

James Borland has been busy keeping the sanctuary lights working and clear of flies, and the spotlights for the stage area have been changed out this past month. Fluorescent lights in the hallway, utility room and portable classroom have also been changed out as needed.

Monthly maintenance of the emergency lighting, AED and fire extinguishers is ongoing, and Randy Miller has completed the annual checks this past January.2023. CO and smoke alarms are also checked semi-annually.

Troy Fire has installed a new fire alarm panel in December 2022, and we are looking to see if there is a cost savings in our annual insurance premium (with HUB Insurance) if we have the fire alarm system monitored 24/7. The new panel will accommodate this, and Troy has given us a cost estimate.

HVAC system undergoes an annual spring inspection, and we have had two occurrences this past year when two of the units required repair. The gas supply lines were also painted due to rust issues as per the technician's report.

Water filtration and U.V. Light are changed annually in early February, and Juanita does the required quarterly testing, with no reported issues.

Dave Marshall gave us a contact to look at repair of our eavestrough system, and James Borland met with Mark Frey of Cross Country Eavestrough. Unfortunately, they were not eager to fix our issue and suggested going back to the builder. Since then James and I have replaced the ceiling tile in the foyer and packed the eave with insulation hoping this will help.

The fencing around the HVAC units is a concern, as the wooden posts are breaking off at ground level due to rot. The committee is thinking of removing the fencing altogether, which would make the lawn care somewhat easier. Thoughts on this are welcome.

Anne Brolley continues to look after our gardens, thank you very much for all your hard work Anne!

Dave Marshal also continues to look after our lawn during the summer and keeps it looking great!

Juanita ensures our snow removal contractor is on the job, there have been a few hiccups this winter but the contractor will be fixing them in the spring. Thank you Juanita for keeping us on track, and letting the various technicians into the church as needed.

There are other various issues that other individuals address, thank you to all of those helpers, we appreciate all the assistance!

Stay safe, Richard

## Nursery

I have been in the nursery coordinator position for close to a year now and have been busy getting to know the curriculum titled 'The Little Lambs'. This curriculum introduces young children to the stories in the Bible, and lets them know that God loves them. In addition, in the weeks leading up to Christmas we used the book 'The Donkey in the Living Room'. Every week we learned about a character present at Jesus's birth. A craft was paired with each character leading to a complete nativity scene by Christmas. We have started 2023 with a multi-week theme of Creation.

Since the beginning of March 2022 until Jan 22/23, 93% of Sundays have had at least one child attending, and 33% had two or more children attending. It has been great to see the nursery grow as more families come to Living Faith. This year, our table has been fixed and the legs raised, so now the children can sit comfortably with their legs under the table. We have also added a bulletin board outside the nursery door where we share what we have been up too during the service. Come down the hallway and check it out! We welcome all children ages 0-4 and look forward to seeing all the 'Little Lambs'.

Helen Merrick

## The Bridge

It has been so wonderful this year to be able to run the Bridge without to many disruptions. We have seen an increase in attendance at The Bridge moving from an average 3 to 5 students to 8 to 10 students on a regular basis. This has been wonderful to see. We have also had some older students Grade 7-8, join us in The Bridge as student helpers. I am so pleased to share this growth with the congregation.

We have been using a program designed for Grades K to 6 that has worked very well over the past few years. We have had a new teacher volunteer this year and have also recently had a teacher step down. With our current volunteers we will continue to remain in the portable as one group as splitting into two sections is not feasible with number of students and volunteers. As The Bridge numbers continue to grow this may change in the future. New teacher volunteers are always welcome as well as any student helpers.

I want to say thank you to all of my dedicated teacher volunteers and student helpers for running a successful Bridge and for nurturing the faith journey of our young congregation members.

Lisa Sawden

## **Finance Committee**

2022 was an exciting year! We saw a wonderful celebration of an important milestone in the life of the Living Faith community. After 15 years, lots of learning and astounding generosity, we made the last payment on our building mortgage in April of 2022. Thank you to everyone who made this possible over the last 15+ years.

We welcomed 2 of our 5 new friends from Africa in 2022, which we have been preparing for over the last 5 years. We have been supporting them from afar, but the time finally arrived to meet Innocent in November and Philbert in December of this year. Rose, Chancelle and Ella have now arrived in this current year, and we are pleased and honoured to continue to support and help them acclimate to the Canadian way of life. We are so grateful for the many ways the families have been helped and loved by our faith community as they have made this major life change.

In our post-pandemic world, we've seen many online donations via e-Transfer, which adds another great option for donating to the church. Thank you to everyone who supports via cash, cheques, e-Transfers, PAR, and prayers!

Looking forward in 2023, we are hoping to be able to hire a child and youth worker. We are also ensuring that we can meet the financial responsibility of this new position.

We thank you for your prayerful support and look forward to the exciting opportunities that await us in 2023.

John Borland  
Juanita Borland  
Larry Brolley.  
Bill Edgar  
Heather McFarland  
Trace Leonard

| <b>Revenue</b>               | <b>2022</b>             | <b>2022</b>          | <b>2023</b>             |
|------------------------------|-------------------------|----------------------|-------------------------|
| <b>Offering</b>              | <b><u>Projected</u></b> | <b><u>Actual</u></b> | <b><u>Projected</u></b> |
| General Funds                | 175,000                 | 165,449              | 170,000                 |
| Presbyterians Sharing & PWSD | 11,000                  | 7,823                | 11,000                  |
| Stewardship Month (October)  | -                       | 356                  | -                       |
| In Memoriam Donations        | -                       | 405                  | -                       |
| <b>Totals</b>                | <b>186,000</b>          | <b>174,033</b>       | <b>181,000</b>          |

#### **Fundraising Spectaculars and Mission Support Opportunities**

|                                                                |            |               |               |
|----------------------------------------------------------------|------------|---------------|---------------|
| Grocery Cards <small>*(Actual number should be 902.75)</small> | 500        | 143           | 500           |
| Local Food Banks                                               | -          | 100           | -             |
| Breakfast Club                                                 | -          | 640           | -             |
| Euchre Tournament - April 14                                   | -          | 301           | 300           |
| Garage Sales                                                   | -          | 1,711         | 1,000         |
| Catering Committee                                             |            |               |               |
| Special Events                                                 | -          | 5,748         | 2,500         |
| Beef dinner - June                                             | -          | 2,134         | 2,000         |
| Beef dinner - August                                           | -          | 2,705         | 2,500         |
| Turkey dinner - October                                        | -          | 3,234         | 3,000         |
| Christmas Fundraisers                                          | -          | 4,190         | 4,000         |
| Other Charities and Missions                                   | -          | 182           | -             |
| Refugee Sponsorship                                            | -          | 38,928 **     | 4,130         |
| Church Programs                                                | -          | 1,283         | -             |
| Deferred Revenue                                               | -          | 11,373        | -             |
| <b>Totals</b>                                                  | <b>500</b> | <b>72,672</b> | <b>19,930</b> |

\*\* Special Funds

#### **Church Property and Other Revenue**

|                        |                |                |                |
|------------------------|----------------|----------------|----------------|
| Hall Rental            | -              | 4,016          | 5,000          |
| Cell Tower             | 17,400         | 20,053         | 20,400         |
| Brookfield Sign Rental | 3,600          | 3,600          | 3,600          |
| Interest               | 125            | 242            | 250            |
| <b>Totals</b>          | <b>21,125</b>  | <b>27,911</b>  | <b>29,250</b>  |
| <b>Grand Total</b>     | <b>207,625</b> | <b>274,616</b> | <b>230,180</b> |

| <b>Salaries</b>                                                                                                                                                                                            | <b>2022</b>      | <b>2022</b>    | <b>2023</b>      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------|------------------|
|                                                                                                                                                                                                            | <u>Projected</u> | <u>Actual</u>  | <u>Projected</u> |
| <b>Jonathan Tait - Minister</b>                                                                                                                                                                            |                  |                |                  |
| <b>Stipend</b><br>The Pastor's stipend is based on the rate set annually by the General Assembly of the Presbyterian Church in Canada.                                                                     | 52,956           | 52,956         | 54,000           |
| <b>Housing Allowance</b><br>This is paid in lieu of a Manse and is set annually as per Presbyterian Church in Canada guidelines.                                                                           | 21,000           | 21,000         | 25,000           |
| <b>_____ - Family Ministries Director</b>                                                                                                                                                                  | -                | -              | ???              |
| To plan, coordinate, and oversee activities for our youth and families to promote fun, fellowship, spiritual development, and outreach involvement during the week and on Sunday mornings.                 |                  |                |                  |
| <b>Juanita Borland - Administrator</b><br>Honorarium based on administrative duties such as bookkeeping, preparing the weekly bulletin, updating the website, communicating and arranging guest preachers. | 14,018           | 13,838         | 14,544           |
| <b>Janine Leonard - Music Director</b><br>Honorarium based on planning, preparation, practice and worship leadership time. (This includes guest musicians)                                                 | 10,759           | 10,094         | 11,820           |
| <b>Lisa Sawden - Children's Ministry Director</b><br>Honorarium to plan, coordinate, and oversee fun activities, to promote fellowship, and spiritual development for our youth on Sunday mornings.        | 5,590            | 5,590          | 1,004            |
| <b>Peter Gallant - Maintenance Director</b><br>Honorarium based on weekly, monthly, and annual custodial services for both church building and portable.                                                   | 8,242            | 8,242          | 8,658            |
| <b>Larry Broiley - Pastoral Visitation Coordinator</b><br>Visiting those in need who are members and adherents of Living Faith as well as those within the community                                       |                  | -              | 2,100            |
| <b>Helen Merrick - Nursery and Youth Program Director</b><br>Honorarium based on planning, preparing, and delivery of nursery programs.                                                                    | 1,500            | 1,780          | 2,244            |
| <b>Youth Tech Position - \$15 per Sunday</b><br>Honorarium for youth under 19 years old who are available to work a tech position for Sunday's services.                                                   | 975              | 1,035          | 1,250            |
| <b>Trace Leonard - Co-Bookkeeper</b><br>Honorarium for the day to day management of our congregational finances.                                                                                           | 1,902            | 1,902          | 1,200            |
| <b>Related Salary Expenses</b>                                                                                                                                                                             |                  |                |                  |
| Canada Pension                                                                                                                                                                                             | 3,418            | 3,408          | 3,795            |
| Employment Insurance                                                                                                                                                                                       | 1,644            | 1,640          | 1,736            |
| Presbyterian Church Health & Dental Plan                                                                                                                                                                   | 4,959            | 4,728          | 4,989            |
| Presbyterian Church Pension Plan                                                                                                                                                                           | 7,513            | 7,513          | 6,678            |
| <b>Totals</b>                                                                                                                                                                                              | <b>134,476</b>   | <b>133,726</b> | <b>139,018</b>   |

| <b>Expenses</b>                               | <b>2022<br/><u>Projected</u></b> | <b>2022<br/><u>Actual</u></b> | <b>2023<br/><u>Projected</u></b> |
|-----------------------------------------------|----------------------------------|-------------------------------|----------------------------------|
| <b>Administration</b>                         |                                  |                               |                                  |
| Bank Charges (includes PAR surcharges)        | 800                              | 888                           | 900                              |
| Office Supplies, Photocopier, Phone, Internet | 7,000                            | 6,979                         | 7,000                            |
| <b>Totals</b>                                 | <b>7,800</b>                     | <b>7,867</b>                  | <b>7,900</b>                     |
| <b>Outreach and Caring</b>                    |                                  |                               |                                  |
| Presbyterians Sharing                         | 11,000                           | 11,000                        | 11,000                           |
| Presbytry Dues                                | -                                | -                             | 960                              |
| Donations to Other Charities                  | 300                              | 325                           | -                                |
| Family Sponsorship                            | 8,075                            | 50,863                        | 34,300                           |
| Benevolent Fund                               | 8                                | 125                           | 100                              |
| Flowers & Gifts                               | 1,200                            | 1,472                         | 1,200                            |
| Family and Youth Programs                     | 500                              | 263                           | 500                              |
| The Bridge (Sunday Morning)                   | 500                              | 834                           | 750                              |
| Church Supplies for Worship Services          | 1,250                            | 9,535                         | 3,500                            |
| Library                                       | 500                              | 13                            | 250                              |
| Christian Education                           | 750                              | 551                           | 500                              |
| Music Team                                    | 1,000                            | 586                           | 750                              |
| New Projector for Rear Sanctuary              | 4,000                            | 1,767                         | -                                |
| Advertising                                   | -                                | 309                           | -                                |
| Education / Seminars / Workshops              | 600                              | 697                           | 600                              |
| Guest Speakers / Pulpit Supply                | 1,000                            | 1,006                         | 1,000                            |
| <b>Totals</b>                                 | <b>30,683</b>                    | <b>79,346</b>                 | <b>55,410</b>                    |
| <b>Church Property</b>                        |                                  |                               |                                  |
| Heat & Hydro                                  | 8,535                            | 11,972                        | 12,450                           |
| Insurance                                     | 10,003                           | 24,318                        | 12,000                           |
| Gardens                                       | 2,000                            | 3,740                         | 3,500                            |
| Cleanings and Supplies                        | 700                              | 1,397                         | 1,500                            |
| Maintenance and Regulatory                    | 12,000                           | 17,078                        | 15,000                           |
| Maintenance Team Projects                     | 1,000                            | -                             | -                                |
| <b>Totals</b>                                 | <b>34,238</b>                    | <b>58,505</b>                 | <b>44,450</b>                    |
| <b>Grand Total</b>                            | <b>72,721</b>                    | <b>145,718</b>                | <b>107,760</b>                   |

|                                                                 | 2022<br><u>Projected</u> | 2022<br><u>Actual</u> | 2023<br><u>Projected</u> |
|-----------------------------------------------------------------|--------------------------|-----------------------|--------------------------|
| <b>Long Term Debts</b>                                          |                          |                       |                          |
| <b>Promissary Note</b> (\$4,000 per month payment, 5% Interest) |                          |                       |                          |
| Balance as of January 1st                                       | 12,551                   | 12,551                | 12,551                   |
| Balance as of December 31st                                     | -                        | -                     | -                        |
|                                                                 | 12,551                   | 12,551                | 12,551                   |

|                      | <u>Opening Balance</u> | <u>Contributions</u> | <u>Expenditures</u> | <u>Ending Balance</u> |
|----------------------|------------------------|----------------------|---------------------|-----------------------|
| <b>Special Funds</b> |                        |                      |                     |                       |
| Refugee Sponsorship  | 66,893                 | 38,928               | 50,863              | 54,958                |

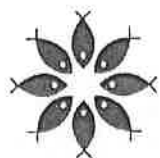
## Cash Flow Summary

|                                                                                                                                              | 2022<br><u>Projected</u> | 2022<br><u>Actual</u> | 2023<br><u>Projected</u> |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------------|--------------------------|
| <b>Beginning Cash Balance as of January 1</b>                                                                                                | 108,097                  | 108,097               | 88,189                   |
| <b>Plus: Cash In</b>                                                                                                                         |                          |                       |                          |
| Offering                                                                                                                                     | 186,000                  | 174,033               | 181,000                  |
| Fundraising                                                                                                                                  | 500                      | 72,672                | 19,930                   |
| Church Property and Other                                                                                                                    | 21,125                   | 27,911                | 29,250                   |
| <b>Total Cash In</b>                                                                                                                         | 207,625                  | 274,616               | 230,180                  |
| <b>Less: Cash Out</b>                                                                                                                        |                          |                       |                          |
| Salaries                                                                                                                                     | 134,476                  | 133,726               | 139,018                  |
| Administration                                                                                                                               | 7,800                    | 7,867                 | 7,900                    |
| Outreach and Caring                                                                                                                          | 30,683                   | 79,346                | 55,410                   |
| Church Property                                                                                                                              | 34,238                   | 58,505                | 44,450                   |
| <b>Total Cash Out</b>                                                                                                                        | 207,197                  | 279,444               | 246,778                  |
| <b>Less: Loan Payments</b>                                                                                                                   |                          |                       |                          |
| Interest on Loans                                                                                                                            | 110                      | 110                   | -                        |
| Promissary Note                                                                                                                              | 12,551                   | 12,551                | -                        |
| <b>Total Loan Payments</b>                                                                                                                   | 12,661                   | 12,661                | -                        |
| <b>Difference in Operating Activities</b>                                                                                                    | (\$66,901)               | (\$2,027)             | (\$43,238)               |
| <small>(The difference between current assets such as grocery card inventories as well as current liabilities such as special funds)</small> |                          |                       |                          |
| <b>Ending Cash Balance as of December 31</b>                                                                                                 | \$28,963                 | \$88,581              | \$28,353                 |

# Living Faith Presbyterian Church

Balance Sheet As at 12/31/22

| <b>ASSET</b>                       |                     |
|------------------------------------|---------------------|
| <b>Current Assets</b>              |                     |
| RBC General                        | 36,817.03           |
| Meridian Savings and Chequing      | 51,371.86           |
| Claimable Taxes                    | 6,690.37            |
| Grocery Card Inventory             | 5,030.25            |
| Meridian Membership Shares         | 25.00               |
| Deposit Receipts                   | 400.00              |
| <b>Total Current Assets</b>        | <b>100,334.51</b>   |
| <b>Fixed Assets</b>                |                     |
| Building                           | 1,829,981.38        |
| Property                           | 254,135.09          |
| Furniture                          | 20,923.41           |
| Kitchen Equipment                  | 20,885.45           |
| Sound System                       | 24,732.17           |
| Projector                          | 8,287.30            |
| Digital Camera                     | 4,738.38            |
| Roland Keyboard                    | 2,010.00            |
| Roland Electric Drum Kit           | 2,937.40            |
| LED Sign                           | 19,836.76           |
| <b>Total Fixed Assets</b>          | <b>2,188,467.34</b> |
| <b>TOTAL ASSET</b>                 | <b>2,288,801.85</b> |
| <br><b>LIABILITY</b>               |                     |
| <b>Current Liabilities</b>         |                     |
| Accounts Payable                   | 7,359.18            |
| RBC Visa Credit Card               | 104.18              |
| Payroll Taxes Payable              | 6,278.22            |
| Refugee Sponsorship                | 54,958.19           |
| <b>Total Current Liabilities</b>   | <b>68,699.77</b>    |
| <b>Long Term Liabilities</b>       |                     |
| Long Term Loan                     | 0.00                |
| <b>Total Long Term Liabilities</b> | <b>0.00</b>         |
| <b>TOTAL LIABILITY</b>             | <b>68,699.77</b>    |
| <br><b>EQUITY</b>                  |                     |
| <b>Earnings</b>                    |                     |
| Current Earnings                   | -4,938.53           |
| Retained Earnings                  | 2,225,040.61        |
| <b>Total Earnings</b>              | <b>2,220,102.08</b> |
| <b>TOTAL EQUITY</b>                | <b>2,220,102.08</b> |
| <b>LIABILITIES AND EQUITY</b>      | <b>2,288,801.85</b> |



**Presbyterians  
Sharing**

Your gifts

are making  
a difference!



"I express my deepest gratitude for your gifts to our educational and social mission work. I remain deeply grateful that you have never forgotten about us in the last 12 years that I have served as bishop, and that you have been holding us in your prayers. We could not have achieved so much without your partnership."

—Istvan Csury, Bishop, Reformed Church in Romania

"Two Rivers continues to pursue its house church and dispersed leadership model as the strategy for its mission of 'inviting all to come alive in Christ.' The gifts from Presbyterian Sharing sustain the pastoral staff and the administrative costs of their equipping work as they work towards self-sustainability. We are grateful for your support!"

—The Rev. Glen Soderholm, Two Rivers Church, Guelph, Ontario

"At a time when Lebanon is going through one of its worst financial and economic crises, the receipt of gifts from the PCC has been literally lifesaving. The funds were used to support our library, student scholarships and various needs in the general budget. Without support from friends and partners abroad, the Near East School of Theology would have closed down."

—Dr. George Sabra, President,  
Professor of Systematic Theology,  
Near East School of Theology, Lebanon

"Our needs are many. Sometimes it becomes overwhelming, and it may seem that your gifts are not making any difference. Know that we can feel, see and hear that difference. May God bless you."

—Mphatso Nguluwe-Chikhwaza, Synod Health Director,  
CCAP Synod of Livingstonia Health Department, Malawi

"The webinar on Joyful Generosity gave some great points to ponder with the Session and Administration Team, which includes overseeing of the finances."

—Karen Robbins, Clerk of Session,  
St. Andrew's Presbyterian Church,  
Lethbridge, Alberta

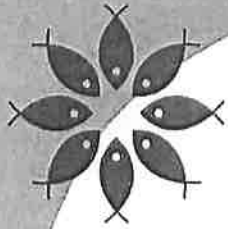
"The Raw Carrot is so grateful for the support from Presbyterians Sharing that continues to create meaningful employment—income, community and dignity—for 30 individuals in need of a hand UP in life."

—Rebecca Sherbino, Director,  
the Raw Carrot Soup Enterprise, Paris, Ontario

"Know that your grants are helping to impact operations of the University and the lives of Zomba Theological University staff, students and their families. ZTU is indebted to the PCC and the congregations that provide financial resources."

—The Rev. Dr. Takuze S. Chitsulo, Vice Chancellor,  
Zomba Theological University, Malawi





# Presbyterians Sharing

When we give to Presbyterians Sharing, we express our faith. Through the words we use, the decisions we make and the actions we take, we proclaim the good news of Jesus Christ and God's hope and grace in the world God loves.

Together, we are continuing Christ's ministry in Canada and around the world.

In the past year, as congregations engaged in vibrant and faithful ministries in their communities, we also carried out intentional mission and ministry at national and international levels.

Together, we called for justice and acted with compassion. We repented of the harm that LGBTQI2+ people, their families and faith communities have experienced because of homophobia and transphobia in our denomination. We found ways to reduce our reliance on fossil fuels and consider the best stewardship of church resources so that we can care for creation and work to heal our world.

Together, we learned more about colonialism and worked against racism. We called for an end to war and dreamed of a world without nuclear weapons. We talked and listened to Christian, Muslim and Jewish neighbours to help build understanding of our faiths and action on common concerns.

Together, we supported ministries with Indigenous people in and outside of Canada. In response to requests from international partners, we sent mission staff to accompany them in their ministry. We supported ministries that serve refugees, sex workers and people who are vulnerable to exploitation and hurt. We started and built new faith communities and encouraged and supported congregations as they renewed their ministries.

Together, we equipped congregations to engage their communities and deepen critical approaches to faith as we invested in opportunities for learning, teaching and formation—both online and in person.

As a denomination, we continue to participate in God's mission, and watch God do incredible things beyond our imaginations. None of this is possible without your generosity.

**Thank you for your gifts to Presbyterians Sharing.**



*For we are  
God's servants,  
working  
together.*

— 1 Corinthians 3:9



**The Presbyterian Church in Canada**  
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