



Annual Report
for
St Andrew's Presbyterian Church
Hamilton
1 July 2018 to 30 June 2019

Kiwi Transitional Minister	Rev Ken Wall
Korean Minister	Rev Ham Tae Ju
Parish Clerk	Elaine Riddell/Peter Gault
Associate Parish Clerk	Sue Dymock
Treasurer	Fraser Annals

Amended: 30/09/2019

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Minutes of the Annual General Meeting of St Andrew's Presbyterian Church, Hamilton, held in The Link on Sunday 14 October 2018 at 10.15 am

Present: Rev Ken Wall (moderator) and 43 members

Apologies: Graeme Carmichael, Marian Carmichael, Jim Findlay, Heather Hart, David Roberts, Ross and Beryl Williams

Constitution: Rev Ken Wall constituted the meeting with prayer.

Minutes of the 5 November 2017 AGM were circulated prior to the 2018 AGM meeting and were taken as read. It was noted that Graeme Kitto had requested at the meeting that we thank the Ministers and their wives for their ministry to the congregation. With this addition, it was moved Peter Gault/seconded Lance Kendrick and agreed that the minutes be confirmed as an accurate record of this meeting.

There were no matters arising from the AGM minutes.

It was moved Helen Hopkins/seconded Peter Gault and agreed the minutes of the Congregational meetings on 6 August 2017, 10 September 2017 and 20 May 2018 were an accurate record of those meetings, with the following changes to the 20 May meeting:

Under the heading "Motions", the first line of paragraph #1 should read:
*"That the congregation elect the following **10** people ..."*

and that under paragraph #2, the name of Lance Kendrick be deleted (since he wasn't at the meeting) and the seconder be left unnamed.

Matters Arising from the Congregational Meeting minutes: There was a question about the election of another elder to Parish Council to represent the Koreans. The meeting was told Rev Ham Tae Ju had been unsuccessful in his attempts so far to find another member from the Korean congregation who was prepared to become an elder.

Annual Reports were received from the following and taken as read:

- Transitional Ministry Review (Rev Ken Wall)
- Parish Review (Peter Gault)
- Church Life (Marian Carmichael)
- Christian Education (Ruth Barrowclough)
- Kiwi-Korean Liaison (Rev Tae Ju Ham)
- Pastoral Care (Margaret Gault)
- Resource Management (Wynne Dymock)
- Social and Ecumenical Action (Lance Kendrick)
- Worship (Ross Williams)
- Café (Lance Kendrick and Wynne Dymock)
- Church Library (Lance Kendrick and Elaine Riddell)
- Mini Movers (Margaret Gault and Helen Hopkins)
- Women's Group (Chris Grocott and Margaret Gault)

- Busy Men's Breakfast (Jim Findlay)
- Ministry Settlement Board (Rev Alistair McBride)

It was moved Graeme Kitto/seconded Elaine Riddell and agreed that the reports be adopted.

There was a question about the committees reporting for the calendar year rather than the financial year. The present arrangement was thought to be the preferred option.

Treasurer's Report

The Treasurer's Report was presented by the Treasurer, Fraser Annals.

The 2017-2018 Annual Accounts show the combined Church and The Link income had an operating cash deficit of \$15,070 compared with a surplus of \$21,039 the previous year. The Link made a surplus of \$52,427 but the Church had a cash deficit of \$67,497. The income from the regular Church giving was down by about \$8,000 (6%) compared to the previous year.

It was moved Pauline Milroy/seconded Alison Ringer and agreed with acclamation that the 2016-2017 Financial Accounts be received.

2018-2019 Budget:

Mr Annals presented the budget for 2018-2019.

The regular Church giving income is budgeted to increase by \$1,000.

The Link income is budgeted to increase by \$8,000 (4%) over the previous year.

The combined Church and The Link operating cash surplus is budgeted to be \$7,600. This does not include any allowance for spending of \$120,000 on earthquake strengthening, which assumes receiving income from grants to cover this amount.

The Treasurer suggested there be a special appeal to cover the increased cost of \$7,000 for the insurance premium.

There was a question from a member about whether the annual accounts have been reviewed. The meeting was informed that this was being carried out by Mr Douglas Taylor.

It was moved Fraser Annals/seconded Pauline Milroy and agreed with acclamation that the 2017-2018 Church and Link financial accounts be adopted and the budgeted income and expenditure for year ended 30 June 2019 be approved.

General Business

The Moderator expressed appreciation for the work done by the committees and the Parish Council for the running of the church and The Link.

Wynne Dymock reported on the work that has been done on the preparation of the reports for the earthquake strengthening and electrical rewiring. A report is being prepared for Kaimai Presbytery and the Church Property Trustees for permission to commence the earthquake strengthening to be carried out in two stages. The first stage will complete the strengthening to 50% NBS and it is expected this will allow the church to be re-opened.

It was moved Graeme Kitto/seconded Peter Bayne and agreed that a letter of thanks be sent to the Secretary Jacky Overdevest and to The Link Manager Ian Jamieson for their work during the year.

The Moderator closed the meeting with the benediction at 10.55 am.

Confirmed:

Date:

Minutes of the St Andrew's Presbyterian Church Congregational Meeting held on Sunday 30 June 2019 at 10.30 am

Present: Rev Sharon Ross Ensor (moderator), Rev Tae Ju Ham, David Barrowclough, Peter Bayne, Beatrice Brazendale, Adrienne Clements, Jean Cotter, Max Dawson, Sue Dymock, Ruth Eliatamby, Jim Findlay, Margaret Gault, Peter Gault, Lalita Hari, Elaine Henry, Bryce Hopkins, Helen Hopkins, Margaret Houston, Barbara Jordan, Syd Jordan, Jean Kapoor, Lance Kendrick, Graeme Kitto, Pauline Milroy, Lesley Murgatroyd, Ron Murgatroyd, Elaine Riddell, Alison Ringer, David Roberts, John Sinclair, Rob Thompson, Boyd Weir, Evelyn Weir, Beryl Williams, Ross Williams, Neville Woodcock, Harold Woolford

Apologies: Ailsa Petrie, Gavin Petrie. The apologies were received.

Opening: The Rev Sharon Ross Ensor constituted the meeting in prayer.

Business

The Congregational Meeting was called to elect two congregational representatives to the Ministry Settlement Board to bring the MSB up to full strength. The Parish Clerk, Elaine Riddell, was asked to announce the nominees. There were two nominees: David Barrowclough (nominated Graeme Kitto/seconded Ross Williams) and Lesley Murgatroyd (nominated Margaret Gault/seconded Peter Gault) for two positions.

The two nominees each spoke briefly about themselves and the experience they would bring to the Ministry Settlement Board. As an election was not needed, it was moved Elaine Riddell/seconded Margaret Gault and agreed unanimously that David Barrowclough and Lesley Murgatroyd be confirmed as members of the St Andrew's Ministry Settlement Board.

The meeting was declared closed by the moderator at 10.45 am.

Confirmed:

Date:

St Andrew's Presbyterian Church

Annual General Meeting

Sunday 13 October 2019

10.30 am

AGENDA

1. Constitution
2. Apologies
3. Minutes of 2018 AGM
4. Matters Arising from AGM Minutes
5. Minutes of Congregational Meeting of 30 June 2019
6. Matters Arising from Congregational Meeting Minutes
7. Presentation of Annual Reports
8. Presentation of Financial Report
9. Presentation of 2019-2020 Budget
10. Election of Elaine Riddell for a further three-year term on Parish Council
11. General Business – Worship Survey

Transitional Ministry

The year under review is from 1/7/18 to 30/6/19. My appointment as Transitional Minister began on 1/10/15. While the appointment here has gone on longer than originally expected, I believe that has not been a bad thing as it has given St Andrew's a period of stability, which it has needed. It actually takes some time to get to know a parish and to get the feel of "what really does go on here" and, of course, that is an ongoing task as the nature of "what goes on here" keeps developing.

Something that I have learnt over my years of parish ministry is that, before a parish can be in any way effective in its life and mission, it has to learn what it means to be "the body of Christ". We actually can't be a "body of Christ" if we are disconnected. We need to be plugged into the power source which is "the love of God". This means that we absolutely and fundamentally need to let this love energy flow through the whole body. Nobody is excluded. Everybody is affected and infected and loved unconditionally.

Of course, this is not always easy. In fact, it can be the hardest thing ever. Sometimes we have to learn to accept the reality that we are all different but that being different doesn't make us evil or wrong. That is the point of the body of Christ. Every member is an essential part of the body. Every family, every community needs to practice acceptance and forgiveness on a daily basis. We all need to be able to practise it at every level of relationship. Our whole world needs to practise it or we will destroy ourselves. Of course, we won't always agree but, to be in community, we have to come to an agreed understanding of how we can be alongside and truly with one another.

Of course, for the most part, that is how it is. The saying, "see how those Christians love one another" does apply and I do want to say what I have said many times before, that being here at St Andrew's after forty years of parish ministry in other places is "like the icing on the cake". I just love being here with you, especially on Sunday mornings when we are together. I probably don't need to tell you that St Andrew's is a unique congregation. At the beginning of the period under review, a minister from the South Island, who was doing study leave focused on congregations which have a ministry to people from a range of ethnic groups, came to visit us as one of the congregations that had been suggested to her for that reason and I know that she went away feeling that her visit had been worth while. The way we do ministry as Kiwi and Korean congregations is quite unique, as we worship alongside and together in our combined services, and in the wider relationship with Korean congregations within Hamilton and beyond. The fact that we have our own kaumatua, Pita Kenana, a grandson of Rua Kenana the prophet, is certainly unique, as is our connection to Maoritanga through Graeme Kitto and Lalita Hari. The involvement of Ruth Barrowclough gives us a Samoan flavour and we have connections with other ethnic communities as well. We always intend to be an inclusive congregation in this and in many other ways.

I have been enjoying the readiness of the congregation to push the boundaries a little as I have been able to introduce many new and different hymns and songs in our services. I believe that is enriching our life together and extending our experience of Christian worship. In fact, the whole experience of worshipping in The Link has given us the opportunity to enjoy worship in a different setting. My great hope is that we will retain something of the same feeling of immediacy, informality and togetherness when we return to worshipping in the church.

Of course, The Link itself and the café together are two highly successful operations in bringing the city at large into the community of St Andrew's, at the same time as helping to put the parish onto a solid financial base. This is demonstrated very strongly each year when our Social and Ecumenical Action Committee invites the public to hear a speaker on a pertinent issue or arranges forums prior to local body or parliamentary elections. Many of the candidates tell us how much they appreciate the way St Andrew's hosts these occasions. St Andrew's is quite unique in having such a committee.

I have been absolutely delighted with the way Elaine Riddell has picked up the role of Parish Clerk. She has done this as a relative newcomer to Parish Council but she has approached the role with a cheerful, determined thoroughness. As Peter Gault had been before her, Elaine has been a wonderful support to me, always willing to listen and encourage when needed.

I would also like to thank Sue Dymock who has served in the role of Parish Liaison and, more latterly, as Assistant Parish Clerk. I have greatly appreciated her support in that role.

I want to acknowledge all the Parish Council members, conveners and members of all the committees, the people who willingly fill up our duty rosters, and all who help to create the wonderfully warm, welcoming presence that makes up St Andrew's.

I have continued to enjoy working alongside the Rev Ham Tae Ju. His cheerful, respectful presence is always a delight. Jacky Overdevest has continued to be a great support in the office. It has been wonderful to see her back after clearly enjoying her well-earned holiday. And Ian Jamieson, The Link Manager, is amazing, just thinks of everything and nothing is too much trouble.

Whatever happens, let us take heart, we are one body – let us take good care of one another.

Rev Ken Wall, Transitional Minister

Parish Review

Rev Ken Wall was appointed as a Transitional Minister on 1 October 2015 for an initial period of 12 months. I am very grateful to Ken for his continuing ministry at St Andrew's far beyond what was initially expected. I am impressed with his depth of knowledge of the parish and its people, and with his support of the

Parish Council and its committees. Since 1 August 2018, Ken's position has been that of three-quarters of a full-time minister, but it is a very generous three-quarters that he is working. Ken's wife, Sandra, is to be thanked for the support she gives Ken and for the individual contribution she makes to the parish.

I am grateful to Rev Ham Tae Ju for his faithful work of more than nine years with the Korean congregation. Tae Ju puts long hours into his ministry work: his teaching and preaching, and the pastoral care needed for parishioners who are learning to live in a country with language and cultural differences. Tae Ju's wife, Moon Jum Soon, is to be thanked for her hard work, commitment and support of Tae Ju.

The Ministry Settlement Board has continued to search for the right person to fill the senior ministry vacancy. In March, Rev Alistair McBride resigned as Convenor of the Ministry Settlement Board. I would like to thank Alistair for more than three years as Convenor of the MSB. Alistair has put in many hours of work on our behalf and it has not been an easy road. Ross Williams also resigned from the MSB as a congregational representative. Thank you, Ross, for your contribution. The Kaimai Presbytery subsequently asked Rev Sharon Ross Ensor to take up the position of Convenor, but she was not able to begin until later in the year. In the interim, Rev Ken Wall was given permission to work with the MSB. At the end of June 2019, Lesley Murgatroyd and David Barrowclough were elected as congregational members of the MSB.

The Parish Council met 12 times during the year, which included one Special Meeting. At 30 June, the Parish Council was made up of the two ministers, 10 Kiwi Elders (Peter Bayne, Marian Carmichael, Sue Dymock, Peter Gault, Chris Grocott, Lance Kendrick, Pauline Milroy, Elaine Riddell, Alison Ringer, John Sinclair) and one Korean Elder (Ko Jung Mi). Wynne Dymock's resignation from Parish Council was accepted in February. Thank you, Wynne, for your continuing work as Convenor of the Resource Management Committee.

There was a change of Parish Clerk during the year. Peter Gault resigned as Parish Clerk in August 2018 after more than five years in the position. Peter made a huge contribution in his time as Parish Clerk, putting in long hours and giving a steadying influence through some challenging times. Thank you, Peter. He continued as Acting Parish Clerk for a further two months until my election to the position of Parish Clerk in November 2018. Sue Dymock continued as Associate Parish Clerk.

The seven Parish Council Committees (Christian Education, Church Life, Kiwi-Korean Liaison, Pastoral Care, Resource Management, Social and Ecumenical Action, Worship), each with a mixture of elders and congregational members, have worked hard, planning and actioning outcomes and events. A particular mention needs to be given to Wynne Dymock, Convenor of the RMC, for his leadership of the church restoration and to the committee for their work raising funds and working through the processes involved for the restoration of the church, which has now been closed for re-wiring and seismic strengthening for more than two years.

The Link is continuing to serve us well as a worship space. It is flexible, in that it can be configured in different ways. It is a more informal setting than the church. The layout of the chairs means that we are more of a community as we gather together. The lighting is good and the building is easy to heat. Services and morning tea are under the same roof. We need to think about ways of maintaining some of these qualities when move back into the church.

The numbers attending worship are much the same as last year with about 60 worshipping each week in the Kiwi congregation and about 50 in the Korean congregation. The Kiwi services are at 9.30 am on Sunday, with a mid-week communion service on Wednesdays at 1.30 pm. The Korean Sunday service is at 11.30 am. There have been four combined Kiwi-Korean all-age services at 10.30 am: a Combined Spring Service (9 September 2018), a Combined Christmas Service (9 December 2018), a Combined Palm Sunday Service (14 April 2019) and a Combined Peace Service with the Korean War Veterans (23 June 2019). On 19 August 2018, for the first time the young people organised a Combined Kiwi-Korean Youth Service. It has been good to welcome new people to both Kiwi and Korean congregations. St Andrew's now has two members trained to administer communion when Ken is absent: Graeme Kitto and myself.

During the period covered by this report there have been a number deaths, including two esteemed retired elders – Bill Widdowson and Carole Woodcock. Others associated with St Andrew's who have died during this period include Ailsa Matheson, Maxine Gadd, Alison Bojesen-Trepka, Margaret Woolford, Elaine Wallace, Les Hart, Morag Cameron, Robert Shaw, Jenepher Glenn, Vera Tarplett and Samuel Baird. We give thanks for their lives and honour them in our thoughts. We pray for their families and loved ones in their loss.

St Andrew's has maintained strong links at national and Presbytery level. I was privileged to represent the church as a commissioner at the General Assembly at St Andrew's College in Christchurch in September 2018. At the Parish Council meeting in January 2019, Lance Kendrick was appointed as our Kaimai Presbytery representative, taking over from Chris Grocott. Thank you, Chris, for serving us in that role. Pauline Milroy has continued as the Substitute Representative.

The past year has been a key time with the presentation of the Kaimai Presbytery Strategic Plan in September 2018 – a document seeking appraisal of the health and resources of churches within the Kaimai Presbytery and seeking a movement from a pastoral style of ministry to a more missional approach. Hamilton City was singled out as an area of particular need that would require a Task Group to help find a way forward. Over the year, there were two Kaimai Presbytery gatherings and one Special Presbytery Gathering to present the Strategic Plan and pass the recommendations for implementation. St Andrew's was involved in a response meeting along with a group of other churches at St Stephen's and we hosted a workshop in May, set up by the Hamilton Cluster group, which brought together all the Hamilton Presbyterian churches and the co-operating ventures

with Presbyterian partners. Rev Ken Wall, Lance Kendrick and three other elders have been involved in these meetings and the monthly Hamilton Cluster Group.

It is hard to know where to start and stop in thanking people. St Andrew's is known as a friendly and welcoming community, and everyone is to be thanked for that. I would like to particularly thank Jacky Overdeest for her efficiency and helpfulness in the church office and Ian Jamieson, The Link Manager, for his hard work and cheerfulness in caring for both people and property. Fraser Annals, our Treasurer, also deserves thanks for the wisdom and time he puts into bringing order to our complex financial situation.

I would like to thank the Parish Council and those on Parish Council Committees for their faithfulness. And every Sunday there are 12 people rostered to help with various Sunday morning tasks in the Kiwi congregation and others who help with the Korean service. Thank you – your contribution is noticed – and there are many other unsung helpers who do things quietly behind the scenes. I am very grateful to all those who have encouraged and supported me in my new role.

Thanks be to our Creator God who loves us and sustains us in our journey together.

Elaine Riddell, Parish Clerk

Church Life Committee

Our committee continues to do its best to provide social activities for the congregation. We are a small dedicated group and have others to call on if necessary. Our committee always has a busy month in December with a special Christmas Gold Coin lunch. December 2018 was no exception with a Children's Pageant, erecting and decorating the Christmas tree, and preparing for Advent.

Our first Gold Coin lunch for 2019 was 5 March. Attendances at the Gold Coin lunches are between 28-35 people. In April, we welcomed Adrienne Clements on to our committee. She is a great asset.

Throughout the year we have organised special morning teas and lunches.

For Mother's Day, we assembled flower sprays for the ladies in our congregation. Later in the month, we made morning tea for the Cluster Group. This was a special meeting held at St Andrew's.

July was a very busy month. We provided morning/afternoon teas and lunches for the Craft Fair. Two weeks later was our Mid Winter Dinner. Many thanks to our committee and other helpers. Special thanks to Max Dawson for his music. The dinner was a good chance to catch up socially with each other. Thank you for your support.

The Spring Flower Festival was held the weekend of 7-8 September. A group of us met in the Mary Bryant Commons to assemble flowers for the church and to

make posies for the sick or those unable to attend church. This is a great time for sharing and working together, both Kiwi and Korean. Sunday – those who attended the Spring Combined Service enjoyed God’s creation with our flowers and a film of flowers from Korea. This was followed by a special morning tea.

In May this year we lost a much loved and valuable member of our committee – Carole Woodcock. We miss you, Carole.

Committee: Marian Carmichael, Adrienne Clements, Shirley Harland, Ailsa Petrie, John Sinclair, Sandra Wall, Janice Wedde.

Marian Carmichael, Convenor

Christian Education Committee

The Christian Education Committee (CEC) meetings continue to be held bi-monthly on the third or fourth Sunday of the month following the Kiwi morning church service.

- Rev Ken Wall continues to provide a story for our children and the young at heart during the morning service.
- Linda Annals continues to look after Sunday School but has had difficulty planning as children have not been attending. A teaching plan is always available and resources provided at the back of the church for any children that may attend.
- Ruth continues to meet with our young people when they attend church, and organises a social activity with them during school holidays.
- Ruth took leave of absence from the 1 February 2019 until the 31 May 2019 for family reasons. We acknowledge the support of Marian Carmichael who took on the role of Acting Convener and reported directly to Parish Council, and Liz Craig who supported our young people.
- Liz Craig has taken a leave of absence from June 2019 until December 2019.
- We accept with regret the resignation of Heather Logan.

We continue to use the yearly *Splash and Grid* resource books from the Scripture Union.

Grandparents Day will be celebrated with a special service on Sunday morning, 20 October 2019. We acknowledge the Worship Committee, which presented the idea and are working together with the Christian Education Committee. Grandparents are being encouraged to bring along their grandchildren but, if their families do not live locally, they are welcome to “adopt” some for the day! There will be a special morning tea.

David and Ruth Barrowclough’s grandchildren from Melbourne, Evie Grace (three years old) and Oscar Myles (nine months old) will be “blessed” at this service.

Studies

- A movie has been sourced for a study around "World Peace Time", 13 October. It is called *The Imam and the Pastor* and situated in Nigeria where Christians and Muslims are at war with each other.
- A church group outing has been suggested to see a movie currently screening called *The Overcomer*.

Christmas

The Children's Christmas Service will be held on Sunday 8 December 2019. This will be a combined service with the Korean Congregation. The Kiwi and Korean children and young people will participate in the Christmas pageant.

Ruth Barrowclough, Convenor

Kiwi-Korean Liaison Committee

The Kiwi and Korean congregations have been praying and co-operating for the past year, forming a more intimate and solid body. This is the result of the KKL group's activities, the bridge of co-operation through prayer and dialogue, and the active support and participation of Kiwi and Korean saints. Furthermore, it is God's grace in our prayer and service.

First of all, I will briefly introduce the things that have been done together by the Kiwi and Korean communities. There were five Kiwi-Korean combined services from last October 2018 to September 2019: Christmas Day; Korean Peninsular with photo exhibition; Palm Sunday; Peace Sunday with Korean War Veterans; and Spring Flower Festival. As you all know, these combined services were prepared and conducted very well in a more mature manner. We hope that many of our church members will participate more actively and will be more fruitful, full of and mature in love and unity.

In addition, the Korean community is participating in the ministry of our church together with the Kiwi members. For example, the Korean Men's and Women's groups held a mini garage sale to raise money for seismic strengthening of the church, which contributed \$305. In addition, many Korean saints actively participated in the Mug Cup fundraising event and donated \$1040.50 to the Earthquake Reinforcement Fund. Prior to that, the Korean church also participated in the St Andrew's arts and crafts fair to raise funds, etc.

To follow, I will briefly introduce the Korean activities. The Korean congregation has grown in and been strengthened by the grace of God for the past year. Of special note, since last year, new families have come to church. As a result, the number of children increased to 14, and this group is very active. For example, the Children's Daily Bible Camp was held in July, with more than 45 children participating. The children are led by Kwon Haejeong.

On the other hand, the number of young people decreased by over 10 compared to last year. The reason for this is that, in many cases, they graduated from high

school and left for another area, and many of my students returned to Korea. However, under the guidance of Director Cho Yunju, three or four youths had regular meetings every week. There are currently four to six youth in the group.

There is also a young adults group. This group consists of young singles who have left high school. There are currently 10 people in this group, five of whom attend weekly worship. This group is led by Pastor Son Moon, who has been living with his family in Matamata since August 2019 and was a missionary in an Asian country for a long time.

Programs for adults include the Wednesday Bible Study group, two small group activities. Small groups meet around Friday mornings or nights in each other's homes. This activity consists of worship, prayer, and fellowship, and it plays an important role in the fellowship and communication among the saints. The Men's and Women's groups are also very important to the Korean congregation. Meeting regularly, these groups have executed various activities for the church, such as a mini garage sale, preparing tasty snacks or food for tea or lunch during combined Kiwi-Korean services, the special activities for the Korean congregation, and tending the small garden at the rear of The Link.

Finally, the Korean community is growing into a stronger body of the Lord through Sunday worship and various activities. We are especially grateful to the Kiwi brothers and sisters for their strength in prayer, and deep consideration and affection. At the heart of this collaboration is the KKL group. Our thanks to Rev Ken Wall, Alison Ringer, Kwon Haejeong, Ko Jungmi, Pauline Milroy, Ruth Barrowclough, and Rev Ham Tae Ju for your prayers and contributions.

Rev Tae Ju Ham, Convener

Pastoral Care Committee

We have shared another year of meeting and planning, and considering the needs of our church community.

A "newcomers" lunch was held on 11 August, with five folk (and two apologies) joining our Pastoral Care team. It was a valuable time of "getting to know you" and sharing connections over a tasty meal.

Lalita continues to keep our Cradle Roll families informed about church activities. In relation to this, a "family-focused service" is planned for 20 October, where all ages will be welcomed to worship together.

We continue to enjoy attending hospital chapel services with willing helpers – John, Alison and David. Thank you. Room for more.

Visiting: We value and appreciate those who visit our parishioners, who like to be connected even if their attendance is minimal.

Keeping the church roll up-to-date is an ongoing task, as is keeping the name tag box current.

The Prayer Chain is a small group of people who continue to pray confidentially for needs in the church, in the community, and in the wider world. Members are encouraged to contact the Prayer Chain Co-ordinator, Elaine Riddell, (contact details are in the weekly bulletin) if they are aware of needs that require prayer.

My sincere thanks to our willing team (Rev Ken Wall, Gillian Corbett, Margaret Gault, Lalita Hari, Alison Ringer) who have contributed to another fruitful year of activity relating to pastoral care.

Margaret Gault, Convenor

Resource Management Committee

Our thanks go to Ian Jamieson, The Link Manager, for so ably caring for the church property and ensuring that The Link is well managed for the wide variety of clients who use it. Our work as a committee has been easier this year as a result. As you will note, The Link income for the year was \$5,000 short of the budgeted \$200,000, much to Ian's chagrin. The committee was impressed the target was so close. Our decision to rebuild the centre for the purpose it is now used has been a blessing as the church roll falls, and costs continue to climb. We are one of the few Presbyterian churches in the Waikato to meet all its financial obligations. We also acknowledge Jacky Overdevest's significant contribution to The Link and church as Church Secretary, communications for the church, preparation of the weekly bulletin, answering general queries, as well as the maintenance of the records, Sunday offerings, charitable donations and receipts.

Our thanks to Fraser Annals, who works tirelessly on the church accounts, to ensure financial information is made available to all relevant parties so that the church can be managed effectively, and so that all financial obligations can be met, such as the preparation of tax returns and the annual financial reports.

At committee level, much of the year was spent with discussions, reports, costings and approvals for the earthquake strengthening of the church building. At no time did any person suggest that we should not re-open the church, which has been a blessing. Wynne, along with Fraser, spent many hours preparing documents which slowly circulated through the engineers, St Andrew's Church committees and Parish Council, the Presbytery and various other groups to finally get approval from the Presbyterian Church Property Trustees and Hamilton City Council.

Our next hurdle has been to apply for grants, and hold various fundraisers in the church, including the koha tin at morning teas, an auction, a fair and the coffee cups 'One Flat White a Week'. The Korean congregation has also been diligent as fundraisers. Our grateful thanks to everyone who has donated toward the fund. It has been wonderful to see the efforts of so many parishioners.

(At the time of writing, the work is due to begin, with an expected reopening before Christmas.)

The café operation continued successfully, and it also contributed net income to St Andrew's. Various volunteers have assisted The Link Manager keep the property tidy and we thank those people who quietly do so. We pay a gardener to come in several times a year to weed, trim and replant as required. The lawn-mowing contractor is diligent at keeping the lawns in good condition, too.

The Resource Management Committee is grateful to everyone who uses the complex and continues to ensure St Andrew's and The Link are a beacon of education, Christian witness, hope and rest for the people who visit it.

Committee members: Wynne Dymock (Convenor), Fraser Annals, Peter Bain, Pauline Milroy, Gavin Petrie, Alison Ringer, Rev Ken Wall, Evelyn Weir. (Regrettably, there has been no Korean member this year.)

Wynne Dymock, Convenor

Social and Ecumenical Action Committee

The SEA Committee aims to promote social justice and well-being, air public questions, and foster ecumenical co-operation. Its Terms of Reference relate to three of the PCANZ's "Five faces of mission" – ie, Loving service responding to human need; Seeking to transform society; and Caring for God's creation.

Highlights of the committee's outreach included:

1. Making a submission on 18 April to the Hamilton City Council for its mandated 10-yearly review of the Prostitution Bylaw 2009. We supported continuation of the bylaw unaltered: it is necessarily restrictive and cautious, but also realistic. We also supported most councillors' stand on banning solicitation in public places.
2. Making a submission on 15 May against SkyCity Hamilton Casino's proposal to the Gambling Commission that it be permitted to remove three blackjack tables and add 60 pokie machines in their place, bringing the total to 399. Gambling on pokies is the most insidious and addictive form. Most of the 230 public submissions were against, including local councils and the Waikato District Health Board. (Note: Public hearings will commence on 19 November 2019.)
3. Promoting discussion on public issues through the St Andrew's Coffee Series, such as Dr Richard Swainson speaking on "Life from a Hamilton City Roof Top" on 16 May. Refreshments were by The Kirk Café.
4. Promoting our church's Link House food basket; partnering with Christian World Service (including emergency appeals, the Advent information series, and a Christmas Day collection); supporting the Fairtrade movement (with a Trade-Aid sales table on 2 December) and Neighbours' Day from 22-31 March.
5. Promoting Presbyterian Support – particularly Family Works Waikato and the White Ribbon campaign against family violence. Parish Council agreed with our recommendation, effective from July 2018, that St Andrew's \$100/month

donation to Christians Against Poverty be instead re-channelled to Presbyterian Support Northern Family Works for our parish to become a "Family Works Angel", helping in Family Works' efforts to heal the hurt of family violence and poverty. This is in addition to individual parishioners' giving, of course. We invited Anne Overton the PSN Community Relationships Manager, to come down from Auckland on 25 November to preach on "Building safe, strong, connected communities".

The SEA Committee members are: Choi Pung Sik, Peter Gault, Chris Grocott, Ruth Harlow (on leave), Lance Kendrick, and Ken Wall. We are looking for more members.

Lance Kendrick, Convenor

Worship Committee

The Worship Committee has continued to meet monthly, when we discuss worship in its many forms. We see our role as a sounding board for Rev Ken Wall and a forum for bouncing ideas around regarding different forms of worship. With Ken going to three-quarter time, there have been opportunities for different groups and preachers to take services.

Mid-Week Communion Services

These continue to be held on Wednesdays at 1.30pm, in Rev Ken's office. Rev Ken, Elaine Riddell and Graeme Kitto lead these services. These services are appreciated by those who attend. All are welcome.

Other Activities

We led services on 23 September, 17 February, 24 February and 19 May. We continue experimenting with different formats for these services and receive appreciative comments about them.

Graeme Kitto continues to manage the Worship Committee calendar, showing all worship events for the next six months. This calendar, which is a fluid document, enables us to keep track of all worship events coming up.

Following the Christchurch mosque massacre, Graeme Kitto facilitated a visit by parishioners to the Claudelands mosque in Hamilton. This was a unique experience for most of those who visited.

Shrove Tuesday was celebrated with a pancake breakfast at The Kirk café.

A singing group meets before Sunday services to practise new songs. If congregational members would like to help they would be very welcome.

A webinar series on Snapshots in Mission was held in March, the first time a webinar has been held at St Andrew's.

We have changed our meeting day to the second Thursday of each month, so that we precede the monthly Parish Council meeting.

A Kiwi-Korean Youth Combined service was held on 19 August 2018, attended by 27 people. Thanks to Christian Education and Korean Youth for organising this service.

Phyllipa Fraser continues as our regular pianist, doing two Sundays a month. Jack Walters, John Parker and Shirley Harland help as well. We are very grateful to all the musicians who help support our singing. Any other musicians willing to help would be very welcome.

We continue working to modernise the words in many old, yet popular, hymns.

The "Did You Know" advertising is now in place around The Link and in The Kirk café. This advertising shows some of the regular events at St Andrew's that the public are welcome to attend.

Finally, thank you to the members of this committee – Graeme Kitto, Ailsa Petrie, Elaine Riddell and Rev Ken Wall – for all the work you have done this year. Also, thank you to Jerome Chuang who, while he does not consider himself a member of our committee, assists us whenever he is able.

Shalom.

Ross Williams, Convenor

Church Library Committee

This year we have finished buying the unpurchased titles in the For Everyone series – all Old Testament commentaries by John Goldingay and all New Testament commentaries by Tom Wright – meaning that, whichever books of the Bible you want to explore, the church library can provide at least one commentary. These books include the text, broken down into small sections, with helpful anecdotes and comments on each section. As the For Everyone series title suggests, they are not written for an academic readership; they are user-friendly, clear and often surprise us with something new.

The library space is also morning tea space, and you are most welcome to take your drink into the library. We have some remarkably helpful and thought-provoking titles, so we encourage you to come and have a look at the range. Every book in the library is indexed by author, title and subject. Books are issued for a month and can be renewed if no one is waiting for them.

The committee welcomes your suggestions, and welcomes potential donations of top-quality modern titles. The donated books don't have to be written by yourselves, but we were pleased to add Dr Denis Friedlander's autobiography this year.

The latest copy of the St Andrew's Telephone List is always available for \$2.00 from the church library.

The committee members were: Lance Kendrick, Ailsa Petrie, Elaine Riddell, and Alison Ringer. Members are available to help on Sunday mornings if you wish.

Lance Kendrick and Elaine Riddell (on behalf of the Church Library Committee)

Mini Movers

A few changes have occurred with Mini Movers over the past year. Angela den Otter was our music leader for the latter part of 2018 before she left to continue full-time employment. We were pleased that Camille Bell then took the helm for the first term of 2019 before her family moved to Tauranga. We miss both these committed families.

With so few families then coming, we decided to go into recess for Term 2. We advertised quite extensively for "new beginnings" in Term 3. We are delighted to have welcomed four new families this term and already feel like another Mini Movers "family". So we will continue to gather on Monday mornings for music, play and a chat.

Our sincere thanks to Bryce Hopkins (now "retired") for his loyal commitment to the group over the past four years. That's almost 150 Monday! Helen has willingly taken the music leader role, adding to her other usual tasks. We are so grateful. Margaret Houston and Norma Stewart continue to help and support in many ways. Thanks to all.

Margaret Gault and Helen Hopkins

Women's Group

The Women's Group continues to flourish, and we have been pleased to welcome some new ladies this year.

As usual, we have shared in a variety of outings and meetings with more daytime gatherings during the winter months.

We have visited the airport, learnt Maori language, heard about prison work, been to movies, dined in and out, and journeyed to the Te Kuiti "manse". We met in Norma Stewart's home, where she, Bev Limmer and Margaret Houston shared stories of their earlier years.

How pleased we were to visit again the Woodcocks' farm in February. We enjoyed an evening of chatting and planning. We were all deeply saddened by Carole's death in May. She had been a loyal group member for more than 40 years. We miss you, Carole.

Thank you, ladies, for your enthusiastic support. We are encouraged as we continue to share good times together.

Chris Grocott and Margaret Gault

Busy Men's Breakfast

The Busy Men's Breakfast group met on nine occasions through the year and continued to have a range of interesting speakers from within the group and visiting guests. Some of the interesting presentations came from Stephen Bell-Booth (the owner of the Bell-Booth Group, a major national provider of rural supplies), Evan Bydder (a physicist on the future – or not – of electric cars), Dr Graeme Woodfield on the establishment of a blood service in Iran, and Dr Clyde Wade on the Waikato Heart Trust.

Denis Friedlander and Ken Wall arranged the speakers, and Jim Findlay and John Grey continued as cooks.

The breakfast menu does not vary and consists of scrambled egg, hash browns, tomatoes, toast and bacon, or muesli, fruit and yoghurt. And, of course, there is tea, coffee and fruit juice. The breakfast is attended by between 15 and 24 men, with some regulars from outside the congregation.

The breakfast provides an opportunity for men of the congregation to get together for support and fellowship. All men of the congregation are welcome.

Jim Findlay, "Cook"

Treasurer's Report

Introduction

The current year's financial statements of St Andrew's Presbyterian Church, Hamilton, show improvements in both the financial performance and position.

The combined Net Cash Operating balance has improved from a deficit in 2018 of \$15,070, to a surplus this year of \$14,749. Cash assets available for working capital purposes have increased from \$8,031 in 2018 to \$34,749 this year, while working capital liabilities have decreased by \$5,258.

Financial Highlights

Offerings have grown by \$21,307 (+16%) on 2018 and provided 35% of total combined Gross Operating Income. Last year, Offerings made up 30% of total combined Gross Operating Income.

The Link gross income rose by \$2,201 (+1%) on 2018 and generated 44% of total combined Gross Operating Income.

The remaining 21% of total combined Gross Operating Income came from a combination of the Korean Minister and Youth Leadership subsidies, Other Donations, Special Appeals and Café Lease.

Cash Operating Expenses decreased by \$39,407 (-8%) on 2018 and accounted for 97% of total combined Gross Operating Income. Last year, these expenses were 103% of combined total Gross Operating Income; consequently, last year showed a net cash deficit.

Cash Reserves have grown from -\$11,654 to +\$65,006.

Working Capital Assets of \$52,987 were \$12,529 (+31%) greater than 2018, due to bank balances increasing by \$26,718 and debtors decreasing by \$14,189.

Working Capital Liabilities dropped by \$5,258 (-12%) on 2018.

Net working capital is now \$14,875, compared with -\$2,912 in 2018.

2019 Annual Accounts

There has been a healthy increase in regular offerings this past year (total of \$156,110 in 2019), which has turned around the steady decline over the three preceding years. However, the irregular donations fell significantly from \$47,728 in 2018 to \$16,447 in 2019. This decrease could be attributable to the current focus on raising funds for the restoration of the church. The net effect has seen the Gross Operating Income, which is used to fund the church's day-to-day expenses, decrease slightly from \$450,250 in 2018 to \$440,662 in 2019.

This decrease in income has been more than offset by a decrease in operating expenditure. Most of the decrease was attributable to:

- (i) a change from there being two full-time ministers to one full-time and one part-time;
- (ii) the previous year included extra costs arising from the transition from one The Link Manager to another;
- (iii) a change in Korean Children & Youth paid leadership positions from two to one; and
- (iv) a deferral of repairs and maintenance.

The combined effect of both operating income and expenditure decreasing, when compared with the 2018 financial year, has seen the Net Cash Operating result change from a -\$15,070 cash deficit to a \$14,749 cash surplus. After allowing for a depreciation charge on fixed assets, the Net Operating deficit has decreased from -\$36,070 to -\$8,251. Although it is good to be back into a cash surplus position, it is important to recognise a charge for depreciation so that the capital spent on creating an asset is recouped in later years from the income that arises from the original capital outlay.

It is also important to appreciate the effect that The Link has on the church's financial position. The Link's gross income was marginally up on the previous year – \$194,946 in 2019 compared with \$192,745 in 2018. Cash expenses of \$120,960 and depreciation of \$15,000 have been charged against gross income, leaving a Net Operating Surplus (after depreciation) of \$58,986. Without this surplus, the church would have been left with an overall Net Operating Deficit of -\$67,237. It is not possible to know how things would have turned out without The Link as other avenues of revenue would have been more actively pursued. You can, however, be certain that some of the expenses charged to The Link would have remained (although not to the same degree), even if the old community centre still existed (eg, Rates, Electricity and Cleaning). These costs would have had to have been met out of alternative income.

Changes in expenses can be summarised as follows:

- (a) Wider Enterprise Contributions: There has been very little movement in expenses between 2018 and 2019.
- (b) Stipends, Salaries and Allowances: These have decreased. The main movements have been referred to above, namely in connection with Ministers' stipends and allowances, The Link Managers' salaries and Korean Children & Youth leadership changes. The other main change is for Organists' Payments now referring solely to playing the piano rather than the pipe organ.
- (c) Administration Expenses: There has been little overall movement in expenses, with \$31,746 in 2019 compared with \$33,894 in 2018. The main increase being for Korean Activities and the main decrease being for Computer expenses.
- (d) Property Expenses: Most expenses have decreased. The only expenses to increase were Insurance (increasing from \$16,634 to \$17,915) and Refuse (\$1,282 to \$1,314).

The Statement of Financial Position, also sometimes referred to as the balance sheet, shows an increase in specific reserves from \$1,578,379 in 2018 to \$1,660,039 in 2019.

The increase in the General Cash Fund reserve reflects the healthy cash position that allowed surplus working capital to be invested in an interest-bearing account with the Presbyterian Investment Fund. This extra cash has also made it possible to create a separate Café Debt Repayment Cash Fund reserve. Previously, cash that was to be used to repay the café loan was included with other cash receipts. Having a separate cash fund reserve makes it easier to identify the cash available for this specific purpose. As the construction of the café is now completed, the \$18 balance remaining in the Café Cash Fund has been transferred to the General Cash Fund reserve.

The -\$14,300 overdrawn balance in the Restoration Cash Fund reserve has now been cleared and added to, leaving a \$36,005 cash surplus in the reserve. During the year, \$18,000 was received by way of a grant towards the church restoration, conditional upon the restoration work proceeding. Until this happens, the grant appears in the Statement of Financial Position as a liability rather than as part of a reserve. At year end, there was \$54,005 cash set aside for the church restoration (\$36,005 plus \$18,000).

The non-cash provision for Property Refurbishment is now shown as a non-cash reserve rather than as a liability.

You might have noticed that past gains from the revaluation of land and improvements are now shown separately from Accumulated Funds. The Revaluation Reserve and the Property Refurbishment Reserve are the only reserves that are not represented by cash. At this stage, the Revaluation Reserve records only revaluations made since 2010. There might have been revaluations made in earlier years, but I will need to refer to earlier years' annual accounts to determine this.

The Phyllis Jolly Trust Cash Fund is now disclosed as a liability, due to the strict conditions attached to how the trust funds can be used, rather than as a reserve.

Details of the movements in individual reserves are shown in the schedules appearing on pages 32 and 33.

Total current assets have increased from \$76,469 to \$151,411, due mainly to the extra cash set aside for specific purposes, although current assets available for day-to-day operations have also increased.

Capital expenditure of \$10,986 has been added to fixed assets values – \$2,399 relating to the church restoration, and \$8,587 on various equipment additions. \$8,000 depreciation has been charged on The Link and church fixtures and equipment and a further \$15,000 depreciation has been charged on the \$300,000 cost of the café. Land has been revalued upwards by \$650,000, to the 2018 Government Valuation of \$1,590,000. However, as Stage 1 of the church

restoration has not yet been completed, the valuation of buildings, etc, has been revalued down by the same amount so that, except for depreciation, the valuation of total land and buildings remain unchanged.

Total current liabilities have increased from \$88,095 to \$106,891, mainly due to the \$18,000 grant received in advance and the \$5,000 increase in the annual amount payable on the café debt (which is payable each January). Current liabilities that relate to day-to-day operations have decreased from \$43,370 to \$38,112.

Non-Current liabilities have decreased from \$112,500 to \$75,000 after repayment of \$32,500 debt and the \$5,000 increase in the portion payable within the next 12 months.

2020 Budget – Church

Regular offerings are budgeted to be \$3,000 greater than were received in 2019. If expenses are as great as allowed for in the budget, it will be necessary to receive Special Appeals of \$9,000 to fund insurance and other expenses. All up, budgeted Gross Operating Income for the church of \$247,048 in 2020 compares with \$245,716 in 2019.

Grants and Tagged Giving for church restoration work will need to total \$119,000 to fully fund the expected cost, and all the church's \$20,000 share from café lease income will be required to make the next year's café debt repayments.

Wider Enterprise Contributions are expected to be about \$3,000 up on 2019 due to increases in national and presbytery assessments and a new allowance for chaplaincy.

Stipends, Salaries & Allowances have been prepared based on the present status quo of one and three-quarters "full-time" Ministers. If there were to be two full-time Ministers for the full year, costs would be approximately \$15,200 greater than has been allowed for. The current budget allows for an 8% increase in House Rentals on 2019.

Administration costs have been budgeted to increase by about \$2,800 (or 12%) on 2019.

Property costs have been budgeted to increase by about \$3,200 (or 10%) on 2019. Insurance is expected to remain unchanged while repairs and maintenance costs on buildings, grounds and organ are budgeted to increase significantly.

The church Net Cash Operating Deficit is expected to be -\$71,498 in 2020 compared with -\$59,237 in 2019.

2020 Budget – The Link

The Link Gross Operating Income is forecast to grow from \$194,946 in 2019 to \$200,000 in 2020.

The Link Operating Expenditure is forecast to increase from \$120,960 in 2019 to \$127,466 in 2020, primarily due to increases in Property expenses caused by spending more on deferred maintenance.

The Link Net Cash Surplus is forecast to decrease from \$73,986 in 2019 to \$72,534 in 2020.

2020 Budget – Combined

Combined, the Church and The Link Net Cash Operating Surplus is forecast to be \$1,036 in 2020 compared with \$14,749 in 2019; with a combined Net Cash Surplus of \$36 after capital expenditure.

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Statement of Income and Expenditure
for the year ended 30 June 2019**

INCOME	Church	The Link	2019 Total	2018 Total
OFFERINGS				
Envelope & Electronic Offerings	145,276		145,276	122,618
Loose Offerings	10,834		10,834	12,185
Total "Offerings"	156,110	0	156,110	134,803
DONATIONS & GRANTS				
Tagged Giving - for Café	0		0	1,500
Tagged Giving - for Church Restoration	52,385		52,385	47,980
Tagged Giving - for Other Capital Expenditure	18,020		18,020	7,650
Grants Received	0		0	10,000
A) Funds for Non-Operating Purposes	70,405	0	70,405	67,130
Korean Music & Youth	41,600		41,600	47,686
Korean Minister Subsidy	18,000		18,000	18,000
Family Support Pledges	1,200		1,200	1,200
Other Donations	15,697	750	16,447	47,728
Special Appeals	11,000		11,000	7,000
Outreach	626	0	626	547
B) Funds for Other Purposes	88,123	750	88,873	122,161
Total "Donations & Grants"	158,528	750	159,278	189,291
COMBINED OFFERINGS, DONATIONS, ETC	314,638	750	315,388	324,094
OTHER INCOME				
Use of Premises	0	184,196	184,196	182,192
Café Lease	17,500	10,000	27,500	25,000
Fundraising, Church Fair, etc	2,610		2,610	1,948
Sundry Income	470		470	1,552
Interest Earned	1,417		1,417	252
Total "Other Income"	21,997	194,196	216,193	210,944
Gross Income	336,635	194,946	531,581	535,038
Deduct Non-Operating Income				
A) Funds for Non-Operating Purposes	(70,405)	0	(70,405)	(67,130)
B) Funds for Other Purposes	(1,600)	0	(1,600)	(2,406)
Total "Other Income"	(18,914)	0	(18,914)	(15,252)
	(90,919)	0	(90,919)	(84,788)
GROSS OPERATING INCOME	245,716	194,946	440,662	450,250
OPERATING EXPENDITURE				
Wider Enterprise Contributions	18,412	0	18,412	17,899
Stipends, Salaries & Allowances	230,859	62,862	293,721	323,302
Administration	23,861	7,885	31,746	33,894
Property	31,821	50,213	82,034	90,225
Cash Operating Expenses	304,953	120,960	425,913	465,320
NET CASH OPERATING SURPLUS (DEFICIT)	(59,237)	73,986	14,749	(15,070)
Deduct Depreciation	8,000	15,000	23,000	21,000
NET OPERATING SURPLUS (DEFICIT)	(67,237)	58,986	(8,251)	(36,070)

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Statement of Expenditure
for the year ended 30 June 2019**

	Church	The Link	2019 Total	2018 Total
PCANZ Assembly Assessment	14,110	0	14,110	13,692
Presbytery Assessment	2,476	0	2,476	2,460
Guardian Angel	1,200	0	1,200	1,200
Other Outreach Projects	626	0	626	547
Wider Enterprise Contributions	18,412	0	18,412	17,899
Stipends	102,331	0	102,331	111,547
Car Running Reimbursements	1,435	0	1,435	1,400
Study Leave accrual	256	0	256	1,127
Library & Entertainment Allowances	4,645	0	4,645	5,246
Supervision	300	0	300	400
House Rentals	39,860	0	39,860	40,078
Accident Insurance	388	0	388	263
Ministers	149,215	0	149,215	160,061
Korean Children & Youth	40,000	0	40,000	45,124
The Link Manager and Casual Staff	0	62,590	62,590	74,941
Organists' Payments	2,250	0	2,250	3,301
Accident Insurance	116	272	388	263
Clerical Assistance	39,278	0	39,278	39,318
Staff Training	0	0	0	294
Support Personnel	81,644	62,862	144,506	163,241
Total Stipends, Salaries & Allowances	230,859	62,862	293,721	323,302
Library Books	133	0	133	57
Christian Education	220	0	220	373
Sundry	923	0	923	779
Printing & Stationery	6,560	803	7,363	7,773
Computer	5,732	2,599	8,331	9,885
Telephones	2,340	720	3,060	3,060
Social & General	1,030	0	1,030	1,456
Korean Activities	6,639	0	6,639	5,511
Consumables	0	1,729	1,729	1,809
Hospitality	0	2,034	2,034	2,437
Legal	0	0	0	300
Marketing	170	0	170	300
General Expenses	114	0	114	154
Administration	23,861	7,885	31,746	33,894
Property Repairs & Maintenance	1,062	1,889	2,951	7,635
Security	1,264	1,769	3,033	4,872
Caretaking Buildings & Grounds	16,375	28,220	44,595	44,618
Rates	1,077	2,338	3,415	5,195
Refuse	438	876	1,314	1,282
Organ Maintenance	0	0	0	126
Insurance	10,058	7,857	17,915	16,634
Equipment	120	240	360	719
Gas & Electricity	1,427	7,024	8,451	9,144
Property	31,821	50,213	82,034	90,225
TOTAL EXPENDITURE	304,953	120,960	425,913	465,320

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Statement of Appropriation of Income
for the year ended 30 June 2019**

		2019	2018
		\$	\$
NET OPERATING SURPLUS (DEFICIT)		(8,251)	(36,070)
ADD BACK Non-Operating Income		90,919	84,788
NET SURPLUS (DEFICIT) BEFORE APPROPRIATIONS		82,668	48,718
Income Movements	Schedule		
Tagged Giving - Café Cash Fund	B	0	(1,500)
Tagged Giving and Grants - Restoration Cash Fund	C	(52,385)	(57,980)
Tagged Giving - Korean Children & Youth	A	(41,600)	(47,686)
Tagged Giving - Suspensory Loan Repayment	A	(17,500)	(7,500)
Tagged Giving - Other	A	(520)	(150)
Café Lease - allocated for Loan repayments	D	(17,500)	(15,000)
Interest Earned - General Cash Fund	A	(41)	(100)
Interest Earned - Cafe Cash Fund	B	0	(146)
Interest Earned - Restoration Cash Fund	C	(319)	0
Interest Earned - Phyllis Jolly Trust Cash Fund	E	(1,054)	0
Korean Children & Youth expenditure	A	40,000	45,124
Sundry Expenses	A	0	150
		(90,919)	(84,788)
Capital Movements			
Cafe Project Costs	B	0	4,984
Cafe Project Costs year-end accrual	B	0	10,336
Café Project Costs - Prior-Period Adjustment	B	0	700
Church Restoration	C	2,399	49,322
Church Restoration - Prior-Period Adjustment	C	0	22,958
Property Refurbishment Provision	F	(5,000)	(15,000)
Prior-Period Adjustment - Café Debt Repayment	D	7,500	0
Related-Party Advances repayments	A	17,500	22,500
General Cash Fund net (deposits) withdrawals	A	(14,194)	13,742
Café Fund balance transfer to General Fund	B	18	0
		8,223	109,542
NET SURPLUS (DEFICIT) AFTER APPROPRIATIONS		(28)	73,472
Transferred to Accumulated Funds			

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Statement of Financial Position
as at 30 June 2019**

		2019	2018
		\$	\$
FUNDS & RESERVES			
Accumulated Funds			
Balance at 1 July		5,430,870	5,357,398
Surplus (Deficit) for Year		(28)	73,472
		<u>5,430,842</u>	<u>5,430,870</u>
Reserves			
General Cash Fund	Schedule A	19,001	2,628
Cafe Cash Fund	Schedule B	0	18
Restoration Cash Fund	Schedule C	36,005	(14,300)
Café Debt Repayment Cash Fund	Schedule D	10,000	0
Property Refurbishment Reserve	Schedule F	35,000	30,000
Revaluation Reserve	Schedule G	1,560,033	1,560,033
		<u>1,660,039</u>	<u>1,578,379</u>
TOTAL FUNDS AND RESERVES		<u><u>7,090,881</u></u>	<u><u>7,009,249</u></u>
Represented by			
Current Assets			
Bank of New Zealand Current Accounts		15,748	8,031
Accounts Receivable		17,666	32,307
Prepayments		572	120
Presbyterian Investment Fund - Untagged Purposes		19,001	0
Working Capital Assets		<u>52,987</u>	<u>40,458</u>
Presbyterian Investment Fund - Tagged Purposes		64,005	2,646
Presbyterian Investment Fund - Phyllis Jolly Trust		30,779	29,725
Rental Bonds		3,640	3,640
Total Current Assets		<u>151,411</u>	<u>76,469</u>
Fixed Assets - as Scheduled		7,121,361	7,133,375
Total Assets		<u><u>7,272,772</u></u>	<u><u>7,209,844</u></u>
Current Liabilities			
Accounts Payable		14,295	26,247
The Link Advance Bookings		4,705	59
GST Payable		3,702	1,942
Provision for Doubtful Debts		100	100
Accrued Annual Leave		838	806
Accrued Ministers' Study Leave		14,472	14,216
Working Capital Liabilities		<u>38,112</u>	<u>43,370</u>
Grants Received in Advance		18,000	0
Phyllis Jolly Trust		30,779	29,725
Current Portion of Non-Current Liabilities		20,000	15,000
Total Current Liabilities		<u>106,891</u>	<u>88,095</u>
Non-Current Liabilities			
Related-Party Advance (re Café)		95,000	127,500
Current Portion of Non-Current Liabilities		(20,000)	(15,000)
Total Non-Current Liabilities		<u>75,000</u>	<u>112,500</u>
NET ASSETS		<u><u>7,090,881</u></u>	<u><u>7,009,249</u></u>

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Statement of Movements in Reserves
for the year ended 30 June 2019**

	2019	2018
	\$	\$
Schedule A - General Cash Fund		
Balance at 1st July	2,628	13,708
Tagged Giving - Korean Children & Youth	41,600	47,686
Tagged Giving - re Suspensory Loan repayments	17,500	7,500
Tagged Giving - Other	520	0
Café Lease - allocated for Loan repayments	0	15,000
Interest Earned	41	100
	<u>62,289</u>	<u>83,994</u>
Korean Children & Youth expenditure	(40,000)	(45,124)
Expenditure - Suspensory Loan repayments	(17,500)	(22,500)
Transfer from Café Cash Fund	18	0
Transfers from (to) Working Capital	14,194	(13,742)
	<u>19,001</u>	<u>2,628</u>
Schedule B - Cafe Cash Fund		
Balance at 1st July	18	13,692
Donations - Cafe	0	1,500
Related-Party Advances - Cafe	0	0
Cash adjustment of July 2017 payment on Cafe Project	0	(700)
Accrue final retention on Café Project	0	(9,636)
Interest	0	146
	<u>18</u>	<u>5,002</u>
Transfer to General Reserve	(18)	0
Payments for Cafe Project	0	(4,984)
	<u>0</u>	<u>18</u>
Schedule C - Church Restoration Fund		
Balance at 1st July	(14,300)	0
Donations	52,385	47,980
Grants (unconditional at balance date)	0	10,000
Grants (conditional at balance date)	18,000	0
Interest	319	0
	<u>56,404</u>	<u>57,980</u>
Payments for Restoration - Prior year	0	(22,958)
Payments for Restoration - Current year	(2,399)	(49,322)
Transfer to liability - Grants in Advance	(18,000)	0
	<u>36,005</u>	<u>(14,300)</u>
Schedule D - Café Debt Repayment Cash Fund		
Balance at 1st July	0	0
Café Lease revenue - Prior-Period Ajustment	7,500	0
Café Lease revenue	17,500	0
	<u>25,000</u>	<u>0</u>
Less Café Debt Repayment	(15,000)	0
	<u>10,000</u>	<u>0</u>

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Statement of Movements in Reserves
for the year ended 30 June 2019**

	2019	2018
	\$	\$
Schedule E - Phyllis Jolly Trust		
Balance at 1 July	29,725	28,731
Interest	1,054	994
	<u>30,779</u>	<u>29,725</u>
Less Grant to Student for Ministry Training	0	0
Balance at 30 June 2019	<u><u>30,779</u></u>	<u><u>29,725</u></u>
Schedule F - Property Refurbishment Reserve		
Balance at 1 July	30,000	15,000
Provision - Current Year	5,000	15,000
	<u>35,000</u>	<u>30,000</u>
Less Expenditure	0	0
Balance at 30 June 2019	<u><u>35,000</u></u>	<u><u>30,000</u></u>
Schedule G - Revaluation Reserve		
Balance at 1 July	1,560,033	1,563,481
Change in Valuation	0	(3,448)
Balance at 30 June 2019	<u><u>1,560,033</u></u>	<u><u>1,560,033</u></u>

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Summary of Church Property and Equipment
as at 30 June 2019**

	Book Value 2018	Additions	Revalua- tions	Deprec iation	Book Value 2019
	\$	\$	\$	\$	\$
Land (at 2018 Government Valuation)	940,000		650,000		1,590,000
Buildings at Insurance Valuation					
Church	2,050,000		(650,000)		1,400,000
Centre	2,850,000				2,850,000
Contents & Organ at Insurance Valuation	925,574				925,574
Fixtures & Equipment (at Written-down Cost)	10,521	8,587		(8,000)	11,108
The Kirk Café (at Written-down Cost)	285,000	0		(15,000)	270,000
Church Restoration (at Cost)	72,280	2,399			74,679
	<u>7,133,375</u>	<u>10,986</u>	<u>0</u>	<u>(23,000)</u>	<u>7,121,361</u>

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

Statement of Accounting Policies for the year ended 30 June 2019

Basis of Preparation:

St Andrew's Presbyterian Church, Hamilton, has elected to Public Benefit Entity - Simple Format Reporting - Accrual (Not For Profit) on the basis that it does not have public accountability and has total expenses of equal to or less than \$2,000,000. All transactions in the Performance Report are reported using the accrual basis of accounting. The Performance Report is prepared under the assumption that the entity will continue to operate in the foreseeable future.

Goods and Services Tax (GST):

St Andrew's Presbyterian Church, Hamilton, is registered for GST.

All amounts are stated exclusive of GST except for Accounts Receivable and Accounts Payable, which are stated inclusive of GST.

Income Tax:

The entity is wholly exempt from New Zealand Income Tax having fully complied with all statutory conditions for these exemptions.

Fixed Assets :

Land is recorded at the 2018 Government Valuation Land Value.

The Link and Church buildings and contents are recorded at 2011 Insurance Replacement Valuation. Subsequent additions are stated at cost less depreciation.

The current insured Replacement Valuation of The Link (including the café), Church buildings and all contents is \$7,700,000.

The Kirk Café is recorded at \$300,000 cost less depreciation.

Expenditure related to the church restoration is stated at cost.

Contingent Liability:

As a result of an engineer's report, the Church building has been closed temporarily for earthquake strengthening work. Preliminary work and repairs are estimated to cost at least \$155,000 to achieve a minimum level where use of the Church building can re-commence.

Related-Party Loans:

Loans from Parishoners are interest-free. These loans are either: suspensory loans, which are gifted by Parishoners over the next two years; or are term loans, which are repayable from Café Lease income over the next four years.

Changes in Accounting Policies:

Income tagged for either capital, or future operating, purposes is now deducted before deducting Operating Expenditure rather than afterwards.

Revaluations made to land and buildings since 2010 are now shown separately in the Revaluation Reserve rather than being included in Accumulated Funds.

A separate reserve has been created for cash set aside from café lease income to be used to make annual reductions to café debt rather than including in the General Cash Fund reserve.

The provision for Property Refurbishment is now shown as a non-cash reserve rather than as a current liability.

There have been no other changes in accounting policies during the financial year. (Last year -

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Budgeted Statement of Income and Expenditure
for the year ended 30 June 2020**

	Church	Link	2020	2019	2019
	\$	\$	Total	Actual	Budget
INCOME	\$	\$	\$	\$	\$
OFFERINGS					
Envelope & Electronic Offerings	145,900		145,900	145,276	122,200
Loose Offerings	13,350		13,350	10,834	13,600
Total "Offerings"	<u>159,250</u>		<u>159,250</u>	<u>156,110</u>	<u>135,800</u>
DONATIONS & GRANTS					
Tagged Giving - for Church Restoration	83,600		83,600	52,385	115,000
Tagged Giving - for Other Capital Expenditure	0		0	18,020	0
Grants Received	35,400		35,400	0	5,000
A) Funds for Non-Operating Purposes	<u>119,000</u>		<u>119,000</u>	<u>70,405</u>	<u>120,000</u>
Korean Music & Youth	36,498		36,498	41,600	39,816
Korean Minister Subsidy	18,000		18,000	18,000	18,000
Family Support Pledges	1,200		1,200	1,200	1,200
Other Donations	15,600		15,600	16,447	46,000
Special Appeals	9,000		9,000	11,000	17,800
Outreach	500		500	626	0
B) Funds for Other Purposes	<u>80,798</u>	0	<u>80,798</u>	<u>88,873</u>	<u>122,816</u>
Total "Donations & Grants"	<u>199,798</u>	0	<u>199,798</u>	<u>159,278</u>	<u>242,816</u>
COMBINED OFFERINGS, DONATIONS, ETC	<u>359,048</u>	0	<u>359,048</u>	<u>315,388</u>	<u>378,616</u>
OTHER INCOME					
Use of Premises	0	190,000	190,000	184,196	190,000
Café Lease	20,000	10,000	30,000	27,500	25,000
Fundraising, Church Fair, etc	7,000		7,000	2,610	2,500
Interest Earned	2,800		2,800	1,417	0
Sundry Income	0		0	470	0
Total "Other Income"	<u>29,800</u>	<u>200,000</u>	<u>229,800</u>	<u>216,193</u>	<u>217,500</u>
Total Gross Income	<u>388,848</u>	<u>200,000</u>	<u>588,848</u>	<u>531,581</u>	<u>596,116</u>
Deduct Transfers to Reserves for					
Operating Income C/F	0	0	0	(1,600)	0
Non-Operating Income	(141,800)	0	(141,800)	(89,319)	(142,500)
GROSS OPERATING INCOME	<u>247,048</u>	<u>200,000</u>	<u>447,048</u>	<u>440,662</u>	<u>453,616</u>
OPERATING EXPENDITURE					
Wider Enterprise Contributions	21,365	0	21,365	18,412	18,110
Stipends, Salaries & Allowances	235,526	62,528	298,054	293,721	297,576
Administration	26,632	9,000	35,632	31,746	34,870
Property	35,023	55,938	90,961	82,034	95,435
Total Operating Expenditure	<u>318,546</u>	<u>127,466</u>	<u>446,012</u>	<u>425,913</u>	<u>445,991</u>
NET CASH OPERATING SURPLUS/(DEFICIT)	<u>(71,498)</u>	<u>72,534</u>	<u>1,036</u>	<u>14,749</u>	<u>7,625</u>

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Budgeted Operating Expenditure
for the year ended 30 June 2020**

	Church \$	Link \$	2020 Total \$	2019 Actual \$	2019 Budget \$
PCANZ Assembly Assessment	14,592	0	14,592	14,110	14,110
Presbytery Assessments	3,073	0	3,073	2,476	2,800
Chaplaincy	2,000	0	2,000	0	0
Family Support Pledge	1,200	0	1,200	1,200	1,200
Other Outreach Projects	500	0	500	626	0
Wider Enterprise Contributions	21,365	0	21,365	18,412	18,110
Stipends	105,444	0	105,444	102,331	104,171
Car Running Reimbursements	1,400	0	1,400	1,435	1,400
Study Leave accrual	0	0	0	256	0
Library & Entertainment Allowances	4,590	0	4,590	4,645	4,645
Supervision and Review	900	0	900	300	400
House Rentals	43,085	0	43,085	39,860	39,260
Accident Insurance	260	0	260	388	350
Ministers	155,679	0	155,679	149,215	150,226
Korean Music & Youth	36,667	0	36,667	40,000	40,000
The Link Manager and Casual Staff	0	62,378	62,378	62,590	65,240
Organists' Payments	2,700	0	2,700	2,250	2,400
Clerical Assistance and Staff Training	40,290	0	40,290	39,278	39,360
Accident Insurance	190	150	340	388	350
Support Personnel	79,847	62,528	142,375	144,507	147,350
Total Stipends, Salaries & Allowances	235,526	62,528	298,054	293,721	297,576
Library Books	600	0	600	133	600
Christian Education	600	0	600	220	600
Sundry	960	0	960	923	750
Printing & Stationery	7,020	780	7,800	7,363	7,800
Computer	6,600	3,300	9,900	8,331	10,800
Telephones	2,340	720	3,060	3,060	3,060
Social & General	1,200	0	1,200	1,030	1,200
Korean Activities	6,600	0	6,600	6,639	5,700
Consumables	0	1,800	1,800	1,729	1,800
Hospitality	0	2,400	2,400	2,034	2,400
Marketing	600	0	600	170	0
General Expenses	112	0	112	114	160
Administration	26,632	9,000	35,632	31,746	34,870
Property Repairs & Maintenance	2,100	4,200	6,300	2,951	9,300
Security	980	1,960	2,940	3,033	4,800
Caretaking Buildings & Grounds	17,800	31,000	48,800	44,595	47,600
Rates	1,193	2,678	3,871	3,415	3,715
Refuse	450	900	1,350	1,313	1,440
Organ Maintenance	1,700	0	1,700	0	1,000
Insurance	9,300	8,000	17,300	17,916	17,800
Equipment	0	0	0	360	960
Gas & Electricity	1,500	7,200	8,700	8,451	8,820
Property	35,023	55,938	90,961	82,034	95,435
Total Operating Expenditure	318,546	127,466	446,012	425,913	445,991

ST ANDREWS PRESBYTERIAN CHURCH HAMILTON

**Budgeted Operating and Capital Cash Flows
for the year ended 30 June 2020**

	Church	Link	2020	2019	2019
	\$	\$	Total	Actual	Budget
	\$	\$	\$	\$	\$
OPERATING BUDGET					
Gross Income	247,048	200,000	447,048	440,662	453,616
Expenses	318,546	127,466	446,012	425,913	445,991
Net Cash Operating Surplus/(Deficit)	(71,498)	72,534	1,036	14,749	7,625
CAPITAL BUDGET					
Tagged Giving - for Church Restoration			83,600	52,385	115,000
Tagged Giving - for Other Capital Expenditure			0	18,020	7,500
Grants Received			35,400	0	5,000
Interest Earned			2,800	1,414	0
Café Lease - Church			20,000	17,500	15,000
Capital Receipts			141,800	89,319	142,500
Transfers from and to Reserves			(54,000)	51,223	0
Capital - Reduction in Debt and Unearned Income			38,000	32,500	22,500
Capital - Sundry			2,000	5,187	0
Capital Improvements - Equip			1,800	3,400	7,600
Capital - Church Restoration			155,000	2,399	120,000
Capital Payments			142,800	94,709	150,100
Net Capital Cash Surplus/(Deficit)			(1,000)	(5,390)	(7,600)
CASH FLOWS					
Net Operating Cash Surplus			1,036	14,749	7,625
Capital Cash Deficit			(1,000)	(5,390)	(7,600)
Combined Net Cash Surplus/(Deficit)			36	9,359	25

