



Annual Report
for
St Andrew's Presbyterian Church
Hamilton
1 July 2019 to 30 June 2020

Kiwi Transitional Minister	Rev Ken Wall
Korean Minister	Rev Ham Tae Ju
Parish Clerk	Elaine Riddell
Associate Parish Clerk	Lance Kendrick
Treasurer	Fraser Annals

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Minutes of the Annual General Meeting of St Andrew's Presbyterian Church, Hamilton, held in The Link on Sunday 13 October 2019 at 10.30 am

Present: Rev Ken Wall and 34 members

Apologies: Brian and Anne Jolly, Jim Findlay, Pauline Milroy, Howard and Adrienne Clements, Peter Gault, Brenda Ferguson, Boyd Weir.

Constitution: Rev Ken Wall constituted the meeting with prayer.

Minutes of the 14 October 2018 AGM were circulated prior to the 2019 AGM meeting and were taken as read. It was suggested that the last paragraph under the heading "Treasurers' Report" (beginning "It was moved") was redundant and should be deleted. It was moved Lance Kendrick/seconded Margaret Gault and agreed that the minutes, with this deletion, should be confirmed as an accurate record of this meeting.

There were no matters arising from the AGM minutes.

It was moved Margaret Gault/seconded Helen Hopkins and agreed that the minutes of the Congregational Meeting of Sunday 30 June 2019 were an accurate record of that meeting.

There were no matters arising from the Congregational Meeting minutes.

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

- Transitional Ministry Review (Rev Ken Wall)
- Parish Review (Elaine Riddell)
- Church Life (Marian Carmichael)
- Christian Education (Ruth Barrowclough)
- Kiwi-Korean Liaison (Rev Ham Tae Ju)
- Pastoral Care (Margaret Gault)
- Resource Management (Wynne Dymock)
- Social and Ecumenical Action (Lance Kendrick)
- Worship Committee (Ross Williams)
- 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)

Rev Ken Wall commended to the meeting all the wonderful people who serve the congregation on Parish Council and Parish Council committees. He also commented on the contribution made by the previous Parish Clerk (Peter Gault) and the current Parish Clerk. Graeme Kitto acknowledged the contributors and distributors of the quarterly newsletter, The Bridge.

One correction was needed to the Christian Education Committee Report. The Grandparents' Service was initiated by the Pastoral Care Committee, not the Worship Committee.

It was moved Elaine Riddell/seconded Gavin Petrie and agreed that, with the one correction to the Christian Education Committee Report, the reports be adopted.

Financial Report

2018-2019 Annual Accounts:

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

The combined Net Cash Operating balance has improved from a deficit in 2018 of \$15,070 to a surplus this year of \$14,749. Offerings have grown by \$21,307 (+16%) on 2018 and provided 35% of the total combined Gross Operating Income. Last year, offerings made up 30% of the total combined Gross Operating Income. The Link Gross Income rose by \$2,201 (+1%) on 2018 and generated 44% of combined Gross Operating Income. The remaining 21% of total combined Gross Operating Income came from Korean Minister and Youth Leadership subsidies, other donations, special appeals and the cafe lease.

At the end of the financial year there was \$54,005 cash set aside for the Church Restoration.

2019-2020 Budget:

Fraser Annals presented the budget for 2019-2020.

The budgeted Gross Operating Income for the church of \$247,048 in 2020 compares with \$245,716 in 2019. Regular offerings are budgeted to be \$3,000 greater than those received in 2019. Chaplaincy has been added as a new item under Wider Enterprise Contributions as the Kaimai Presbytery no longer has reserves to contribute towards chaplaincy.

The Link Gross Operating Income is forecast to grow from \$194,946 in 2019 to \$200,000 in 2020. The Link Net Cash Surplus is forecast to decrease. This is mainly because of a budgeted increase in expenses due to spending on deferred maintenance to property.

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

It was moved Ross Williams/seconded Graeme Kitto and agreed that the Annual Accounts for 2018-2019 be adopted.

It was moved Gavin Petrie/seconded Margaret Gault and agreed that the Church and The Link Budget for 2019-2020 be approved.

It has been noted that the annual accounts for the year ended 30 June 2019 have been reviewed by Douglas Taylor.

It was moved Graeme Kitto/seconded Ruth Barrowclough and agreed that the meeting send a message of deep gratitude to the Korean donors for their support of the significant ministry within the Korean congregation at St Andrew's for almost 25 years.

Parish Council Elder Election

The Parish Clerk, Elaine Riddell, having finished her three-year term on Parish Council, was re-nominated for a further three-year term. The Associate Parish Clerk, Lance Kendrick, reported that no objections had been received. It was moved Alison Ringer/seconded Beryl Williams and agreed that Elaine be re-elected to Parish Council.

General Business

The Moderator expressed appreciation for the work done by Jacky Overdeest, Ian Jamieson, the various committees and by Parish Council for the running of the church and The Link.

Graeme Kitto, on behalf of the Worship Committee, presented a Worship Survey, which congregational members are being asked to complete. The survey is to gather responses that will help in planning for the time when the congregation will again use the church as a worship venue. The surveys are to be completed by Sunday 27 October 2019.

The meeting was closed by the Moderator with the saying of the Grace at 10.50 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 25 October 2020

10.30 am

AGENDA

1. Constitution
2. Apologies
3. Minutes of 2019 AGM
4. Matters Arising from AGM Minutes
5. Presentation of Annual Reports
6. Presentation of Financial Report
7. Presentation of 2020-2021 Budget
8. General Business

Transitional Ministry

The period from July 2019 to June 2020 began with a wedding at The Verandah overlooking Hamilton Lake, and a St Andrew's Winter Dinner. Services, of course, were still in The Link. We had another successful Meet the Candidates gathering, with the two halls being full to capacity and many appreciative comments from candidates and voters. A stand-out highlight was the Grandparents' Sunday Family Service, which included a baptism, some play acting and age-appropriate singing.

I began leading a monthly chapel service at Hilda Ross Village. We had a bi-lingual Christmas Pageant in English and Korean, and a reflective afternoon service on the Sunday before Christmas for those who had lost a loved one, which we called "A Time for Remembering".

A major preoccupation for the first half of 2020 has been the COVID-19 pandemic. Never before have we not been able to meet for Easter Services, and other services before and after. In some respects, for me it was business as usual, the major difference being that we couldn't actually get together. There were still Sunday services to prepare and send out by email or, in a few instances, hand delivered; and pastoral care was almost entirely done by telephone. The very hard thing was that we were prevented from making critical visits at times of serious illness and bereavement. One positive was that people adapted, rallied and have had appropriate services as circumstances have allowed.

Now that we have completed the 2019-2020 year, it is clear that we are still living in uncertain times, that the faith that we profess is still as relevant as it has ever been, and St Andrew's generally does seem to be in good heart. We have very good people who want nothing but the absolute best for God's mission in this place and beyond.

I want to express enormous gratitude to all the people who have continued to support the ministry at St Andrew's. I, for one, have certainly felt the love and support that has come in so many ways. There have been huge challenges this year and I know that people have responded.

I want to thank the team – Elaine Riddell, our Parish Clerk, and Lance Kendrick, as deputy – who have carried a significant load of responsibility and have put in endless hours, particularly during lockdown. Likewise, the Parish Council has soldiered on and have provided strong backup, in spite of depleted numbers. Wynne Dymock as Convener of the Resource Management Committee, Fraser Annals as Treasurer, and the committee have carried the responsibility for the earthquake strengthening of the church, along with all the other property and financial matters. We have been very well served in this and it is a delight to now be able to enjoy the benefits of work done and anticipation of its completion. Ross Williams has continued to convene the Worship Committee and Graeme

Kitto has provided back-up support with ideas and resources, and we have all benefitted from their enthusiasm and resourcefulness and support in the leadership of worship. I want to thank Graeme and Lalita for their continuing production of "The Bridge" and especially for the communications sent out by email during lockdown. Another big "thank you" goes to Margaret Gault in her role of Convener of the Pastoral Committee, here again for the effort she put in during lockdown keeping in touch with many of our members. I want to express my appreciation for Ruth Barrowclough, the Convener of the Christian Education Committee, for what she does in managing the Christian Food Bank, for looking after some of our families and continuing to look out for the youth of the parish. Similarly, a big "thank you" to Linda Annals for looking after the younger children. This has been a stressful and frustrating role in not being able to operate during the restrictions of COVID-19. Marian Carmichael has now resigned from her many roles – as Parish Councillor, Convener of Church Life Committee, Gold Coin Lunches, etc – but she continues to give background support in many of these areas. Lance Kendrick's other role as Convener of the Social and Ecumenical Action Committee is quite unique and offers Christian community outreach in helping to keep us, and also the wider community, all informed. Elaine Riddell offers a unique service through the St Andrew's Prayer Chain.

And regarding the other part of the team, my Korean colleague, the Rev Tae Ju Ham, it is a real delight to have Tae Ju's warm, supportive, respectful presence and, through him, the Korean congregation – so cheerful, busy and enthusiastic. Jacky Overdeest, as Church Secretary, has continued to be strongly supportive and reliable and will go to no end of trouble to get exactly what is required. I value her support immensely. Ian Jamieson, as The Link Manager, is a huge asset to St Andrew's. There seems to be no limit to his talents and his willingness to turn his hand to whatever is needed. There is a great team here at St Andrew's. Long may it continue.

Rev Ken Wall, Transitional Minister

Parish Review

Very soon Rev Ken Wall will have served five years in his role as Transitional Minister at St Andrew's – a position that was initially for one year. I am very grateful to Ken and Sandra for their generosity in continuing with us through these years. Under Ken's guidance and teaching, the congregation has remained in good heart and has continued to be a warm and caring community.

Kens' pastoral care for the whole community and, in particular, for those who have gone through difficult times, has been remarkable, especially during the COVID-19 lockdown period. I have enjoyed the way that, Sunday by Sunday, Ken has, in his sermons, been able to relate the lectionary readings to real-life people and events in today's world. Thank you, Ken and Sandra, for continuing with us.

Rev Ham Tae Ju and Moon Jum Soon are also to be thanked for their work nurturing the Korean congregation. Each year the understanding and friendships between the 'Kiwi' and Korean congregations grow stronger. There is a great richness when the two congregations work together, sharing skills and understanding in worship and practical projects. Tae Ju works very hard preparing for his teaching and preaching roles, and his skills in pastoring those who are learning to live in a new country, with different regulations, language and lifestyles, are greatly appreciated. Thank you, Tae Ju and Jum Soon, for your care and faithfulness.

The Ministry Settlement Board has continued to work on finding someone to take up the role of Lead Minister at St Andrew's. Rev Sharon Ross Ensor took up the position of Convenor of the Ministry Settlement Board in September 2019. As the Ministry Settlement Board had been meeting since May 2015, some time was taken to revise and renew the documents relating to the process, including the Parish Profile. Questions needed to be asked about the ability of St Andrew's to support a full-time Lead Minister financially. Rev Ken Wall had been working three-quarter time since August 2018 and there appeared to be no savings in the budget. The Parish Council was challenged by the Convenor on behalf of the Presbytery to provide evidence that a full-time Lead Minister could be paid. The Parish Council agreed to underwrite the additional amount that would be needed. Over the summer of 2019-2020, Parish Councillors who agreed to be part of the underwriting indicated to the Treasurer the extent to which they could help. By the end of January 2020, the full amount had been underwritten.

A number of people were approached regarding the ministry role at St Andrew's but none of these enquiries was able to progress. In June 2020, the name of Rev Dr Mario Weyers was brought before the Board and it was decided that an exploratory conversation should be arranged. I am very grateful to Rev Sharon Ross Ensor for the careful and efficient way in which she has guided the Board and the time and energy she has expended making phone calls and enquires on our behalf. I am also appreciative of the Presbytery representatives (Rev John Rush and Fred Barrett from Tirau), Parish Councillors (Sue Dymock, Alison Ringer, Elaine Riddell), and Congregational representatives (David Barrowclough, Jim Findlay, Graeme Kitto, Lesley Murgatroyd), who served on the Ministry Settlement Board for some or all of the year to 30 June 2020.

The Parish Council met for nine regular meetings and one special meeting. There were no Parish Council meetings in March or April 2020 due to the COVID-19 pandemic. The Parish Council diminished in size during the year. At 30 June 2020, the Parish Council was made up of the two ministers (Rev Ken Wall, Rev Ham Tae Ju), seven Kiwi Elders (Peter Bayne, Marian Carmichael, Peter Gault, Lance Kendrick, Pauline Milroy, Elaine Riddell and Alison Ringer), and one Korean Elder (Ko Jung Mi). Resignations were accepted with regret from Chris Grocott (in August 2019) and from Sue Dymock (in September 2019). At the time of her resignation, Sue was the Associate Parish Clerk. I am grateful for the contributions she made in that role, and to Lance Kendrick, who has moved into

that position. When John Sinclair died in January of this year, we lost a very long-serving Parish Council Elder who served the church in many seen and unseen ways. His compassionate care for those who needed encouragement and help was legendary.

When the country went into Alert Level 3 and then Level 4 lockdown at the end of March, there could be no more face-to-face meetings within the church community. Few of us on the Parish Council or Parish Council committees had any experience with online meetings and so it was decided that a small group should be established to make any urgent or necessary decisions. The St Andrew's COVID-19 Committee was made up of Rev Ken Wall (Transitional Minister), Elaine Riddell (Parish Clerk), Lance Kendrick (Associate Parish Clerk), Fraser Annals (Treasurer), Wynne Dymock (Convenor of the Resource Management Committee) and Lesley Murgatroyd (Line Manager for the Church Secretary and Manager of The Link). This group worked partly by email but also met on Zoom from time to time when there were issues needing discussion. The COVID-19 Committee reported back to Parish Council and to the congregation by email on the issues that arose while the Parish Council and its committees were not meeting. The committee dealt with issues such as the closure of The Link (temporary for the period of the lockdown), wage subsidies, set-up for staff working from home, the café lease, and our position in relation to long-term contracts, such as the cleaning contract. The Parish Council, at its 26 May meeting, placed the COVID-19 Committee in recess as New Zealand had moved back to Alert Level 2.

Other changes were also made to church routines. Margaret Gault (Convenor of the Pastoral Care Committee), with the help of others, developed a telephone buddy system to keep congregational members in touch during the months of lockdown. Rev Ken Wall produced written scripts of Sunday services, complete with prayers and sermon and links to hymns on YouTube. These were emailed out each week as worship resources. People found them so helpful that the practice was continued, even when we were able to meet again face to face. Rev Ham Tae Ju used a real-time relay system to record the Korean services and stream them to congregational members. Both the Kiwi scripts and the Korean relayed services were used by people beyond our normal church lists, in some cases beyond New Zealand. It was heartening to see how the church links were strengthened during this difficult time through the loving care that was shared through phone and email.

Stage 1 of the Church Restoration was almost complete in late March when we moved into Level 3 and then Level 4 lockdown. From mid-May and through early June, we were back in Level 2 and the work was completed. On 29 May, the number allowed in a gathering at Level 2 was raised from 10 to 100 and, on the first Sunday in June, we had our first face-to-face service since 22 March in The Link. Working bees, organised by Pauline Milroy, cleaned and prepared the church to be a worship space once more, after three years away. The first service back in the church (29 July) came after the period covered by this report.

We are fortunate to have the wisdom and skills of Wynne Dymock, Fraser Annals and the Resource Management Committee to lead this project. Thank you both for your time and energy.

It is difficult to compare the numbers attending worship with other years. Much of the year has been disrupted by the COVID-19 pandemic. During Levels 3 and 4 and at Level 2, when gatherings were limited to 10 people, it was impossible to have face-to-face services. When Level 2 did allow for larger gatherings, we were able to meet together but with hand sanitising, social distancing, contact tracing (on paper and with the use of QR codes), and restrictions on serving food and drinks. There were 10 Sundays when we were unable to provide any face-to-face services. Easter fell within this period. In the weeks before and after the lockdown, numbers were greatly reduced as older people and those with health challenges were encouraged to stay at home. However, the Church Membership Statistics, showing the number of members and associate members for the year at St Andrew's, were slightly higher at 246 (includes both Kiwi and Korean congregations).

We missed the Easter services this year, because of lockdown, though we did manage the Shrove Tuesday Pancake Breakfast and the Ash Wednesday Service. Three combined services of the two congregations, Kiwi and Korean, have taken place: the 8 September 2019 Spring Flower Festival, the 8 December 2019 Christmas Pageant and the 23 February 2020 service to celebrate the 25th Anniversary of the Korean Congregation within St Andrew's. This was a wonderful occasion recognising the richness we have experienced through being two congregations with differing cultural backgrounds within one parish for 25 years. 2020 also marks 10 years since Rev Tae Ju began his ministry at St Andrew's. I am grateful to visiting preachers (Rev Jan Calvert, Rev Sharon Ross Ensor, Very Rev Lawrie Hampton and Rev Edwin Clarke) who have taken services for us on weeks when Rev Ken was not working.

During the period covered by this report, there have been a number of deaths, including long-serving Elder John Sinclair. It is a sombre experience putting together this list: Howard Clements, Grant Annals, Dora Laurence, Lois Woods, Lesley Murgatroyd, Ian Logan, Joy Edmeades. We give thanks for their lives and treasure our memories of them. We pray for their families and loved ones as they walk the path of grief. Some long-term members have also moved away from Hamilton: Evelyn and Boyd Weir, and Gillian Corbett.

St Andrew's has maintained strong links with the Kaimai Presbytery through Presbytery Gatherings, Task Group meetings and the Hamilton Cluster Group. My particular thanks go to Lance Kendrick (Presbytery Representative) and Pauline Milroy (Substitute Representative) for their leadership in this area. It has been a significant time for the Presbytery with the unfolding implementation of the Kaimai Presbytery's Strategic Framework. As part of this, in July 2019, the Kaimai Presbytery set up a Task Group led by Lisa Wells to investigate and report on the health and resources of Presbyterian parishes in Hamilton (and

Co-operating Ventures that wished to be involved). Other members of the Task Group are Very Rev Ray Coster, Rev Sharon Ross Ensor, and Mareta Matenga. In September 2019, we filled in a survey on St Andrew's for the Task Group; in October, Parish Council met with the Task Group, followed, in January 2020, by a report that summarised the information about St Andrew's, which the Task Group had gathered up to that point. It also commented on some common themes that had emerged from the interviews with other Presbyterian churches in the city. At this point, the process was interrupted by the pandemic and was not picked up again until July 2020. The Hamilton Cluster group has continued to provide opportunities for the Hamilton Presbyterian and Co-operating Churches to discuss matters of mutual interest and to support one another. The Cluster meetings are hosted by St Andrew's in The Link.

I would like to say a special "thank you" to our Church Secretary, Jacky Overdeest, and The Link Manager, Ian Jamieson. It has not been an easy year for them, as the normal became increasingly abnormal during the COVID-19 restrictions. They had to adjust to working from home while The Link was temporarily closed, and had to find new ways of accomplishing tasks which had previously been routine. Initiative was needed when scenarios appeared which they had never had to deal with before. Thank you, Jacky and Ian, for your adaptability and patience.

It is often said that New Zealand has coped well with the pandemic because the population became a team of five million. There have been difficulties for us as individuals and as a congregation because of COVID-19 but, by the grace of God, we were able to work together as a team (the New Testament calls this the body of Christ) and, through the struggles, many positives have emerged. I would like to thank the Parish Councillors, those on Parish Council Committees and all the rest of the team who have contributed so much, seen and unseen, to the parish through this year. Thanks be to God.

Elaine Riddell, Parish Clerk

Church Life Committee

Our small, dedicated committee continued to work over the past year until March 2020 when COVID-19 struck.

Our monthly Tuesday Gold Coin lunches have been very successful and enjoyed by many parishioners and others. This past year has been particularly busy. In June, we helped with the food and co-ordinated the lunch for Korean Peace Day.

July was a very busy month with a Gold Coin lunch, and a craft fair that we made and sold food for. Later that month, we arranged a Mid-Winter dinner for the congregation; proceeds of \$730.60 were banked for St Andrew's Restoration Fund.

We decorated The Link for Spring in September and made posies for those folk unable to attend services.

In mid-November, we planned a lunch for the Food Bank Volunteers. This was much appreciated by the volunteers.

December brought our special Christmas Gold Coin lunch and the setting up of the Christmas tree, as well as organising candles for Christmas. An extra service was held on 22 December – Remembrance Sunday. A white Christmas tree was purchased for this service and people were invited to write their loved ones' names on a card to hang on the tree, and also to light a candle.

We farewelled a member of our committee early in 2020. Rest in peace, John Sinclair.

We joined with Knox Church and others at the Narrows Park for our annual picnic early in 2020. It was good to meet up with other Presbyterian parishioners.

Committee: Marian Carmichael (Convenor), Shirley Harland, Janice Wedde, Sandra Wall, Adrienne Clements.

Marian Carmichael, Convenor

Christian Education Committee

The Christian Education Committee meetings have been held according to the availability of the members over the last year due to resignation, retirement, full-time employment of some of the members, and COVID-19.

- Rev Ken Wall continues to provide a family time story/reading during the Kiwi morning service.
- Grandparents' Day was celebrated on Sunday morning, 20 October 2019.
- A Children's Christmas pageant was presented at our church service on Sunday 8 December 2019. It was a wonderful combined service with our Korean Congregation, which not only brought our children and young people together but teachers, leaders and parents working collaboratively to ensure support for our children and to celebrate together the birth of baby Jesus.
- Ros Ramsbottom has taken over the role of Child Protection Officer for St Andrew's Church. Child Protection warrant of fitness DVDs are to be viewed by everyone working with children.
- We acknowledge Elaine Riddell for her help and support regarding the update of police checks for everyone working with children in our Kiwi and Korean congregations.

- During lockdown (and currently), contact with families was and is mainly by telephone, texts and emails. Resources continue to be provided for families with children who attend church. Activities from the Kids Friendly website are available to scan and email to parents and families.
- Studies of Identity: Rev Ken Wall was doing a personal study centred on "Studies of Identity" and invited anyone from the Kiwi congregation to participate during lockdown. There were 5 parts to the study:
 1. Journey of Exploration
 2. The Quest of Women and Men
 3. Holy Week and Easter
 4. Story of Ruth
 5. How do we grow through the stages?

The studies ended with a gathering on Sunday 25th August 2020.

Personal

- Our condolences to Heather Logan, Amelia and Harry on the passing of Ian, a loving husband, father and dear friend of the Christian Education Committee (CEC) and St Andrew's Church. Members of the CEC and St Andrew's Church attended Ian's funeral service in Cambridge on Saturday 4 July 2020.
- We have accepted Marian Carmichael's resignation with regret, but acknowledge her and Graeme's tremendous and generous help and support of all the children, young people and families of St Andrew's over many years. A huge "THANK YOU", and God bless you.
- During lockdown, the Hamilton Combined Christian Foodbank was grateful for the help and support of one of our young people, Charles Annals, who showed great leadership in leading a team of student helpers and providing support wherever help was needed.

The Christian Education Committee would like to take this opportunity to acknowledge and thank Rev Ken Wall and Sandra Wall for all their help and support for all the children, young people and their families at St Andrew's.

Thank you to Rev Tae Ju Ham, Parish Council and other committees, Korean and Kiwi congregations, Ian and Jacky for all the work you do to support children and families and the Christian Education Committee.

Ruth Barrowclough, Convenor

Kiwi-Korean Liaison Committee

The Kiwi-Korean Liaison Committee has done many things over the past year, and has been able to handle all the ministry that was planned and promoted by God's grace. Among them was the notable ministry of the Christmas Union service on 8 December 2019. What was special about this combined service was

that young people and children of the Kiwi and Korean congregations joined together in a Christmas play. The Kiwis did the play in English and the Korean children in Korean. So most people could see the play with their eyes, hear it with their ears, and understand it.

The other is the Kiwi-Korean combined service to celebrate the 25th Anniversary of the foundation of the Korean congregation, which was held on 23 February 2020. In the last 25 years, many things have happened but one thing that hasn't changed has been the unwavering prayer, support and co-operation of the Kiwi community. From the beginning, the KKL Committee was central in providing prayer support and working faithfully to deepen its ministry. I would like to thank all the members of KKL Committee for their all their efforts, both in the past and in the present.

Finally, on 26 June 2020, the church re-opened and a combined service was held. After nearly three years of worship in The Link, as well as many other activities, we finally entered the beautiful church together and worshipped God with all our hearts. The Korean congregation also prayed for the re-entry of the church, made donations or participated in the coffee mug fundraiser in order to be financially supportive.

The sudden appearance of COVID-19 made it difficult for the church to worship and to have fellowship, which is an important part of church life. However, the Korean congregation overcame this obstacle well, and we continue to pray for the revival of love, prayer and ministry of the Word. Let us pray together for the fire of Jesus' revival to burn in the church and Hamilton's people. I sincerely thank Rev Ken Wall, Ruth Barrowclough, Pauline Milroy, Alison Ringer, Kwon Hae Jung, and Ko Jung Mi, as well as Kiwi and Korean congregational members for your prayers and hard work over the past year.

Rev Tae Ju Ham, Convener

Pastoral Care Committee

Well, it has been a topsy-turvy time for us all this year.

During the COVID-19 lockdown/isolation, it was decided (initiated by the Parish Clerk) to "touch base" with our wider church family. Many people offered to help with phoning, and this contact was much appreciated by the recipients. Our regular members were also in touch with each other, as we missed our Sunday gatherings.

This year, we've held two lunches (in August and March) to welcome new members – always a valuable time of fellowship.

Again, after the Spring Flower service in September, parishioners visited the shut-ins with posies. It was a delight to see the smiles when the door is opened.

In October, a service was held for young and old – a most successful occasion to link the ages of us all.

Our annual Visitors meeting occurred in November – a time to reflect and appraise. Ken ably led us in some active listening skills – always beneficial.

March – sunshine! Some of us joined with Knox Church in Hamilton East for a picnic at Narrows Park. We all enjoyed meeting our neighbours, and playing, swimming and eating.

We were sorry when Gillian Corbett resigned from our committee in June, due to her moving to Tauranga. Our sincere thanks for her faithful service to our committee over many years. We wish her well. Alison, thank you for accepting the secretarial role in Gillian's place.

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 Co-ordinator, Elaine Riddell, if they are aware of people or situations that need prayer.

We thank all those who visit, care for, and keep connected with our extensive church family.

My sincere thanks to our conscientious committee members – Rev Ken Wall, Lalita Hari, and Alison Ringer.

Margaret Gault, Convenor

Resource Management Committee

Committee Members

Fraser Annals, Peter Bayne, Pauline Milroy, Evelyn Weir, Wynne Dymock, Gavin Petrie, Ken Wall, Lesley Murgatroyd.

2020 has been a busy year with significant highs and corresponding low periods. The "highs" being the success of The Link in supporting the congregation financially over much of the year and the completion of Stage 1 of the Restoration project. The "low" being COVID-19 and its effect on the finances of The Link in the last three months of the financial year.

Restoration

Stage 1 of the Restoration project, which was aimed at bringing the church up to at least 50% of New Building Standards, was completed by the end of the financial year. This was very pleasing. We have an additional \$100,000 in the reserves, which is tagged for Stage 2. The plan is to start Stage 2 following the 2021 Easter period.

The Link

The Link continued to be managed very successfully by Ian Jamieson, who was achieving financial results well in excess of budget up until COVID-19 entered New Zealand and we were put into lockdown. This resulted in The Link being closed for many weeks. Income from regular clients was zero during this period. Fortunately, we were able to retain our staff with the significant help from the New Zealand Government Wage Subsidy. The RMC wishes to acknowledge Ian Jamieson for his wonderful support during the year. He has gone way beyond his job description and helped considerably with matters relating to the total church property.

Line Management

The RMC was very sad to say goodbye to Evelyn Weir, who was such a valuable member of RMC and a very good Line Manager. Evelyn and Boyd moved to Christchurch before the end of the financial year and we appointed Lesley Murgatroyd as the new Line Manager. Lesley was enthusiastic about fulfilling this position; however, she became very unwell and was unable to continue in this roll. Lesley subsequently died and the Committee wishes to express their sincere sympathy to her husband Ron.

Finances

The Committee wishes to thank Fraser Annals for the massive job of keeping the finances under control during such a difficult year. He has worked tirelessly preparing the monthly updates of our financial position, the end-of-year accounts, and the 2021 budget.

During the lockdown, a COVID-19 Committee was established to enable the church to make the necessary financial decisions in a timely manner. This worked very well, and some very important decisions were made via Zoom meetings. Decisions included: holding off on some restoration of the kitchen area at the rear of the church; application for the wage subsidy for all paid staff; rental relief for The Kirk Café; plus several other items. By having the COVID-19 Committee, we were able to implement these decisions without waiting until the next monthly meeting. The Committee has now gone into recess.

Technology

The technology area has been carefully monitored by Gavin Petrie. He has kept the church and The Link up to date with any necessary upgrades or replacements. There have been computer upgrades, and the replacement of the data projector in the church.

Health and Safety

All is working well with no issues. The church and The Link, together with the café, all have QR Codes for public scanning.

Maintenance

The building and garden maintenance has been looked after by Pauline Milroy. She has ensured the gardens and general grounds are up to a high standard. Pauline also organised a team of church members to thoroughly clean and prepare the church for re-opening. Thank you, Pauline, for all that you do around the entire site.

Finally, I wish to acknowledge Ken Wall for his contribution to the RMC and the wisdom that he brings to the Committee.

Wynne Dymock, Convenor

Social and Ecumenical Action Committee

The SEA Committee exists 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.

These are some highlights of the committee's outreach, with help from other parishioners:

1. With the cessation of funding by Kaimai Presbytery of Ecumenical Chaplaincies from 1 July 2019, any assistance is now made directly from parishes who choose to do so. Believing that these chaplains do important work on our behalf, our congregation approved the recommendation from the SEA Committee/Parish Council that \$2,000 be allocated in the Budget for the year 2019/20. We also encouraged additional individual parishioner donations.
2. Last year (May 2019), we made a submission 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 casino's total to 399. We believe that community submissions helped to show the level of opposition, and reasons for declining the spurious "substitution" which we and other submitters argued was not proportionate. Assessing the proposed changes' effect on the "prevention and minimisation of harm" (required by the Gambling Act 2003) was one of the central issues in submissions and at the Hearings which followed. On 4 June 2020, the Gambling Commission rejected the application.
3. We organised an East Ward and mayoral candidates' meeting on 8 September for the Hamilton City Council elections. Of the potential 24 people standing, 22 participated with two apologies. The audience numbered about 220. Comments from candidates and the audience were gratifying, but our motive is to do this as a public service. A significant report in the Waikato Times two days later picked up on a number of issues raised in either speeches or public question time.

4. We continued to promote our church's weekly food basket. In this way, parishioners are providing emergency help for some 550 single-parent families – the Food Bank being administered by the social workers at Link House.
5. We, again, partnered with Christian World Service, including emergency appeals such as for Syrian Refugees, the Advent information and liturgy series, and a Christmas Day collection.
6. We encouraged parishioners' support of the Fairtrade movement and organised a Trade Aid sales table on 1 December after morning tea. The stall helps raise Fairtrade consciousness, and the sales (\$441 this time) are a direct help to the Trade Aid shop in Worley Place.
7. Promoting Presbyterian Support continued – particularly Family Works Waikato and the White Ribbon campaign against family violence. St Andrew's is a "Family Works Angel". This support is in addition to individual parishioner giving.

The SEA Committee members are: Chris Grocott, Rev Ken Wall, Choi Pung Sik, Peter Gault and Lance Kendrick. We need more members – please consider this possibility if you have an interest in social justice and ecumenical issues.

Lance Kendrick, Convenor

Worship Committee

Due to COVID-19 restrictions, the Worship Committee did not meet in April or May 2020. Instead, we held a Zoom meeting on 9 April. Other than that, we continue to meet monthly where 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. Ken has continued on three-quarter time, which has provided opportunities for different groups (including Worship Committee) and preachers to take services.

Mid-week Communion Services

These continued to be held on Wednesdays at 1.30 pm in Rev Ken's office. Once we went into lockdown, these services were suspended and have not yet recommenced. 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 4 August, 16 February and 10 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 (and key public) events for the next three months. This calendar, which is a fluid document, enables us to keep track of all worship events coming up.

Graeme Kitto prepared a "Did You Know?" leaflet, which advertises the happenings at St Andrew's. These leaflets have been put on display in The Kirk Café and around The Link.

Rev Ken has taken an occasional service at Hilda Ross village on a Sunday evening. He has also taken services monthly on a Tuesday at 10.30 am. Graeme also led a service at Hilda Ross.

Phyllipa Fraser continues as our regular pianist, doing two Sundays a month. John Parker, Brian Knight, Shirley Harland, Warren Salisbury and Aynsley Clarke 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.

To start off the Week of Prayer for World Peace, the movie *The Imam and the Pastor* was shown on the evening of Sunday 13 October. A 30-minute prayer and meditation time was then held at lunch time from 14 to 18 October.

A successful inter-generational Family Service was held on 20 October.

A Worship Survey was distributed to the congregation at the AGM and the Korean service on 13 October 2019. In November 2019, we discussed the results of the survey. Jerome had tabulated the responses, Rev Tae Ju Ham reported from the Korean point of view and Graeme wrote a report. The report was presented to Parish Council on 26 November.

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

We recommended that Parish Council ask that a new series of *Praise Be* be produced and encouraged Colin Gibson to publish the background to the hymns he has written.

Finally, thank you to the members of this committee – Graeme Kitto, Ailsa Petrie, Elaine Riddell, Rev Ken Wall and Jerome Chuang (in assistance) – for all the work you have done this year.

Shalom.

Ross Williams, Convenor

Church Library Committee

This year, we deliberately did not spend any of the Church Library fund in a temporary effort to reduce overall church costs. Fortunately, we received several interesting, brand new donations. The library space is also morning tea space

but, with the various levels of COVID-19 Alerts and lockdown, there was little usage for three or four months.

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 members are Elaine Riddell, Alison Ringer, Ailsa Petrie and Lance Kendrick and, in normal times, 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

It is a pleasure to greet families who attend our Mini Movers sessions on Monday mornings during term time. One never knows who is going to walk through the door.

Fortunately, Helen Hopkins agreed to continue as our music presenter for the rest of 2019 after Camille Bell left us in April. Then, in December, Helen said it was retirement time. Thank you, Helen, for your loyal service to Mini Movers for five years and to Mainly Music for many years before that. You are a legend, and we miss you.

I have continued the music management for this year. We started keenly in 2020 but closed down during COVID-19 lockdown for 10 weeks.

At the end of June, we farewelled Sandra and daughter Ingrid (time for school), who had been stalwarts for four years.

Some new families started after lockdown after Lis (a young mum) advertised on Facebook. We have a core group of regular attenders, while other families come and go for various reasons. We believe it is an important outreach.

My sincere thanks to our other legends – Margaret Houston and Norma Stewart – who faithfully serve the group each week.

Margaret Gault, Convenor

Women's Group

The Women's Group continues to flourish. We've shared another interesting year of outings and meetings.

In 2019, we lunched at Windows Restaurant; we also walked around the Hamilton Gardens (and lunched!). At Norma Stewart's evening meeting, Bev Limmer, Margaret Houston and Norma shared their life stories, with much hilarity along the way.

We enjoyed a visit to the Te Awamutu museum in March, viewing some beautiful Maori weaving.

Then COVID-19 hit us all! Many people met in small groups, in homes, to keep in touch. We were pleased when we could finally resume our larger gatherings in June.

We were all saddened when Lesley Murgatroyd died quite suddenly at the end of June (she had attended our June meeting). She was new-ish in our group but a regular, keen member.

New people have joined our team and all are welcome. We meet on the third Tuesday of the month, usually during the day. We all thrive on the friendship and fellowship within the group as we share life's journeys.

Thank you, all, for your loyalty, caring attitude, and enthusiastic participation.

Margaret Gault and Chris Grocott

Busy Men's Breakfast

The men have met for breakfast on a number of occasions, with interruptions caused by the COVID-19 lockups. We have continued to have quality speakers from both within our own group and invited guests.

Denis Friedlander and Ken Wall have arranged the speakers while John Grey and I have continued to prepare the breakfast. It is an interesting ministry with several non-parish members regularly attending the breakfasts. Denis Friedlander has been a great supporter and has arranged many of the quality speakers we have had; we are sorry that his failing health has forced him to limit his involvement. Similarly, Ken Wall's support has been important and, again, we will be sorry to lose him when his ministry finishes later this year. Thank you, Denis and Ken.

The presentations from members of the congregation have provided some interesting insights to their lives and allows us to get to know and understand each other better. Invited speakers have all provided us with challenges to engage in their particular passion.

The attendance is good, with between 15 and 20 men enjoying breakfast together on the last Wednesday of the month.

Jim Findlay, "Cook"

Treasurer's Report

Introduction

The impact of COVID-19 upon New Zealand has made things financially difficult for us here at St Andrew's Presbyterian Church, both in the reporting year just gone, and in the current year.

Even though the parish has been in a state of transition over the last few years, with regards to calling a second full-time minister and earthquake strengthening the church building, the parish's finances had started the year in a relatively strong position. That trend had continued throughout the financial year – up until when the country first went into Alert Level 3 lockdown on 23 March 2020.

In spite of St Andrew's Church being able to receive in excess of \$28,000 from the COVID-19 Wage Subsidy Scheme, almost all of our unallocated cash reserves were needed to finance our regular ongoing parish operating expenditure over the subsequent alert levels.

On a more positive note, last year saw the completion of Stage 1 of the earthquake strengthening work, which was a much needed reward for everyone's sterling effort made over the last four years, fundraising for the work that needed to be carried out so that the church could re-open again.

The financial effect of COVID-19 will be with us for the foreseeable future; however, it is hoped, and anticipated, that the appointment of a second full-time minister, together with services having resumed in the church, will see a growth in the number of people attending worship each week, and a corresponding growth in church offerings received.

The financial statements for the year ended 30 June 2020 show a return to net cash operating deficits; with a deficit of \$36,093 in 2020, compared with a \$14,749 surplus in 2019.

Cash assets available for working capital purposes have decreased from \$34,749 in 2019 to \$3,700 this year, while working capital liabilities have decreased by \$1,513.

Financial Highlights

- (a) Offerings decreased by \$1,630 (-1%) on 2019, and provided 39% of total combined Gross Operating Income. Last year, Offerings made up 35% of total combined Gross Operating Income.
- (b) The Link gross income decreased by \$47,708 (-24%) on 2019, and generated 37% of total combined Gross Operating Income. Last year, The Link gross income generated 44% of total combined Gross Operating Income.

- (c) The remaining 24% of total combined Gross Operating Income came from a combination of the Korean Minister and Youth Leadership subsidies, Other Donations, and the COVID-19 Wage Subsidy.
- (d) Cash Operating Expenses increased by \$6,329 (+1%) on 2019, and accounted for 109% of total combined Gross Operating Income. Last year, these expenses were 97% of combined total Gross Operating Income.
- (e) Net Cash Operating Income in 2020 was a deficit of -\$36,093; compared with a surplus of \$14,749 in 2019.
- (f) Net Income from all sources in 2020 was a surplus of \$39,825; compared with a surplus of \$77,668 in 2019.
- (g) Cash Reserves on hand at 30 June have decreased from \$65,006 in 2019 to \$53,475.
- (h) Working Capital Assets of \$17,193 on hand at 30 June 2020 were \$39,434 (-70%) less than 2019, due to bank balances decreasing by \$31,049 and accounts receivable decreasing by \$8,385.
- (i) Working Capital Liabilities decreased by \$1,513 (-4%) on 2019.
- (j) Net working capital at 30 June 2020 was -\$19,406; compared with +\$18,515 in 2019.

2020 Annual Accounts

A Statement of Cash Flows (page 31) has been added to the financial statements reported upon this year. Unlike the rest of the financial statements, this statement only records money that has been received or paid during the income year. If the money was yet to be received or paid at year end, then it is not recorded as having taken place in the current year. Also, unlike the rest of the financial statements, all receipts and payments transactions are inclusive of GST. The statement treats the entity's cash flows as relating to either: (a) investing; (b) financing; or (c) anything else (described as 'operating'). Again, unlike the rest of the financial statements, 'operating' extends beyond the 'day-to-day running of the business' interpretation used elsewhere in these financial statements. The statement then summarises the combined effect of the three cash flows upon the opening and closing cash balances. Cash balances include money held in our bank account with BNZ, as well as funds invested with the Presbyterian Investment Fund.

The Statement of Income and Expenditure (pages 32 and 33) records as income all revenue that first became receivable, and as expenditure all expenses that first became payable, as having occurred in the current income year.

Revenue from offerings and sundry donations, which together contribute annually about 40% of Gross Operating Income, was similar to the previous year. However, unlike 2019, no special appeal was made in 2020, due to a combination of an emphasis being placed upon fundraising for Stage 1 of the earthquake strengthening work together with the stronger cash position that St Andrew's Church was in during the earlier part of the year. This resulted in \$11,000 less revenue from this source.

COVID-19 has had a major detrimental effect on our other main revenue source – The Link. Up until the end of February 2020, gross revenue was about \$3,000 ahead of budget. However, by year end, gross revenue from bookings were \$60,000 behind budget. The church also saw a \$6,250 decline in rental income from the café. Fortunately, this reduction in gross revenue was partly offset by \$28,119 received from COVID-19 wage subsidies, together with relief granted by some of our service providers by way of a reduction in the regular monthly amounts payable.

Notwithstanding this expenditure relief, total operating expenses were \$6,329 up on 2019, mainly due to the painting of the exteriors of the wooden window frames and doors on the rear of The Link. Although this painting work could have been put off until more financially-favourable times, it was felt that this work could be deferred no longer, and that the \$5,590 quote to have this work done at the same time as the painting work on the church was too good an opportunity to pass up.

The Link contributed \$23,379 cash, after first deducting its share of expenses, towards the operation of St Andrew's Church in the 2020 financial year. This is \$50,607 down on the \$73,986 contributed in 2019. One must pray that The Link can return quickly to pre-COVID-19 revenue levels so that, once again, the church is less reliant upon its members' offerings to meet its day-to-day operations.

Combined, the net cash operating result for the year ended 30 June 2020 was a deficit of \$36,093, compared with a surplus of \$14,749 in the previous year. After allowing for depreciation of the church's buildings and equipment, the net operating results for 2020 and 2019 were deficits of \$52,949 and \$8,251, respectively. (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.)

The church also received revenue from donations which were tagged for purposes other than its day-to-day operations. When this revenue is added to the overall results, and after making a deduction for any non-operating expenditure that has not added to the church's total assets, the year's net income (which is added to total accumulated funds and reserves) showed a surplus of \$39,825, compared with a surplus of \$77,668 in 2019.

Changes in expenses can be summarised as follows:

- (a) Wider Enterprise Contributions: There has been very little movement in total expenses between 2019 and 2020. Although financial support to the various hospital and tertiary education chaplaincies within the region has now passed from Presbytery to individual parishes, the \$2,000 spent on Chaplaincy has been almost fully offset by the two-month COVID-19 exemption granted by PCANZ on the Assembly Assessment Levy.
- (b) Stipends, Salaries and Allowances: The combined total increased by \$646. The \$4,062 increase in Ministers' expenses was mainly attributable to increases in house rents. The \$3,416 decrease in Support Personnel expenses was mainly due to the Korean Children & Youth leader's fixed-term contract ending in May 2020.
- (c) Administration Expenses: The combined total decreased by \$726. Individual expenses changed from anywhere between plus \$727 through to minus \$530.
- (d) Property Expenses: Although most individual expenses decreased, the overall total increased by \$5,930, or alternatively 7%. Property Repairs and Maintenance was the main mover, increasing by \$9,763 on the previous year, due to a combination of the painting referred to earlier, 'Softwashing' the premises one week before first moving to Alert Level 3, roof repairs, and other miscellaneous repairs.

The Statement of Financial Position (page 36) shows, although accumulated funds have increased, there has been a decrease in specific reserves from \$1,660,039 in 2019 to \$1,646,920.

The decrease in the General Cash Fund reserve resulted from the need to draw upon unallocated cash reserves to offset the loss of revenue due to COVID-19.

Although Stage 1 of the earthquake strengthening work on the church was all carried out in the 2020 financial year, the balance in the Church Restoration Cash Fund reserve had increased at year end on what it had been in 2019 due to the costs being more than offset by donations and grants received during the year. This was a remarkable effort, and a big word of thanks must go to everyone involved. The reserve balance of \$48,476 does not include any donations that were made on the condition that Stage 2 proceeds. These donations are recorded as a liability until Stage 2 proceeds, at which point they are recognised as income.

Lease revenue from the café is allocated between The Link and the church. The first \$10,000 received during the year is allocated to The Link in lieu of the revenue foregone because there is now one less room available to hire. The remainder of the annual café lease revenue is used to repay the debt incurred when building the café. In a normal year, the balance on hand at year end in the Café Debt Repayment Cash Fund reserve would have been \$10,000; however,

this year, COVID-19 has meant that \$6,250 less revenue was received, resulting in a closing balance of \$3,750 instead.

\$35,000 had been set aside from surpluses in previous years and placed in the Property Refurbishment reserve, in recognition of future refurbishment costs. This is not a cash reserve but, by annually allowing for these future costs, does make it easier to ensure that any surpluses are indeed surpluses, and that they are not overspent. A further \$5,000 from income was added to the reserve in the 2020 financial year but \$6,588 spent on painting and the fitting of blackout blinds, and expensed in the 2020 financial year, has been deducted from the reserve and added to accumulated funds. This left a balance of \$33,412 in the Property Refurbishment reserve.

Details of the movements in individual reserves are shown in the schedules appearing on pages 37 and 38.

While current assets tagged for specific purposes have increased by \$39,020, current assets used for working capital purposes have decreased by \$39,434, leaving a combined decrease in current assets for the year of \$414.

Details of changes in fixed assets are set out in the Summary of Church Property and Equipment (page 38). Capital expenditure of \$130,507 has been spent on fixed assets; \$128,651 relating to re-opening the church, and \$1,856 on various equipment upgrades. The expenditure of \$1,856 on upgrades has been fully charged as a cost against the church's current year's income by way of depreciation, as this was merely replacing existing sundry equipment. A further \$15,000 annual depreciation of the \$300,000 cost of the café has been charged against The Link's income. Thirdly, \$57,925 of the total expenditure spent on the restoration of the church, together with Stage 1 of the earthquake strengthening, has been written off as an impairment loss against the year's combined operating and non-operating income. The \$145,405 closing book value represents the total of all costs that directly related to completing Stage 1, dating back to July 2016.

The \$20,036 increase in total current liabilities is not as bad as it might first appear. If it were not for the \$50,000 conditional donations for Stage 2 received in the current year, the total change would have been a decrease of \$29,964. Providing Stage 2 proceeds, the \$50,000 liability will become income. If you refer to the Statement of Cash Flows (page 31), under Financing Activities, you will see this debt as a source of funds. The \$38,000 use of funds appearing below it represents the \$18,000 conditional grants owing in 2019 becoming unconditional in 2020, plus \$20,000 of the café debt being repaid in January 2020. Current liabilities that relate to day-to-day operations have decreased from \$38,112 to \$36,599.

Due to the effect that COVID-19 has had on the café lease revenue, the current portion of non-current liabilities in the Statement of Financial Position (page 36) has reduced from \$20,000 to \$8,750 (which will be payable in January 2021).

2021 Budget – Church

COVID-19 has made it very difficult to prepare the coming year's budget. There is not just the regular problem of trying to forecast what the next year might bring, there is the added difficulty of trying to predict the impact of something that has not been experienced before in living memory.

Regular offerings have been budgeted to increase by \$12,400 on 2020 actual figures, or about \$7,600 on 2020 budgeted figures. Hopefully, this will be achievable, with the combined effect of the church now being open again plus the vigour and excitement created from the appointment of a new full-time minister after five years with a transitional minister.

Tagged Giving for Stage 2 has been treated as equalling the estimated cost, as Stage 2 will not proceed until the required funding has been received. The \$1,500 monthly Korean Minister subsidy and the \$3,333 monthly Korean Youth Leader 100% subsidy are expected to be received through until June 2021. The COVID-19 Wage Subsidy of \$14,060 has already been received, and the Other Donations of \$15,000 budgeted for 2021 is marginally less than both the 2020 actual and budget figures.

Assuming the rest of the budget is reasonably accurate, it will be necessary to have at least two Special Appeals throughout the year that total \$25,000. Special appeals will essentially be what will be required to break even. The budget proposed, using Special Appeals of \$25,000, assumes the Gross Operating Income will total approximately \$281,000, which compares with an actual Gross Operating Income of \$248,911 in 2020.

Wider Enterprise Contributions should be relatively accurate as most of the expenses have already been invoiced.

Stipends, Salaries & Allowances have been prepared based on the assumption that, for the first four months of the year, there will be one and three-quarters full-time Ministers, and for the remaining eight months, there will be two full-time Ministers. Manse rentals have allowed for a \$7,000 increase on 2020. Other costs are estimated to remain similar to 2020.

Administration costs have been budgeted to change very little on those used for the 2020 budget.

Property costs for 2021 are forecast to change little overall from those budgeted for 2020. While Caretaking Buildings & Grounds and Gas & Electricity expenses are expected to increase in 2021, Property Repairs & Maintenance are assumed to be tightly restrained.

The church Net Operating Cash Deficit is forecast to be -\$57,416 in 2021, down from the deficit of -\$71,498 budgeted for 2020.

2021 Budget – The Link

The Link's gross income has been forecast using the assumption that, apart from the six weeks that were spent in Alert Level 2 earlier this year, the entire year will be spent in Alert Level 1. The signs are relatively positive, after two months into the 2021 financial year, gross income is about \$5,600 behind what had been budgeted for the same period last year.

2021 gross annual income has been forecast to be \$179,000, which is \$21,000 less than that budgeted for 2020 and \$39,000 more than that earned in 2020.

The Link Operating Expenditure is forecast to remain relatively unchanged from that used for the 2020 budget (ie, \$126,270 for 2021 compared with \$127,466). The 2021 budget is about \$2,400 more than what was spent in 2020.

The Link Net Cash Operating Surplus is forecast to decrease from \$72,534 in 2020 to \$57,416 for 2021.

2021 Budget – Combined

The Church and The Link Net Cash Operating Surplus combined is forecast to break even.

The capital expenditure is anticipated to exceed the cash received for these purposes in the 2021 year by \$42,250 but we currently hold cash reserves that offset this shortfall.

Adoption of Financial Statements

Parish Council and the Church Treasurer are pleased to present the financial report for the year ended 30 June 2020, for St Andrew's Presbyterian Church – Hamilton, for adoption by the congregation.

Signed _____ Fraser Annals, Treasurer

Date _____

Signed _____ Elaine Riddell, Parish Clerk

Date _____

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Statement of Cash Flows
for the year ended 30 June 2020

	2020	2019
	<u>\$</u>	<u>\$</u>
Cash Flows from Operating Activities		
Donations, fundraising, and other similar receipts	330,201	319,400
Receipts from providing goods and services	156,951	220,066
Grants, COVID-19 subsidies	66,118	10,000
Interest, dividends and other investment income receipts	31,425	32,204
Payments related to fundraising	(250)	(643)
Payments related to providing goods and services	(446,391)	(438,698)
Outreach paid	(3,656)	(2,196)
GST	6,582	(10,564)
Other operating receipts	30	0
Net Cash Flows from Operating Activities	<u>141,010</u>	<u>129,569</u>
Cash Flows from Investing Activities		
Proceeds from sale of property, plant and equipment	40	0
Payment for property, plant and equipment	(145,080)	(25,938)
Other cash items from investing activities	0	0
Net Cash Flows from Investing Activities	<u>(145,040)</u>	<u>(25,938)</u>
Cash Flows from Financing Activities		
Receipts from financing activities	50,000	18,000
Payments for financing activities	(38,000)	(32,500)
Net Cash Flows from Financing Activities	<u>12,000</u>	<u>(14,500)</u>
Net Cash Flows	<u>7,970</u>	<u>89,131</u>
Cash and Cash Equivalents		
Cash and cash equivalents at beginning of period	129,532	40,401
Cash and cash equivalents at end of period	<u>137,502</u>	<u>129,532</u>
Net Increase/(Decrease) in Cash and Cash Equivalents	<u>7,970</u>	<u>89,131</u>

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Statement of Income and Expenditure
for the year ended 30 June 2020

	Church \$	Link \$	2020 Total \$	2019 Total \$
INCOME				
OFFERINGS				
Envelope & Electronic Offerings	144,527		144,527	145,276
Loose Offerings	9,953		9,953	10,834
Total "Offerings"	154,480	0	154,480	156,110
DONATIONS & GRANTS				
Tagged Giving - for Church Restoration	101,379		101,379	52,385
Tagged Giving - for Other Capital Expenditure	0		0	18,020
Grants Received - for Church Restoration	35,391		35,391	0
Legacies & Bequests - Specific Purpose	0		0	0
A) Funds for Non-Operating Purposes	136,770	0	136,770	70,405
Korean Music & Youth	36,498		36,498	41,600
Korean Minister Subsidy	18,000		18,000	18,000
Other Donations	14,776	317	15,093	16,447
Special Appeals	0		0	11,000
COVID Wage Subsidy	21,089	7,030	28,119	0
Tagged Giving - for Other Operating Expenditure	431		431	0
Family Support Pledges	1,000		1,000	1,200
Other Outreach	177		177	626
B) Funds for Other Purposes	91,971	7,347	99,318	88,873
Total "Donations & Grants"	228,741	7,347	236,088	159,278
COMBINED OFFERINGS, DONATIONS, ETC	383,221	7,347	390,568	315,388
OTHER INCOME				
Use of Premises	0	129,891	129,891	184,196
Café Lease	13,750	10,000	23,750	27,500
Catering	800		800	0
Fundraising, Church Fair, etc	3,565		3,565	2,610
Sundry Income	0		0	470
Interest Earned	3,274		3,274	1,417
Total "Other Income"	21,389	139,891	161,280	216,193
Gross Income	404,610	147,238	551,848	531,581
Deduct Non-Operating Income				
A) Funds for Non-Operating Purposes	(136,770)	0	(136,770)	(70,405)
B) Funds for Other Purposes	169	0	169	(1,600)
Total "Other Income"	(19,098)	0	(19,098)	(18,914)
	(155,699)	0	(155,699)	(90,919)
GROSS OPERATING INCOME	248,911	147,238	396,149	440,662

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Statement of Income and Expenditure
for the year ended 30 June 2020

	Church \$	Link \$	2020 Total \$	2019 Total \$
GROSS OPERATING INCOME	248,911	147,238	396,149	440,662
OPERATING EXPENDITURE				
Wider Enterprise Contributions	18,891	0	18,891	18,412
Stipends, Salaries & Allowances	232,213	62,154	294,367	293,721
Administration	23,637	7,383	31,020	31,746
Property	33,642	54,322	87,964	82,034
Cash Operating Expenses	308,383	123,859	432,242	425,913
NET CASH OPERATING SURPLUS (DEFICIT)	(59,472)	23,379	(36,093)	14,749
Deduct Depreciation	1,856	15,000	16,856	23,000
NET OPERATING SURPLUS (DEFICIT)	(61,328)	8,379	(52,949)	(8,251)
NON-OPERATING ADJUSTMENTS				
Non-Operating Income	155,699	0	155,699	90,919
Property Refurbishment Provision	(1,000)	(4,000)	(5,000)	(5,000)
Impairment Loss	(57,925)	0	(57,925)	0
NET SURPLUS (DEFICIT)	35,446	4,379	39,825	77,668
For Appropriation				

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Statement of Operating Expenditure
for the year ended 30 June 2020

	Church \$	Link \$	2020 Total \$	2019 Total \$
PCANZ Assembly Assessment	12,161	0	12,161	14,110
Presbytery Assessment	3,073	0	3,073	2,476
Chaplaincy	2,000	0	2,000	0
Presbyterian Support - "Guardian Angel"	1,000	0	1,000	1,200
Other Outreach Projects	657	0	657	626
Wider Enterprise Contributions	18,891	0	18,891	18,412
Stipends	100,224	0	100,224	99,433
Beneficiary Fund Contributions	2,953	0	2,953	2,898
Car Running Reimbursements	890	0	890	1,435
Reimbursing Allowances and Study Leave accrual	4,865	0	4,865	4,901
Supervision	700	0	700	300
House Rentals	43,385	0	43,385	39,860
Accident Insurance	260	0	260	388
Ministers	153,277	0	153,277	149,215
Korean Children & Youth	36,667	0	36,667	40,000
Link Manager and Casual Staff	0	62,002	62,002	62,590
Organists' Payments	1,650	0	1,650	2,250
Accident Insurance	187	152	339	388
Clerical Assistance and Staff Training	40,432	0	40,432	39,278
Support Personnel	78,936	62,154	141,090	144,506
Total Stipends, Salaries & Allowances	232,213	62,154	294,367	293,721
Library Books	0	0	0	133
Christian Education	0	0	0	220
Sundry	969	0	969	923
Printing & Stationery	6,363	807	7,170	7,363
Computer	5,648	2,474	8,122	8,331
Telephones	2,160	720	2,880	3,060
Social & General	500	0	500	1,030
Korean Activities	7,366	0	7,366	6,639
Consumables	0	1,510	1,510	1,729
Hospitality	0	1,564	1,564	2,034
Bad and Doubtful Debts	0	308	308	0
Bank Fees	100	0	100	114
Fundraising Expenses	250	0	250	0
Promotion	281	0	281	170
Administration	23,637	7,383	31,020	31,746
Property Repairs & Maintenance	4,107	8,607	12,714	2,951
Security	881	1,291	2,172	3,033
Caretaking Buildings & Grounds	15,825	27,056	42,881	44,595
Rates	1,185	2,665	3,850	3,415
Refuse	425	849	1,274	1,314
Organ Maintenance	371	0	371	0
Insurance	9,329	7,501	16,830	17,915
Equipment	106	213	319	360
Gas & Electricity	1,413	6,140	7,553	8,451
Property	33,642	54,322	87,964	82,034
TOTAL EXPENDITURE	308,383	123,859	432,242	425,913

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Statement of Appropriation of Income
for the year ended 30 June 2020

		2020 \$	2019 \$
NET SURPLUS (DEFICIT) BEFORE APPROPRIATIONS		39,825	77,668
Income Movements in Reserves	Schedule		
Tagged Giving - Restoration Cash Fund	C	(101,379)	(52,385)
Tagged Grants - Restoration Cash Fund	C	(35,391)	0
Tagged Giving - re Suspensory Loan repayments	A	0	(17,500)
Tagged Giving - Other Capital Expenditure	A	0	(520)
Tagged Giving - Korean Children & Youth	A	(36,498)	(41,600)
Korean Minister Subsidy	A	(18,000)	(18,000)
COVID Wage Subsidy	A	(28,119)	0
Tagged Giving - Other Operating Expenditure	A	(431)	0
Family Support Pledges	A	(1,000)	(1,200)
Other Outreach	A	(177)	(626)
Café Lease - allocated for Loan repayments	D	(13,750)	(17,500)
Tagged Fundraising - Restoration Cash Fund	C	(2,074)	0
Interest Earned - General Cash Fund	A	(197)	(41)
Interest Earned - Restoration Cash Fund	C	(2,278)	(319)
Interest Earned - Phyllis Jolly Trust Cash Fund	G	(799)	(1,054)
Korean Children & Youth expenditure	A	36,667	40,000
Korean Minister Subsidy Applied	A	18,000	18,000
COVID Wage Subsidy Applied	A	28,119	0
Tagged Giving - for Other Operating Expenditure Applied	A	431	0
Family Support	A	1,000	1,200
Other Outreach	A	177	626
		(155,699)	(90,919)
Capital Movements in Reserves			
Cafe Project Costs	B	0	0
Suspensory Loan repayments	A	0	17,500
Church Restoration Expenditure	C	128,651	2,399
Property Refurbishment Expenditure	E	6,588	0
Café Debt Repayment - Prior-Period Adjustment	D	0	(7,500)
Café Debt Repayment	D	20,000	15,000
General Cash Fund net (deposits) withdrawals	A	17,780	(14,194)
Café Fund balance transfer to General Fund	B	0	18
Grants in Advance	C	0	0
		173,019	13,223
NET SURPLUS (DEFICIT) AFTER APPROPRIATIONS		57,145	(28)
Transferred to Accumulated Funds			

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Statement of Movements in Reserves
for the year ended 30 June 2020

	2020	2019
	\$	\$
Schedule A – General Cash Fund Reserve		
Balance at 1 July	19,001	2,628
Tagged Giving - re Suspensory Loan repayments	0	17,500
Tagged Giving - Other Capital Expenditure	0	520
Tagged Giving - Korean Children & Youth	36,498	41,600
Korean Minister Subsidy	18,000	18,000
COVID Wage Subsidy	28,119	0
Tagged Giving - Other Operating Expenditure	431	0
Family Support Pledges	1,000	1,200
Other Outreach	177	626
Interest Earned	197	41
	<u>103,423</u>	<u>82,115</u>
Korean Children & Youth expenditure	(36,667)	(40,000)
Korean Minister Subsidy Applied	(18,000)	(18,000)
COVID Wage Subsidy Applied	(28,119)	0
Tagged Giving - for Other Operating Expenditure Applied	(431)	0
Family Support	(1,000)	(1,200)
Other Outreach	(177)	(626)
Expenditure - Suspensory Loan repayments	0	(17,500)
Transfer from Café Cash Fund	0	18
Transfers from (to) Working Capital	(17,780)	14,194
Balance at 30 June 2020	<u>1,249</u>	<u>19,001</u>
Schedule B – Cafe Cash Fund Reserve		
Balance at 1 July	<u>0</u>	<u>18</u>
	0	18
Transfer to General Reserve	0	(18)
Balance at 30 June 2020	<u>0</u>	<u>0</u>
Schedule C – Church Restoration Cash Fund Reserve		
Balance at 1 July	36,005	(14,300)
Donations (unconditional at balance date)	101,379	52,385
Grants (unconditional at balance date)	35,391	0
Fundraising	2,074	0
Donations and Grants (conditional at balance date)	50,000	18,000
Interest	2,278	319
	<u>227,127</u>	<u>56,404</u>
Payments for Restoration - Current year	(128,651)	(2,399)
Conditional Receipts disclosed as a Liability	(50,000)	(18,000)
Balance at 30 June 2020	<u>48,476</u>	<u>36,005</u>
Schedule D – Café Debt Repayment Cash Fund Reserve		
Balance at 1 July	10,000	0
Café Lease revenue - Prior-Period Adjustment	0	7,500
Café Lease revenue	13,750	17,500
	<u>23,750</u>	<u>25,000</u>
Less Café Debt Repayment	(20,000)	(15,000)
Balance at 30 June 2020	<u>3,750</u>	<u>10,000</u>

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Statement of Movements in Reserves
for the year ended 30 June 2020

	2020	2019
	\$	\$
Schedule E – Property Refurbishment Reserve		
Balance at 1 July	35,000	30,000
Provision - Current Year	5,000	5,000
	<u>40,000</u>	<u>35,000</u>
Fit Black-out Blinds	(998)	
Painting Exterior of "The Link" Window Frames and Doors	(5,590)	
Less Refurbishment Expenditure	<u>(6,588)</u>	0
Balance at 30 June 2020	<u><u>33,412</u></u>	<u><u>35,000</u></u>
Schedule F – Revaluation Reserve		
Balance at 1 July	1,560,033	1,560,033
Change in Valuation	0	0
Balance at 30 June 2020	<u><u>1,560,033</u></u>	<u><u>1,560,033</u></u>
Schedule G – Phyllis Jolly Trust		
Balance at 1 July	30,779	29,725
Interest	799	1,054
	<u>31,578</u>	<u>30,779</u>
Less Trust Distributions	0	0
Balance at 30 June 2020	<u><u>31,578</u></u>	<u><u>30,779</u></u>

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Summary of Church Property and Equipment
for the year ended 30 June 2020

	Book Value 2019	Additions	Depreciation	Impairment	Revaluation	Book Value 2020
	\$	\$	\$	\$	\$	\$
Land	1,590,000					1,590,000
Buildings						
Church	1,400,000					1,400,000
The Link	2,850,000					2,850,000
Contents & Organ	925,574					925,574
Fixtures & Equipment	11,108	1,856	(1,856)			11,108
The Kirk Café	270,000	0	(15,000)			255,000
Church Restoration	74,679	128,651		(57,925)		145,405
	<u>7,121,361</u>	<u>130,507</u>	<u>(16,856)</u>	<u>(57,925)</u>	<u>0</u>	<u>7,177,087</u>

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Statement of Accounting Policies
for the year ended 30 June 2020

Basis of Preparation:

St Andrew's Presbyterian Church - Hamilton has elected to report using a 'Public Benefit Entity - Simple Format Reporting - Accrual (Not For Profit)' format 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 Financial Performance Report are reported using the accrual basis of accounting. The Financial 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, Church building, organ and all 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), the Church building and all contents is \$8,601,600.

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

Expenditure related to the church restoration has been written down to the cost of completing Stage 1 of the earthquake strengthening work.

Depreciation and Impairment Charges:

The costs of fixed assets are allocated over the assets' estimated useful lives by way of an annual charge for depreciation being deducted from Operating Income. Expenditure which does not create a new or improved asset, but is more significant in nature than for regular repairs or maintenance, is charged as an impairment loss and is deducted from Operating and Non-Operating Income.

Contingent Liability:

Stage 1 of earthquake strengthening work on the Church building has now been completed, which has allowed the Church building to be re-opened for use. Stage 2, which will increase the building to 67% of New Building Standard, is expected to be completed within the next 12 months. Precise costings for this second stage are still to be prepared, however, these costs could total approximately \$200,000.

COVID-19:

New Zealand has been impacted by the global pandemic, COVID-19. The country adopted Alert Level 3 on 23 March 2020, before moving to Alert Level 4 on 26 March 2020. The country then reverted back to Alert Level 3 on 28 April 2020, and to Alert Level 2 on 14 May 2020. Alert Level 1 was achieved on 9 June 2020, and remained at this level through to 30 June 2020.

The various restrictions placed upon people's movements under the various Alert Levels have resulted in reductions in revenue from church offerings, The Link bookings, and lease income from The Kirk Café.

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Statement of Accounting Policies
for the year ended 30 June 2020

Related-Party Loans:

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

Changes in Accounting Policies:

There have been no changes in accounting policies during the financial year. (Last year, Income tagged for either capital, or future operating, purposes was changed from being deducted after first deducting Operating Expenditure, to being deducted before. Revaluations made to land and buildings since 2010 became being shown separately in the Revaluation Reserve rather than being included as part of Accumulated Funds. A separate reserve was created for cash set aside from café lease income to be used to make annual reductions to café debt rather than being included in the General Cash Fund reserve. The provision for Property Refurbishment changed from being shown as a current liability to a non-cash reserve.)

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Financial Review
for the year ended 30 June 2020

I have undertaken a review of the financial accounts of St Andrew's Presbyterian Church - Hamilton for the year ended 30th June 2020. As a result of this review, I am satisfied that the financial statements presented to Parish Council provide a fair view of the operations for the year, and of the financial position as at 30th June 2020.

Signed *Douglas Taylor* Douglas Taylor - FCA (Retired)

Date *15-9-2020*

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON
Parish Membership and Activities Statistics
for the year ended 30 June 2020

Numbers at 30 June	<u>2020</u>	<u>2019</u>
A) Membership		
Church membership	107	104
Elders	9	11
Retired elders	26	26
	<u>142</u>	<u>141</u>
Associate membership	91	87
Total Adult Roll	<u>233</u>	<u>228</u>
Children under 13 years old	9	15
Youth 13 - 17 years old	4	6
Total Children and Youth Roll	<u>13</u>	<u>21</u>
Total Combined Roll	<u>247</u>	<u>249</u>

B) Attendance at Worship

Note: Attendance numbers are based upon the average number of June attendees.
 In 2020, one Sunday was at COVID-19 Alert Level 2 and three Sundays were at Alert Level 1.

Children under 13 years old	9.3	15
Youth 13-17 years old	3.3	6
Adult	72.4	94
	<u>85.0</u>	<u>115</u>

C) Leadership/Staff

Ministry staff (full-time equivalent)	1.75	1.75
Non-ordained staff (full-time equivalent)	1.75	1.75
Volunteers (very active)	58	55

Activities in the Year to 30 June

Services	178	200
Baptisms	1	0
Dedications	0	0
Confirmations/Professions of Faith	0	0
Christian Formation		
Children under 13 years old	9	15
Youth 13-17 years old	3	5
Adult	14	19
Weddings	1	0
Funerals	5	10

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON

**Budgeted Statement of Income and Expenditure
for the year ended 30 June 2021**

	Church	Link	2021	2020	2020
	\$	\$	Total	Actual	Budget
INCOME			\$	\$	\$
OFFERINGS					
Envelope & Electronic Offerings	156,380		156,380	144,527	145,900
Loose Offerings	10,500		10,500	9,953	13,350
Total "Offerings"	<u>166,880</u>		<u>166,880</u>	<u>154,480</u>	<u>159,250</u>
DONATIONS & GRANTS					
Tagged Giving - for Church Restoration	181,500		181,500	101,379	83,600
Tagged Giving - for Other Capital Expenditure	0		0	0	0
Grants Received	0		0	35,391	35,400
Legacies & Bequests - General Purpose	0		0	0	0
A) Funds for Non-Operating Purposes	<u>181,500</u>		<u>181,500</u>	<u>136,770</u>	<u>119,000</u>
Korean Music & Youth	30,000		30,000	36,498	36,498
Korean Minister Subsidy	18,000		18,000	18,000	18,000
Family Support Pledges	1,200		1,200	1,000	1,200
Other Donations	15,000	0	15,000	15,093	15,600
Special Appeals	25,000		25,000	0	9,000
Covid-19 Wage Subsidy	14,060	4,686	18,746	28,119	0
Tagged Giving - for Operating Expenditure	0		0	431	0
Outreach	500		500	177	500
B) Funds for Other Purposes	<u>103,760</u>	<u>4,686</u>	<u>108,446</u>	<u>99,318</u>	<u>80,798</u>
Total "Donations & Grants"	<u>285,260</u>	<u>4,686</u>	<u>289,946</u>	<u>236,088</u>	<u>199,798</u>
COMBINED OFFERINGS, DONATIONS, ETC	<u>452,140</u>	<u>4,686</u>	<u>456,826</u>	<u>390,568</u>	<u>359,048</u>
OTHER INCOME					
Use of Premises	3,750	169,000	172,750	129,891	190,000
Café Lease	15,000	10,000	25,000	23,750	30,000
Catering	0		0	800	0
Fundraising, Church Fair, etc	6,000		6,000	3,565	7,000
Interest Earned	1,500		1,500	3,274	2,800
Sundry Income	600		600	0	0
Total "Other Income"	<u>26,850</u>	<u>179,000</u>	<u>205,850</u>	<u>161,280</u>	<u>229,800</u>
Total Gross Income	<u>478,990</u>	<u>183,686</u>	<u>662,676</u>	<u>551,848</u>	<u>588,848</u>
Deduct Transfers to Reserves for					
Operating Income C/F	0	0	0	169	0
Non-Operating Income	(198,000)	0	(198,000)	(155,868)	(141,800)
GROSS OPERATING INCOME	<u>280,990</u>	<u>183,686</u>	<u>464,676</u>	<u>396,149</u>	<u>447,048</u>
EXPENDITURE					
Wider Enterprise Contributions	22,292	0	22,292	18,891	21,365
Stipends, Salaries & Allowances	253,362	62,760	316,122	294,367	298,054
Administration	26,832	8,870	35,702	31,020	35,632
Property	35,920	54,640	90,560	87,964	90,961
Total Operating Expenditure	<u>338,406</u>	<u>126,270</u>	<u>464,676</u>	<u>432,242</u>	<u>446,012</u>
NET OPERATING CASH SURPLUS/(DEFICIT)	<u>(57,416)</u>	<u>57,416</u>	<u>0</u>	<u>(36,093)</u>	<u>1,036</u>

	Church	Link	2021	2020	2020
	\$	\$	Total	Actual	Budget
	\$	\$	\$	\$	\$
PCANZ Assembly Assessment	14,922	0	14,922	12,161	14,592
Presbytery Assessments	3,670	0	3,670	3,073	3,073
Chaplaincy	2,000	0	2,000	2,000	2,000
Family Support Pledge	1,200	0	1,200	1,000	1,200
Other Outreach Projects	500	0	500	657	500
Wider Enterprise Contributions	22,292	0	22,292	18,891	21,365
Stipends	117,016	0	117,016	100,224	102,491
Beneficiary Fund Contributions	5,079	0	5,079	2,953	2,953
Car Running Reimbursements	1,400	0	1,400	890	1,400
Study Leave accrual	0	0	0	275	0
Library & Entertainment Allowances	5,027	0	5,027	4,590	4,590
Supervision and Review	800	0	800	700	900
House Rentals	50,380	0	50,380	43,385	43,085
Accident Insurance	260	0	260	260	260
Ministers	179,962	0	179,962	153,277	155,679
Korean Music & Youth	30,000	0	30,000	36,667	36,667
Link Manager and Casual Staff	0	62,550	62,550	62,002	62,378
Organists' Payments	2,850	0	2,850	1,650	2,700
Clerical Assistance	40,300	0	40,300	40,294	40,170
Staff Training	60	60	120	138	120
Accident Insurance	190	150	340	339	340
Support Personnel	73,400	62,760	136,160	141,090	142,375
Total Stipends, Salaries & Allowances	253,362	62,760	316,122	294,367	298,054
Library Books	600	0	600	0	600
Christian Education	600	0	600	0	600
Sundry	1,360	320	1,680	969	960
Printing & Stationery	6,750	750	7,500	7,170	7,800
Computer and Data Processing	4,920	2,040	6,960	8,122	9,900
Telephone & Communications	3,240	1,560	4,800	2,880	3,060
Social & General	1,200	0	1,200	500	1,200
Korean Activities	7,800	0	7,800	7,366	6,600
Consumables	0	1,800	1,800	1,510	1,800
Hospitality	0	2,400	2,400	1,564	2,400
Bad and Doubtful Debts	0	0	0	308	0
Bank Fees	112	0	112	100	112
Fundraising Expenses	100	0	100	250	0
Legal	0	0	0	0	0
Promotion	150	0	150	281	600
Administration	26,832	8,870	35,702	31,020	35,632
Property Repairs & Maintenance	1,200	2,400	3,600	12,714	6,300
Fire and Security	850	1,700	2,550	2,172	2,940
Caretaking Buildings & Grounds	18,300	32,000	50,300	42,881	48,800
Rates	1,200	2,700	3,900	3,850	3,871
Refuse	450	900	1,350	1,274	1,350
Organ Maintenance	1,500	0	1,500	371	1,700
Insurance	10,000	7,500	17,500	16,830	17,300
Equipment	120	240	360	319	0
Gas and Electricity	2,300	7,200	9,500	7,553	8,700
Property	35,920	54,640	90,560	87,964	90,961
Total Operating Expenditure	338,406	126,270	464,676	432,242	446,012

ST ANDREWS PRESBYTERIAN CHURCH – HAMILTON

**Budgeted Operating and Capital Cash Flows
for the year ended 30 June 2021**

	Church	Link	2021	2020	2020
	\$	\$	Total	Actual	Budget
	\$	\$	\$	\$	\$
OPERATING BUDGET					
Gross Income	280,990	183,686	464,676	396,149	447,048
Expenses	338,406	126,270	464,676	432,242	446,012
Net Operating Cash Surplus/(Deficit)	(57,416)	57,416	0	(36,093)	1,036
CAPITAL BUDGET					
Tagged Giving - for Church Restoration			181,500	101,379	83,600
Tagged Giving - for Other Capital Expenditure			0	0	0
Grants Received			0	35,391	35,400
Interest Earned			1,500	3,268	2,800
Capital - Debt Raised			17,200	0	0
Café Lease - Church			15,000	13,750	20,000
Capital Receipts			215,200	153,788	141,800
Transfers (from)/to Reserves			(42,250)	7,217	(54,000)
Capital - Debt Repayment			25,950	20,000	38,000
Capital - Sundry			0	1,856	2,000
Capital Improvements - Equip			1,500	0	1,800
Capital - Church Restoration			230,000	128,651	155,000
Capital Payments			215,200	157,724	142,800
Net Capital Cash Surplus/(Deficit)			0	(3,936)	(1,000)
CASH FLOWS					
Net Operating Cash Surplus/(Deficit)			0	(36,093)	1,036
Capital Cash Surplus/(Deficit)			0	(3,936)	(1,000)
Combined Net Cash Surplus/(Deficit)			0	(40,029)	36