

**Grace United Church  
Board of Stewards Meeting – Via ZOOM  
Tuesday, January 25, 2022**

**Present:** Carolyn Scott, Chair, Vicki Leakey, Treasurer, Diane Nuttall, Linda Brooks, Christina Gordon, Eileen Thomson

**Regrets:** Tony Maroni, Denise Wood, Vice Chair

Opening Prayer was led by Carolyn Scott

**Minutes** of the previous meeting, November 23, 2021. Vicky Leakey moved that these minutes be accepted. Seconded by Eileen Thomson. – Carried

Carolyn Scott queried the particulars of our donation to TR Leger School. Vicky offered to research and report at the next meeting.

**Financial Statement:** Financial statement shows a book balance as of December 31, 2021, of \$38,182. Expenses year to date are \$227,323. The funds transferred from Trustee year to date are \$100,000. The Trustee Fund is serving us well and we didn't make a dent in it. For expenses there are a couple of things emerging but there are grants to help cover them. Paul Harding may need to procure a new organ part. The AV Expenses for the new equipment have been approved. The salary increases are marginal. The balance to date for the Mission and Service Fund is \$14,723. The Special Grace Mission Fund name has been changed to Local Missions.

Vicki had a suggestion to generate revenue for the UCW such as using a donation jar for after service coffee.

Motion by Diane Nuttall to accept the Financial Report as presented. Seconded by Christina Gordon – Approved.

**Memorial and Outreach Fund:** There were no donations

**Maintenance:** A furnace replacement is being worked on. A solution for the Pine Street door is being sought.

**Fundscript:** February 13<sup>th</sup> is the deadline for the next Fundscript order. The forms can be obtained from Linda Brooks or Denise Wood.

**Pie Sales:** The last sale brought in \$2,454. The total sales are roughly \$6,000. Some pies are still available. Eileen Thomson will call Tom Currie for the details. Vicki Leakey will make an announcement when she does the greeting.

**New Business:** Possibilities for when the doors open. There could be a social time during the week. There is a suggestion of asking Cheryl O'Leary to conduct a maybe once a month class on decorating cupcakes etc. Money could be generated from selling them and it would provide an opportunity for socializing. We will continue to try and think of different ways to use the building and get people out. As soon as we can start. One idea is to have a soup and bun lunch once a month.

**Motion to Adjourn:** Christina Gordon.

<b>OPERATING RECEIPTS</b>	<b>2021 ANNUAL BUDGET</b>	<b>December</b>	<b>2021 YTD</b>	<b>2020 To Date</b>
Offerings	\$ 100,000	\$ 9,706	\$ 79,757	\$ 79,661
Weddings	\$ -			
Outside Groups	\$ 450	\$ 20	\$ 310	\$ 400
Session Fundraisers				\$ 662
Fund Raisers	\$ 15,000	\$ 2,472	\$ 7,490	\$ 9,714
Tax Rebates	\$ 3,600		\$ 1,196	\$ 2,501
Gov Rebates (CEWS)			\$ 8,983	\$ 17,551
Receptions	\$ -			
Transferred from Trustees	\$ 74,000	\$ 20,000	\$ 80,000	\$ 32,500
Investment Proceeds	\$ 20,000		\$ 20,000	\$ 27,500
Messy Church	\$ 1,050			
Broadview	\$ 200	\$ 125	\$ 175	\$ -
Estate/Misc/Tech		\$ 261	\$ 15,043	\$ 10,868
<b>Total Operating Receipts</b>	<b>\$ 214,300</b>	<b>\$ 32,584</b>	<b>\$ 212,954</b>	<b>\$ 181,357</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>December</b>	<b>YTD</b>	<b>To Date</b>
Mission & Service Fund	\$ 10,000	\$ 2,127	\$ 14,723	\$ 8,189
Special Grace Missions	\$ 2,000		\$ 1,795	\$ 2,280
		\$ 2,065	\$ 2,105	\$ 3,685
<b>Total Mission Receipts</b>	<b>\$ 12,000</b>	<b>\$ 4,192</b>	<b>\$ 18,623</b>	<b>\$ 14,154</b>
<b>Total Receipts</b>	<b>\$ 226,300</b>	<b>\$ 36,776</b>	<b>\$ 231,577</b>	<b>\$ 195,511</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>December</b>	<b>YTD</b>	<b>To Date</b>
Personnel	\$ 131,450	\$ 12,158	\$ 136,884	\$ 88,931
Office	\$ 8,950	\$ 2,577	\$ 11,104	\$ 9,602
Maintenance	\$ 56,000	\$ 2,877	\$ 41,302	\$ 47,673
Capital Projects	\$ -			
Congregation Expenses	\$ 7,050		\$ 5,841	\$ 6,433
Session	\$ 4,400	\$ 457	\$ 1,767	\$ 2,703
Messy Church	\$ 750			\$ 98
Stewardship	\$ 5,700	\$ 81	\$ 11,742	\$ 7,679
Total Mission Expense	\$ 12,000	\$ 4,287	\$ 18,683	\$ 14,054
<b>Total Expenses</b>	<b>\$ 226,300</b>	<b>\$ 22,437</b>	<b>\$ 227,323</b>	<b>\$ 177,173</b>

<b>Misc:</b>	Operating Receipts to Date	\$ 231,577
<b>AV Team = \$ 14,000.</b>	Operating Expenses to Date	\$ 227,323
<b>Reversed Chqs = \$ 793</b>	Receipts less Expenses	\$ 4,254
<b>Parking Rebate = \$250</b>	AV Revenue to be spent in 2022	-\$ 14,000.00
<b>Total = \$ 15,043</b>	Operating Deficit	-\$ 9,746.00
	<b>Bank Balance December 31, 2020</b>	<b>\$ 33,928</b>
	<b>Bank Balance</b>	<b>\$ 38,182</b>
	Overdraft (Limit \$20,000)	
	<b>Book Balance, December 31, 2021</b>	<b>\$ 38,182</b>

Bank balance to this  
date in 2020

\$ 33,928

**Grace United Church  
Board of Stewards  
Monday March 21, 2022**

**Present:** Denise Wood, Chair, Vicki Leakey, Treasurer, Linda Brooks, Carolyn Scott, Christina Gordon, Diane Nuttall, Secretary

**Regrets:** Eileen Thomson, Shirley Clark

**Opening Prayer** was led by Vicki Leakey

**Election of Officers** was conducted by Carolyn Scott, Past President.

Those elected were:

Chair: Denise Wood

Vice Chair: vacant for the time being

Secretary: Diane Nuttall

**Greetings:** Newly elected chair Denise Wood welcome all to the first in-person meeting since February 2020.

**Approval of the agenda:** Linda Brooks moved that the agenda be accepted with the addition of Fundsript. Seconded by Christina Gordon. Carried.

**Minutes of the previous meeting** held on January 25, 2022.

Vicki Leakey moved that these minutes be accepted. Seconded by Carolyn Scott. Carried.

**Financial Statement and Budget:** The book balance as of February 28, 2022 was \$24,985. Offerings to the end of February 2022 were up \$1000 compared to the same time last year. \$10,604. of the \$14,000 A/V budget has been spent.

Vicki Leakey moved that this Financial Statement be accepted. Seconded by Linda Brooks. Carried.

**Special Grace Missions (fund):** There were no new requests.

We are waiting for further information from the TR Leger request. When received, Vicki will email the committee members.

**Fundsript:** The church has earned \$533.64 to date, mainly from a large Christmas order.

When the order is small, the charges are more than the earnings.

More participants and large orders are needed to be profitable.

People can do online orders themselves, by first contacting Laurie Cadue to get the code that allows them to do it online.

There will be a presentation during church on March 27 to draw attention to Fundsript. Someone will be at the back of the church after the service to give one-on-one help with the program.

In order to have the cards received in time for Easter gift giving, orders will be due by April 3<sup>rd</sup>, with delivery on April 10<sup>th</sup>.

**Fundraising:** Now that Covid restrictions are lifting, it is time to think about fundraising. Prior to Covid there were many individuals/groups interesting in performing in a fundraising capacity: The Merry Minstrels, Cliff Edwards, Bob Birtch, Chris Murphy and Turpin's Trail, and Paul Harding who is always willing to coordinate an event. Other possibilities were Dalia (a writer), the rental of the auditorium for yoga, a hymn sing, spring and summer markets, a cake auction, and soup and bun lunches.

We will plan on having a soup and bun lunch on May 1<sup>st</sup> after church. Planning will take place at our next Steward's meeting.

**Next meeting:** Tuesday April 26 at 2:00 pm

Note: Future meetings will be held on the fourth Tuesday of the month.

**Motion to adjourn:** Vicki Leakey

<b>OPERATING RECEIPTS</b>	<b>2021 ANNUAL BUDGET</b>	<b>January</b>	<b>2022 YTD</b>	<b>2021 YTD</b>
Offerings	\$ 88,473	\$ 4,840	\$ 4,840	\$ 3,626
Weddings	\$ -		\$ -	
Outside Groups	\$ 400		\$ -	\$ 250
Session Fundraisers			\$ -	
Fund Raisers	\$ 14,900	\$ 48	\$ 48	\$ 36
Tax Rebates	\$ 2,500		\$ -	
Gov Rebates (CEWS)			\$ -	
Receptions	\$ 400		\$ -	
Transferred from Trustees	\$ 90,000		\$ -	
Investment Proceeds	\$ 20,000		\$ -	
Messy Church	\$ 500		\$ -	
Broadview			\$ -	
Estate/Misc/Tech	\$ 5,000		\$ -	\$ 250
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 4,888</b>	<b>\$ 4,888</b>	<b>\$ 4,162</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>			<b>YTD</b>
Mission & Service Fund	\$ 12,000	\$ 1,655	\$ 1,655	\$ 896
Special Grace Missions	\$ 2,500	\$ 25	\$ 25	\$ 157
			\$ -	\$ 40
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 1,680</b>	<b>\$ 1,680</b>	<b>\$ 1,093</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 6,568</b>	<b>\$ 6,568</b>	<b>\$ 5,255</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>			<b>YTD</b>
Personnel	\$ 141,673	\$ 13,154	\$ 13,154	\$ 11,370
Office	\$ 11,000	\$ 724	\$ 724	\$ 922
Maintenance	\$ 52,800	\$ 3,865	\$ 3,865	\$ 3,461
Capital Projects			\$ -	
Congregation Expenses	\$ 6,200	\$ 225	\$ 225	
Session	\$ 4,850	\$ 125	\$ 125	
Messy Church			\$ -	
Stewardship	\$ 5,650	\$ 1,848	\$ 1,848	\$ 106
Total Mission Expense	\$ 14,500	\$ 1,680	\$ 1,655	\$ 1,054
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 21,621</b>	<b>\$ 21,596</b>	<b>\$ 16,913</b>

<b>AV Team Balance in operating</b> <b>Carried forward \$ 14,000.00</b> <b>Less (1,848.00)</b>	Operating Receipts to Date	\$ 6,568
	Operating Expenses to Date	\$ 21,596
	Receipts less Expenses	-\$ 15,028
<b>Balance \$ 12,152.00</b>	AV Revenue to be spent in 2022	-\$ 12,152
	Operating Deficit	-\$ 27,180
<b>Bank Balance December 31, 2021</b>		<b>\$ 38,184</b>
<b>Bank Balance</b>		<b>\$ 23,156</b>
Overdraft (Limit \$20,000)		
<b>Book Balance, December 31, 2021</b>		<b>\$ 23,156</b>

Bank balance to this date in 2021  
\$22,269

	<b>2022 ANNUAL BUDGET</b>	<b>February</b>	<b>2022 YTD</b>	<b>2021 YTD</b>
<b>OPERATING RECEIPTS</b>				
Offerings	\$ 88,473	\$ 5,358	\$ 10,198	\$ 9,226
Weddings	\$ -			
Outside Groups	\$ 400	\$ 20	\$ 20	\$ 250
Session Fundraisers				
Fund Raisers	\$ 14,900	\$ 474	\$ 522	\$ 223
Tax Rebates	\$ 2,500			
Gov Rebates (CEWS)				
Receptions	\$ 400			
Transferred from Trustees	\$ 90,000			
Investment Proceeds	\$ 20,000	\$ 20,000	\$ 20,000	
Messy Church	\$ 500			
Broadview	\$ -			
Estate	\$ 5,000			
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 25,852</b>	<b>\$ 30,740</b>	<b>\$ 9,699</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>February</b>		<b>YTD</b>
Mission & Service Fund	\$ 12,000	\$ 1,171	\$ 2,826	\$ 1,607
Local Missions	\$ 2,500	\$ 20	\$ 45	\$ 265
Community Kitchen		\$ 1,000	\$ 1,000	\$ 40
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 2,191</b>	<b>\$ 3,871</b>	<b>\$ 1,912</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 28,043</b>	<b>\$ 34,611</b>	<b>\$ 11,611</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>February</b>		<b>YTD</b>
Personnel	\$ 141,673	\$ 11,673	\$ 24,828	\$ 21,858
Office	\$ 11,000	\$ 779	\$ 1,502	\$ 1,518
Maintenance	\$ 52,800	\$ 3,622	\$ 7,486	\$ 6,327
Capital Projects	\$ -			
Congregation Expenses	\$ 6,200			
Session	\$ 4,850	\$ 194	\$ 544	
Messy Church	\$ -			
Stewardship	\$ 5,650	\$ 8,756	\$ 10,604	\$ 106
Total Mission Expense	\$ 14,500	\$ 2,191	\$ 2,846	\$ 1,972
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 27,215</b>	<b>\$ 47,810</b>	<b>\$ 31,781</b>
<b>AV Team Balance in operating</b>	Operating Receipts to Date		\$ 34,611	
<b>Carried forward \$ 14,000.00</b>	Operating Expenses to Date		\$ 47,810	
<b>Less (10,604.00)</b>	Receipts less Expenses		<b>-\$ 13,199</b>	
<b>Balance \$ 3,397.00</b>	<b>Bank Balance December 31, 2021</b>		<b>\$ 38,184</b>	
	<b>Bank Balance</b>		<b>\$ 24,985</b>	
	Overdraft (Limit \$20,000)			
	<b>Book Balance, February 28, 2022</b>		<b>\$ 24,985</b>	

**Bank balance to this date in 2021 \$ 13,758**

**Grace United Church  
Board of Stewards  
Monday April 26, 2022**

**Present:** Denise Wood, Chair, Vicki Leakey, Treasurer, Christina Gordon, Shirley Clark, Eileen Thomson, Linda Brooks, Diane Nuttall, Secretary

**Opening prayer** was led by Denise Wood.

**Minutes of the previous meeting** held on March 21, 2022.

Linda Brooks moved that these minutes be accepted. Seconded by Shirley Clark. Carried.

**Business arising from the minutes:** As moved at the Official Board meeting of March 24, 2022 we will not be having a soup and bun lunch on May 1<sup>st</sup>. As well, the Stewards decided to delay the cake auction until there were more attending church to participate in the auction.

**Financial Statement:** Treasurer, Vicki Leakey reported that to date this year offerings and Mission and Service givings are up from last year, while the transfer from the Trustees has remained the same. There was an estate donation of \$15,000 that was deposited in the Operating Budget.

The Stewardship expense of \$10,604 was for the AV Team.

The bank balance as of March 31, 2022 was \$27,521.

Vicki Leakey moved that this report be accepted. Seconded by Eileen Thomson carried.

**Local Missions:** Vicki Leakey had gotten more information from T.R. Leger re their donation request. Moved by Vicki Leakey that a donation of \$200 be given to TR Leger School to support a bursary to assist a student who is continuing their education in a trades program. Seconded by Linda Brooks. Carried.

Secretary Diane Nuttall will draft a letter to send with the cheque.

During the Christmas season gift cards were donated by individuals and given to Laurie Cadue to distribute as needed. Since Laurie received no requests for these cards, they were given to the Gananoque Police to distribute where they saw a need.

Moved by Eileen Thomson that private donations of gift cards that have been receipted be given to the Gananoque Police Services if requested. Seconded by Christina Gordon. Carried.

**New Business:**

Fundraising: Cliff Edwards is interested in helping to plan fundraising concerts for the church.

Paul Harding is also interested, but is busy until the fall.

Any concerts that are held in the church would compete with local venues.

We need to hold activities that would be of interest to young people.

Chuck Galway has offered to host a golf tournament at his Golf Club.

Fundscrip: More people are placing their own orders.

Fundscrip information including the church code should be put on Facebook.

Pie making has started again. They are hoping to accumulate 200 pies in order to have a pie sale in late June/early July.

**Motion to adjourn:** Shirley Clark

**Next meeting:** Tuesday May 24, 2022 at 2:00 pm.

This will be the last meeting before the summer break unless something comes up.



<b>OPERATING RECEIPTS</b>	<b>2022 ANNUAL BUDGET</b>	<b>March</b>	<b>2022 YTD</b>	<b>2021 YTD</b>
Offerings	\$ 88,473	\$ 5,743	\$ 15,941	\$ 14,737
Weddings	\$ -			
Outside Groups	\$ 400		\$ 20	\$ 250
Session Fundraisers				
Fund Raisers	\$ 14,900		\$ 522	\$ 1,161
Tax Rebates	\$ 2,500			
Gov Rebates (CEWS)				
Receptions	\$ 400			
Transferred from Trustees	\$ 90,000		\$ 20,000	\$ 20,000
Investment Proceeds	\$ 20,000			
Messy Church	\$ 500			
Broadview	\$ -			
Estate/Misc	\$ 5,000	\$ 15,076	\$ 15,076	\$ 250
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 20,819</b>	<b>\$ 51,559</b>	<b>\$ 36,398</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>March</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Mission & Service Fund	\$ 12,000	\$ 1,392	\$ 4,218	\$ 2,938
Local Missions **	\$ 2,500	\$ 158	\$ 202	\$ 468
Community Kitchen			\$ 1,000	\$ 40
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 1,550</b>	<b>\$ 5,420</b>	<b>\$ 3,446</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 22,369</b>	<b>\$ 56,979</b>	<b>\$ 39,844</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>March</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Personnel	\$ 141,673	\$ 11,851	\$ 36,679	\$ 32,940
Office	\$ 11,000	\$ 814	\$ 2,316	\$ 2,475
Maintenance	\$ 52,800	\$ 4,978	\$ 12,464	\$ 10,259
Capital Projects	\$ -			
Congregation Expenses	\$ 6,200		\$ 425	
Community Kitchen		\$ 522	\$ 522	
Session	\$ 4,850	\$ 300	\$ 419	\$ 116
Messy Church	\$ -			
Stewardship	\$ 5,650	-\$ 25	\$ 10,579	\$ 240
Total Mission Expense	\$ 14,500	\$ 1,392	\$ 4,238	\$ 3,505
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 19,832</b>	<b>\$ 67,642</b>	<b>\$ 49,535</b>

AV Team Balance in operating	
Carried forward \$ 14,000.00	
Less (10,604.00)	
Balance \$ 3,397.00	

Operating Receipts to Date	\$ 56,979
Operating Expenses to Date	\$ 67,642
Receipts less Expenses	-\$ 10,663
<b>Bank Balance December 31, 2021</b>	<b>\$ 38,184</b>
<b>Bank Balance</b>	<b>\$ 27,521</b>
Overdraft (Limit \$20,000)	
<b>Book Balance, March 31, 2022</b>	<b>\$ 27,521</b>

Bank balance to this date in 2021 \$ 24,237

**Grace United Church  
Board of Stewards  
Monday May 24, 2022**

**Present:** Denise Wood, Chair, Vicki Leakey, Treasurer, Christina Gordon, Linda Brooks, Eileen Thomson, Shirley Clark, Diane Nuttall, Secretary.

**Greeting and Opening Prayer:** Denise Wood, Chair, welcomed all to the meeting and led with an opening prayer.

**Approval of the agenda:** Duties and responsibilities of Stewards and offering counting were added to the agenda. Shirley Clark moved that the agenda be approved with these additions. Seconded by Linda Brooks. Carried.

**Minutes of the previous meeting** held on April 26, 2022.

Vicki Leakey moved that these minutes be accepted. Seconded by Christina Gordon. Carried.

**Business arising from the minutes:** Summer is a busy time for everyone who would be involved with the golf tournament, including the golf club itself. The golf tournament will probably be held late summer or fall.

**Financial Statement:** Vicki Leakey, Treasurer, had done a comparison of the major operating expenses last year versus this year to date. Increased Stewardship expenses were pie ingredients and envelopes, but especially A/V equipment.

Maintenance increases included water and batteries for the alarm system. The largest increase by far was the large increase in gas for heating.

The offering to date this year is comparable with last year. Typically, offerings decrease through the summer months. It is unknown how they will rebound in the fall.

In May \$30,000 was transferred from Trustees for a total \$50,000 to date this year.

Vicki Leakey will give a "gentle reminder" during church service about contributing to Grace United and the many options available.

Vicki Leakey moved that this report be accepted. Seconded by Eileen Thomson. Carried.

**Reports:**

Special Grace Missions is no longer an option on the church envelopes. This was initially set up in the 1980's as an alternative to Mission and Service givings and was meant for local outreach. Special Grace Missions was combined into the Memorial and Outreach Fund which is used mainly for window replacement. The church still responds to local needs when they arise.

Maintenance: No report. It would be useful if there was a written report from the Committee for our meetings.

Pies for God's Sake: Pie making is continuing twice a month with the next session on June 7<sup>th</sup>.

Fundscrip has raised \$700 to date. There is a reminder in every bulletin and a thank you to those who participate. The invitation code is included in the bulletin. The link to Fundscrip is also on the church's website.

**New Business**

Fundraising tote bags: Denise Wood told us about a folding tote in a pouch that had been a fundraiser at Rev. Takouhi's previous church. The bags fold up and can be put in your purse or pocket. They sold for \$10.00, which some felt was a high price, especially since most people already have several cloth bags. Denise will check on current prices to purchase the bags, which includes first time set up costs.

Counting envelopes after church has been challenging for Stewards since there are so few of us. In the summer months it will be almost impossible to have two Stewards available every Sunday to count. It was decided that for June, July and August we will tell the ushers to put the envelopes in a sealed baggie and put them in the cupboard. Vicki Leakey will come in on Mondays to do the deposit.

Duties and responsibilities of Stewards: In 2019 a revision of the Grace Church handbook was started but never completed. There is now a committee that is revising the handbook. They have given each committee their section of the handbook to update. In looking over the pages that the Stewards were given there are a lot of inconsistencies with what Stewards actually do. This will be a lengthy process and too complicated to complete during this meeting. Vicki Leakey will email Stewards a copy of the original handbook in order to compare it with the new Stewards section that we were given. It was felt that we need not rush to get it done. We can email our comments to the other members of Stewards, hold a special Stewards meeting to discuss it, or even meet with the committee revising the manual. We will see what develops in the coming weeks.

**Next meeting:** To be determined, possibly not until after the summer break.

**Motion to adjourn:** Christina Gordon

	2022		2022	2021
<b>OPERATING RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>April</b>	<b>YTD</b>	<b>YTD</b>
Offerings	\$ 88,473	\$ 5,707	\$ 21,649	\$ 21,802
Weddings	\$ -			
Outside Groups	\$ 400	\$ 75	\$ 95	\$ 250
Session Fundraisers				
Fund Raisers	\$ 14,900	\$ 138	\$ 660	\$ 1,161
Tax Rebates	\$ 2,500			\$ 1,196
Gov Rebates (CEWS)				
Receptions	\$ 400			
Transferred from Trustees	\$ 90,000		\$ 20,000	\$ 20,000
Investment Proceeds	\$ 20,000			
Messy Church	\$ 500			
Broadview	\$ -			
Estate/Misc	\$ 5,000		\$ 15,076	\$ 250
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 5,920</b>	<b>\$ 57,480</b>	<b>\$ 44,659</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>April</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Mission & Service Fund	\$ 12,000	\$ 1,284	\$ 5,502	\$ 4,004
Local Missions **	\$ 2,500	\$ 158	\$ 360	\$ 590
Community Kitchen			\$ 1,000	\$ 40
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 1,442</b>	<b>\$ 6,862</b>	<b>\$ 4,634</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 7,362</b>	<b>\$ 64,342</b>	<b>\$ 49,293</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>April</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Personnel	\$ 141,673	\$ 11,833	\$ 48,511	\$ 44,295
Office	\$ 11,000	\$ 727	\$ 3,044	\$ 3,199
Maintenance	\$ 52,800	\$ 5,952	\$ 18,416	\$ 13,323
Capital Projects	\$ -			
Congregation Expenses	\$ 6,200		\$ 225	
Community Kitchen		\$ 127	\$ 649	
Session	\$ 4,850	\$ 531	\$ 1,149	\$ 216
Messy Church	\$ -	\$ 783		
Stewardship	\$ 5,650	-\$ 25	\$ 11,362	\$ 700
Total Mission Expense	\$ 14,500	\$ 1,442	\$ 5,522	\$ 4,694
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 21,370</b>	<b>\$ 88,879</b>	<b>\$ 66,427</b>

AV Team Balance in operating	
Carried forward \$ 14,000.00	
Less (10,604.00)	
Balance \$ 3,397.00	

Operating Receipts to Date	\$ 64,342
Operating Expenses to Date	\$ 88,879
Receipts less Expenses	-\$ 24,537
<b>Bank Balance December 31, 2021</b>	<b>\$ 38,184</b>
<b>Bank Balance</b>	<b>\$ 13,647</b>
Overdraft (Limit \$20,000)	
<b>Book Balance, April 30, 2022</b>	<b>\$ 13,647</b>

Bank balance to this date in 2021 \$ 16,794

**Grace United Church**  
**Board of Stewards**  
**Wednesday September 14, 2022**

**Present:** Denise Wood Chair, Vicki Leakey Treasurer, Linda Brooks, Christina Gordon, Shirley Clark, Cliff Edwards, Diane Nuttall Secretary

**Regrets:** Eileen Thomson

**Greeting and Opening Prayer:** Denise Wood Chair, welcomed all back after the summer break and led with an opening prayer.

**Minutes of the previous meeting** held on May 24, 2022.

Vicki Leakey moved that these minutes be accepted. Seconded by Shirley Clark. Carried.

**New Board of Stewards Member:** Cliff Edwards has expressed an interest in joining the Board of Stewards. He would like to help in planning fundraising, and in planning events for the future. He is participating in the upcoming Sing a Good Song Concert on October 1st. Cliff says we need to increase the audience for our events both from within the church and within the community. Shirley Clark moved to approve Cliff Edwards as a new member of the Board of Stewards. Seconded by Linda Brooks. Carried.

**Financial Statement:** The most recent Financial Statement available is as of June 30. It shows \$50,000 transferred from the Trustees. However, there has been more transferred since then. There is money in the Trustees funds, but we are using these funds at a faster rate than last year. Not only does money raised go to support Grace Church, but also to Mission and Service, the Refugee Resettlement Group, and for community work.

Vicki Leakey moved that this report be accepted. Seconded by Linda Brooks. Carried.

**Local Missions:** There have been no requests for funds from any local groups.

If someone wants to donate to community outreach, they need to note on the envelope that the money is for "Local Missions".

**Maintenance:** The furnace boiler has been replaced, work on the front door done, and the exit signs upgraded. We have applied for grant money to help with some of these expenses.

**Sunday Counters:** Two counters are assigned to count the offering each Sunday. A schedule is being prepared until the end of November. If on any Sunday there is only one scheduled counter, any Stewards member who is at church can step in and help the lone counter.

**Fundraising:** The Stewards are a small group, so fundraising activities need the help of members from other committees.

With all of our fundraising we need to emphasize that the money raised not only supports Grace Church but also supports community needs. Denise Wood will speak to this when announcing events during church services.

There are several events planned for the fall:

Sing a Good Song concert on October 1<sup>st</sup> is fast approaching. Everyone took tickets, also posters to put up around town. We need to advertise in as many ways as possible. Tickets can be purchased from the church office, after church service, or at the door. We will provide coffee and homemade cookies during intermission.

Magic Show with Christina Kaya, hopefully in November. She has previously done magic shows for children and this would be appropriate for Grace Church. We could also provide craft stations and a snack. It would be a free will offering.

Festive Fair, a popular event, is to be held on Saturday December 3<sup>rd</sup>. It will be with vendor tables. The church will sell pies, lunch, and have a raffle of themed baskets.

Soup and Bun lunches after church are well attended. With a busy fall schedule of events these lunches will be held over until the new year.

Fundscript orders are now being placed by the individual. There were a lot of orders before Christmas last year. To accommodate gift giving this year, a group order will be placed on Sunday November 27<sup>th</sup>. The gift cards would be available for pick-up on December 4<sup>th</sup>, in plenty of time before Christmas.

**Grace United Church Handbook** committee members Marg Worth and Julie Price met with members of Stewards, after the business part of the meeting, to update the Board of Stewards section in the handbook.

**Next meeting:** To be determined

**Motion to adjourn:** Christina Gordon

<b>OPERATING RECEIPTS</b>	<b>2022 ANNUAL BUDGET</b>	<b>May</b>	<b>2022 YTD</b>	<b>2021 YTD</b>
Offerings	\$ 88,473	\$ 7,305	\$ 28,954	\$ 21,802
Weddings	\$ -			
Outside Groups	\$ 400	\$ -	\$ 95	\$ 250
Session Fundraisers				
Fund Raisers	\$ 14,900	\$ 507	\$ 1,167	\$ 1,161
Tax Rebates	\$ 2,500			\$ 1,196
Gov Rebates (CEWS)				
Receptions	\$ 400			
Transferred from Trustees	\$ 90,000		\$ 20,000	\$ 20,000
Investment Proceeds	\$ 20,000	\$ 30,000	\$ 30,000	
Messy Church	\$ 500			
Community Kitchen		\$ 720	\$ 1,720	\$ 40
Broadview	\$ -			
Estate/Misc	\$ 5,000		\$ 15,076	\$ 250
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 38,532</b>	<b>\$ 97,012</b>	<b>\$ 44,699</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>May</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Mission & Service Fund	\$ 12,000	\$ 1,806	\$ 7,308	\$ 4,004
Local Missions **	\$ 2,500	\$ 118	\$ 478	\$ 590
Gananoque Refugee		\$ 1,115	\$ 1,115	
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 3,039</b>	<b>\$ 8,901</b>	<b>\$ 4,594</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 41,571</b>	<b>\$ 105,913</b>	<b>\$ 49,293</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>May</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Personnel	\$ 141,673	\$ 13,324	\$ 61,835	\$ 44,295
Office	\$ 11,000	\$ 2,054	\$ 5,098	\$ 3,199
Maintenance	\$ 52,800	\$ 9,743	\$ 28,159	\$ 13,323
Capital Projects	\$ -			
Congregation Expenses	\$ 6,200	\$ 3,061	\$ 3,285	
Community Kitchen		\$ 140	\$ 789	
Session	\$ 4,850	\$ 111	\$ 1,260	\$ 216
Messy Church	\$ -			
Stewardship	\$ 5,650	\$ 483	\$ 11,846	\$ 700
Total Mission Expense	\$ 14,500	\$ 2,921	\$ 8,443	\$ 4,694
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 31,837</b>	<b>\$ 120,715</b>	<b>\$ 66,427</b>

AV Team Balance in operating	
Carried forward	\$ 14,000.00
Less	(10,604.00)
Balance	\$ 3,397.00

Operating Receipts to Date	\$ 105,913
Operating Expenses to Date	\$ 120,715
Receipts less Expenses	-\$ 14,802
<b>Bank Balance December 31, 2021</b>	<b>\$ 38,184</b>
<b>Bank Balance</b>	<b>\$ 23,382</b>
Overdraft (Limit \$20,000)	
<b>Book Balance, May 31, 2022</b>	<b>\$ 23,382</b>

Bank balance to this date in 2021 \$ 25,518

<b>OPERATING RECEIPTS</b>	<b>2022 ANNUAL BUDGET</b>	<b>June</b>	<b>2022 YTD</b>	<b>2021 YTD</b>
Offerings	\$ 88,473	\$ 7,119	\$ 36,073	\$ 35,038
Weddings	\$ -			
Outside Groups	\$ 400	\$ 75	\$ 170	\$ 250
Session Fundraisers				
Fund Raisers	\$ 14,900	\$ 1,929	\$ 3,096	\$ 1,198
Tax Rebates	\$ 2,500			\$ 1,196
Gov Rebates (CEWS)				
Receptions	\$ 400			
Transferred from Trustees	\$ 90,000		\$ 20,000	\$ 20,000
Investment Proceeds	\$ 20,000		\$ 30,000	\$ 20,000
Messy Church	\$ 500			
Community Kitchen			\$ 1,720	
Broadview	\$ -			\$ 250
Estate/Misc	\$ 5,000		\$ 15,076	\$ 125
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 9,123</b>	<b>\$ 106,135</b>	<b>\$ 78,057</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>June</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Mission & Service Fund	\$ 12,000	\$ 1,294	\$ 8,602	\$ 6,031
Local Missions **	\$ 2,500	\$ 88	\$ 565	\$ 2,376
Gananoque Refugee(White Gift)		\$ 100	\$ 1,215	\$ 40
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 1,482</b>	<b>\$ 10,382</b>	<b>\$ 8,447</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 10,605</b>	<b>\$ 116,517</b>	<b>\$ 86,504</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>June</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Personnel	\$ 141,673	\$ 13,005	\$ 74,840	\$ 66,768
Office	\$ 11,000	\$ 1,213	\$ 6,036	\$ 4,919
Maintenance	\$ 52,800	\$ 1,467	\$ 29,626	\$ 21,610
Capital Projects	\$ -	\$ 6,858	6858	
Congregation Expenses	\$ 6,200		\$ 3,285	\$ 1,461
Community Kitchen		\$ 898	\$ 1,688	
Session	\$ 4,850	\$ 622	\$ 1,883	\$ 366
Messy Church	\$ -			
Stewardship	\$ 5,650	\$ 1,088	\$ 12,934	\$ 700
Total Mission Expense	\$ 14,500	\$ 1,382	\$ 9,824	\$ 6,858
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 26,533</b>	<b>\$ 146,974</b>	<b>\$ 102,682</b>

AV Team Balance in operating	
Carried forward \$ 14,000.00	
Less (10,870.00)	
Balance \$ 3,130.00	

Operating Receipts to Date	\$ 116,517
Operating Expenses to Date	\$ 146,974
Receipts less Expenses	-\$ 30,457
<b>Bank Balance December 31, 2021</b>	<b>\$ 37,909</b>
<b>Bank Balance</b>	<b>\$ 7,452</b>
Overdraft (Limit \$20,000)	
<b>Book Balance, June 30, 2022</b>	<b>\$ 7,452</b>

Bank balance to this date in 2021 \$ 17,475



<b>OPERATING RECEIPTS</b>	<b>2022 ANNUAL BUDGET</b>	<b>July</b>	<b>2022 YTD</b>	<b>2021 YTD</b>
Offerings	\$ 88,473	\$ 7,233	\$ 43,306	\$ 38,409
Weddings	\$ -			
Outside Groups	\$ 400	\$ 400	\$ 570	\$ 250
Session Fundraisers				
Fund Raisers	\$ 14,900	\$ 752	\$ 3,848	\$ 1,210
Tax Rebates	\$ 2,500			\$ 1,196
Gov Rebates (CEWS)				
Receptions	\$ 400			
Transferred from Trustees	\$ 90,000	\$ 30,000	\$ 50,000	\$ 40,000
Investment Proceeds	\$ 20,000		\$ 30,000	\$ 20,000
Messy Church	\$ 500			
Community Kitchen			\$ 1,720	
Broadview	\$ -			\$ 250
Estate/Misc	\$ 5,000		\$ 15,076	
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 38,385</b>	<b>\$ 144,520</b>	<b>\$ 101,315</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>July</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Mission & Service Fund	\$ 12,000	\$ 1,521	\$ 10,123	\$ 6,812
Local Missions **	\$ 2,500	\$ 117	\$ 683	\$ 913
Gananoque Refugee(White Gift)		\$ 1,766	\$ 2,981	\$ 40
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 3,404</b>	<b>\$ 13,787</b>	<b>\$ 7,765</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 41,789</b>	<b>\$ 158,307</b>	<b>\$ 109,080</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>July</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Personnel	\$ 141,673	\$ 11,953	\$ 86,794	\$ 78,261
Office	\$ 11,000	\$ 694	\$ 6,730	\$ 6,237
Maintenance	\$ 52,800	\$ 3,981	\$ 33,608	\$ 25,915
Capital Projects	\$ -	\$ 1,220	\$ 8,078	
Congregation Expenses	\$ 6,200		\$ 3,285	\$ 1,460
Community Kitchen			\$ 1,687	
Session	\$ 4,850	\$ 256	\$ 2,139	\$ 866
Messy Church	\$ -			
Stewardship	\$ 5,650	\$ 2,249	\$ 15,184	\$ 1,200
Total Mission Expense	\$ 14,500	\$ 1,639	\$ 11,463	\$ 7,639
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 21,992</b>	<b>\$ 168,968</b>	<b>\$ 121,578</b>

AV Team Balance in operating	
Carried forward \$ 14,000.00	
Less (10,870.00)	
Balance \$ 3,130.00	

Operating Receipts to Date	\$ 158,307
Operating Expenses to Date	\$ 168,968
Receipts less Expenses	-\$ 10,661
<b>Bank Balance December 31, 2021</b>	<b>\$ 37,909</b>
<b>Bank Balance</b>	<b>\$ 27,248</b>
Overdraft (Limit \$20,000)	
<b>Book Balance, July30, 2022</b>	<b>\$ 27,248</b>

Bank balance to this date in 2021 \$ 23,129

<b>OPERATING RECEIPTS</b>	<b>2022 ANNUAL BUDGET</b>	<b>August</b>	<b>2022 YTD</b>	<b>2021 YTD</b>
Offerings	\$ 88,473	\$ 4,401	\$ 47,708	\$ 44,452
Weddings	\$ -			
Outside Groups	\$ 400		\$ 570	\$ 250
Session Fundraisers				
Fund Raisers	\$ 14,900	\$ 660	\$ 4,508	\$ 1,850
Tax Rebates	\$ 2,500			\$ 1,196
Gov Rebates (CEWS)				
Receptions	\$ 400			
Transferred from Trustees	\$ 90,000	\$ -	\$ 50,000	\$ 40,000
Investment Proceeds	\$ 20,000	\$ 20,000	\$ 50,000	\$ 20,000
Messy Church	\$ 500			
Community Kitchen			\$ 1,720	
Broadview	\$ -			
Estate/Misc	\$ 5,000		\$ 15,076	\$ 1,781
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 25,061</b>	<b>\$ 169,582</b>	<b>\$ 109,529</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>August</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Mission & Service Fund	\$ 12,000	\$ 1,177	\$ 11,300	\$ 8,161
Local Missions **	\$ 2,500	\$ 88	\$ 770	\$ 1,007
Gananoque Refugee(White Gift)		\$ -	\$ 2,981	\$ 40
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 1,265</b>	<b>\$ 15,051</b>	<b>\$ 9,208</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 26,326</b>	<b>\$ 184,633</b>	<b>\$ 118,737</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>August</b>	<b>YTD 2022</b>	<b>YTD 2021</b>
Personnel	\$ 141,673	\$ 11,945	\$ 98,739	\$ 89,475
Office	\$ 11,000	\$ 994	\$ 7,724	\$ 7,093
Maintenance	\$ 52,800	\$ 4,713	\$ 38,321	\$ 28,940
Capital Projects	\$ -	\$ -	\$ 8,078	
Congregation Expenses	\$ 6,200		\$ 3,285	\$ 1,460
Community Kitchen			\$ 1,687	
Session	\$ 4,850	\$ 34	\$ 2,173	\$ 866
Messy Church	\$ -			
Stewardship	\$ 5,650	\$ 796	\$ 15,979	\$ 2,516
Total Mission Expense	\$ 14,500	\$ 1,264	\$ 12,727	\$ 9,173
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 19,746</b>	<b>\$ 188,713</b>	<b>\$ 139,523</b>

AV Team Balance in operating	
Carried forward \$ 14,000.00	
Less (10,870.00)	
Balance \$ 3,130.00	

Operating Receipts to Date	\$ 184,633
Operating Expenses to Date	\$ 188,713
Receipts less Expenses	-\$ 4,080
<b>Bank Balance December 31, 2021</b>	<b>\$ 37,909</b>
<b>Bank Balance</b>	<b>\$ 33,829</b>
Overdraft (Limit \$20,000)	
<b>Book Balance, August 31, 2022</b>	<b>\$ 33,829</b>

Bank balance to this date in 2021 \$ 23,129

**Grace United Church**  
**Board of Stewards**  
**Thursday November 3, 2022**

**Present:** Denise Wood Chair, Vicki Leakey Treasurer, Christina Gordon, Eileen Thomson, Cliff Edwards, Diane Nuttall Secretary

**Regrets:** Shirley Clark, Linda Brooks

**Greetings and Opening Prayer:** Denise Wood, Chair, welcomed all to the meeting and led with an opening prayer.

**Minutes of the previous meeting** held on September 14, 2022

Diane Nuttall moved that these minutes be accepted. Seconded by Vicki Leakey. Carried.

**Business arising from the minutes:**

**Motion:** Moved by Vicki Leakey that the Stewards recommend leaving Special Grace Local Missions off the envelopes and communicate to the congregation what funds we have and what these funds are to be used for. Seconded By Eileen Thomson. Carried.

**Financial Statement:** To date \$100,000 of Trustee funds have been moved to the operating budget. Coupled with poor investment rates, Trustee funds are quickly diminishing.

There is an endowment balance of \$567,228 that is locked in. If we wish to use this money, we would need to pay a lawyer to take the necessary steps to have it unlocked.

Vicki Leakey will prepare a financial projection for the next couple of years.

We need to find ways to reduce our expenses.

Are there rental opportunities for any areas of the building?

All committees need to reassess their budgets. Budget amounts should not automatically remain the same from one year to the next.

**A Request for funds** was received from TR Leger School for a bursary for their graduation ceremony on June 19<sup>th</sup>, 2023. Diane Nuttall, Secretary, will reply that we will consider their request closer to the graduation date.

**Maintenance Committee:** No report. We should ask Brian Brooks to give us a written report for meetings.

**Other Business:**

Nunny Bag, a magic show presented by Christina Kaya, will be held on Saturday November 19, 2022.

Vicki Leakey will be in charge of crafts. Others will bring snacks.

Set-up for the show will be on Friday November 18 at 1:30 pm.

A group FundScrip order will be placed again this year in time for Christmas giving.

Forms can be picked up on Sunday November 20<sup>th</sup>.

Forms are due back by Sunday November 27<sup>th</sup>.

Cards will be available for pickup on Sunday December 4<sup>th</sup>.

Christmas Market will be held on Saturday December 3<sup>rd</sup>.

Laurie Cadue is in charge of the vendor tables and the silent auction baskets.

There are sign-up sheets at the back of the church for helpers and bakers.

There will be a planning meeting on Tuesday November 22<sup>nd</sup> at 9:30 am.

**Next meeting:** To be determined

**Motion to adjourn:** Cliff Edwards

	2022		2022	2021
OPERATING RECEIPTS	ANNUAL BUDGET	September	TYD	YTD
Offerings	\$ 88,473	\$ 6,535	\$ 54,242	\$ 51,272
Weddings	\$ -			
Outside Groups	\$ 400	\$ 40	\$ 610	\$ 250
Session Fundraisers				
Fund Raisers	\$ 14,900	\$ 1,651	\$ 6,160	\$ 2,235
Tax Rebates	\$ 2,500			\$ 1,196
Gov Rebates (CEWS)		\$ -		\$ 8,983
Receptions	\$ 400			
Transferred from Trustees	\$ 90,000	\$ -	\$ 80,000	\$ 60,000
Investment Proceeds	\$ 20,000		\$ 20,000	\$ 20,000
Messy Church	\$ 500			
Community Kitchen		\$ 898	\$ 2,618	
Broadview	\$ -			
Estate/Misc	\$ 5,000	\$ 1,000	\$ 16,076	\$ 7,782
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 10,124</b>	<b>\$ 179,706</b>	<b>\$ 151,718</b>
MISSION RECEIPTS	ANNUAL BUDGET	September		YTD
Mission & Service Fund	\$ 12,000	\$ 1,424	\$ 12,724	\$ 9,384
Special Grace Missions	\$ 2,500	\$ 108	\$ 877	\$ 1,657
			\$ 2,981	\$ 40
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 1,532</b>	<b>\$ 16,582</b>	<b>\$ 11,081</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 11,656</b>	<b>\$ 196,288</b>	<b>\$ 162,799</b>
OPERATING EXPENSES	ANNUAL BUDGET	September		YTD
Personnel	\$ 141,673	\$ 12,052	\$ 110,790	\$ 100,597
Office	\$ 11,000	\$ 799	\$ 8,522	\$ 7,305
Maintenance	\$ 52,800	\$ 3,460	\$ 49,858	\$ 31,619
Capital Projects	\$ -			
Congregation Expenses	\$ 6,200	\$ -	\$ 3,285	\$ 4,381
Communit Kitchen			\$ 1,687	
Session	\$ 4,850	\$ -	\$ 2,173	\$ 900
Messy Church	\$ -			
Stewardship	\$ 5,650	\$ 224	\$ 16,203	\$ 10,206
Total Mission Expense	\$ 14,500	\$ 1,532	\$ 14,259	\$ 11,047
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 18,067</b>	<b>\$ 206,777</b>	<b>\$ 166,055</b>

**AV Team Balance in operating Carried forward \$ 14,000.00**

**Less (10,870.00)**

**Balance \$ 3,130.00**

**Furnace Replacement**

**\$23,447.50 Outstanding Payment**

Operating Receipts to Date	\$ 196,288
Operating Expenses to Date	\$ 206,777
Receipts less Expenses	-\$ 10,489
<b>Bank Balance December 31, 2021</b>	<b>\$ 37,909</b>
<b>Bank Balance</b>	<b>\$ 27,420</b>
Overdraft (Limit \$20,000)	
<b>Book Balance, September 30, 2022</b>	<b>\$ 27,420</b>

Bank balance to this date in 2021 \$ 33,829

	<b>2022 ANNUAL BUDGET</b>	<b>October</b>	<b>2022 TYD</b>	<b>2021 YTD</b>
<b>OPERATING RECEIPTS</b>				
Offerings	\$ 88,473	\$ 7,325	\$ 61,567	\$ 62,717
Weddings	\$ -			
Outside Groups	\$ 400	\$ 60	\$ 670	\$ 250
Session Fundraisers				
Fund Raisers	\$ 14,900	\$ 2,715	\$ 8,874	\$ 4,724
Tax Rebates	\$ 2,500			\$ 1,196
Gov Rebates (CEWS)		\$ -		\$ 8,983
Receptions	\$ 400			
Transferred from Trustees	\$ 90,000	\$ -	\$ 80,000	\$ 60,000
Investment Proceeds	\$ 20,000		\$ 20,000	\$ 20,000
Messy Church	\$ 500			
Community Kitchen			\$ 2,618	
Broadview	\$ -			
Estate/Misc	\$ 5,000	\$ 600	\$ 16,676	\$ 9,782
<b>Total Operating Receipts</b>	<b>\$ 222,173</b>	<b>\$ 10,700</b>	<b>\$ 190,405</b>	<b>\$ 167,652</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>October</b>		<b>YTD</b>
Mission & Service Fund	\$ 12,000	\$ 1,594	\$ 14,318	\$ 11,274
Special Grace Missions	\$ 2,500	\$ 177	\$ 1,055	\$ 1,795
			\$ 2,981	\$ 40
<b>Total Mission Receipts</b>	<b>\$ 14,500</b>	<b>\$ 1,771</b>	<b>\$ 18,354</b>	<b>\$ 13,109</b>
<b>Total Receipts</b>	<b>\$ 236,673</b>	<b>\$ 12,471</b>	<b>\$ 208,759</b>	<b>\$ 180,761</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>October</b>		<b>YTD</b>
Personnel	\$ 141,673	\$ 12,147	\$ 122,937	\$ 111,772
Office	\$ 11,000	\$ 1,636	\$ 10,158	\$ 8,196
Maintenance	\$ 52,800	\$ 4,219	\$ 46,000	\$ 34,791
Capital Projects	\$ -	\$ 4,657	\$ 12,735	
Congregation Expenses	\$ 6,200	\$ 1,530	\$ 4,816	\$ 4,382
Communit Kitchen			\$ 1,688	
Session	\$ 4,850	\$ 265	\$ 2,437	\$ 1,171
Messy Church	\$ -			
Stewardship	\$ 5,650	\$ 447	\$ 16,650	\$ 10,712
Total Mission Expense	\$ 14,500	\$ 1,771	\$ 16,030	\$ 13,074
<b>Total Expenses</b>	<b>\$ 236,673</b>	<b>\$ 26,672</b>	<b>\$ 233,451</b>	<b>\$ 184,098</b>

**AV Team Balance in operating**  
**Carried forward \$ 14,000.00**

**Less (10,870.00)**  
**Balance \$ 3,130.00**

**Furnace Replacement**  
**\$23,447.50 Outstanding**  
**Payment**

Operating Receipts to Date	\$ 208,759
Operating Expenses to Date	\$ 233,451
Receipts less Expenses	-\$ 24,692
<b>Bank Balance December 31, 2021</b>	<b>\$ 37,909</b>
<b>Bank Balance</b>	<b>\$ 13,217</b>
Overdraft (Limit \$20,000)	
<b>Book Balance, October 31, 2022</b>	<b>\$ 13,217</b>
Bank balance to this date in 2021	\$ 33,829