



Carman United Church

2020 Annual Report

www.carmanunited.ca

Table of Contents

2019 Annual Meeting Minutes	3
Minister's Report	5
2020 Memorable Moments	6
Deaths in 2020	7
Worship Committee	8
United Church Women	9
UCW Financial Report	10
Choir	11
Sydney Mines Food Bank Society	12
Christmas Cheer	12
Brookside Cemetery	13
Ministry and Personnel	14
Trustees	14
Renovation Fund	15
Memorial Fund	15
Financial Report	16
2020 At A Glance	19
2021 Proposed Budget	22
BMO Shares	23
Local Outreach	23
Nominations Report	24

2019 Annual Meeting Minutes

February 9th 2020

The annual meeting of Carman United was held at one o'clock on February 9th 2020. Twenty-two members of the congregation enjoyed a delicious lunch and social hour prior to the meeting. List of those in attendance is attached to the minutes.

It was approved by all in attendance that Rev Nick chair the annual meeting in the absence of a chair.

Beverly Phillips opened with devotion titled "Unwavering Faith" with scripture from Genesis 22: 1-5.

It was moved by Walter Eveleigh and second by Craig Varnes the minutes from the 2019 annual meeting be approved as printed. Motion carried.

A few moments of silence was observed to honour members of our congregation who passed away during the year, followed by prayer by Rev Nick.

It was moved by Shirley Voutier second by Evelyn Wells we accept reports from page five to page seventeen as written. Motion carried.

It was moved by Donald Layton second by Joyce Gardner we accept the Trustees report on page eighteen as written. Motion carried.

The Trustees will meet and within the next two months report back to council with plans and estimates regarding the necessary church renovations. From there we will make decisions for fund raising. Band aid fixes are no longer an option with the repairs of church property.

It was moved by Joyce Gardner second by Minnie Roberts we accept the finance report of expenses and receipts on pages nineteen to twenty two. Motion carried.

Craig Varnes reported he has been checking prices on copiers, but it was decided we will run the present one until it stops since we now own it, then a decision on a new one will be made.

Following some discussion, Joyce Gardner moved and Minnie Roberts second the proposed budget for 2020 as accepted. Motion carried.

Minnie Roberts moved and Donald Layton second that our Mission and Service goal remain at two thousand dollars for the year 2020. Motion carried.

It was moved by Craig Varnes and second by Walter Eveleigh that we defer any decisions regarding the outreach account to a later date. Motion carried.

NOMINATIONS: Shirley Voutier moved and Bev Lapare second that Rev Nick Phillips be approved as chair of council for one year. Motion carried.

Shirley Voutier moved and Grace Jones second that Bev Lapare remain member at large of council for one more year. Motion carried.

The Trustees and the Ministry and Personnel committee could use one or two more members.

It was moved by Glenda McKeough second by Carol McCarthy that Shirley Voutier remain chair of Ministry and Personnel for two more years and Grace Jones remain chair of worship for additional three years. Motion carried.

Before adjourning,

Shirley Voutier thanked Rev Nick and Beverly for their spiritual work both in our church and community, Paula Jane Francis, our organist and choir for their wonderful contribution of music every Sunday and our congregation for always being on hand to help out with receptions or any functions held at the church. Rev Phillips thanked Joyce Gardner for her work as treasurer and the great work she is doing, and Joyce in turn thanked her committee for their ongoing support. Grace expressed her thanks to the worship committee for their work, the ushers and readers, to Anthony for operating the overhead screen, and to the Sunday school teachers for looking after our little ones on Sunday mornings.

With no further business, Walter Eveleigh moved second by Sam Chapdelaine that we adjourn. Motion carried.

Respectfully submitted,

Grace Jones, secretary

Minister's Report

We should have seen it coming. We started 2020 off by cancelling our first 3 church services due to weather. That should have been our first sign that 2020 was going to be different. Then again, maybe it was our own special time for preparation of what was to come.

My 2020 was indeed very different. I couldn't get into hospitals or homes to see you, "visiting" was all done by phone calls and messaging. Funerals were mostly outside. Those that were inside needed seating plans. Worship is prerecorded in front of a camera without seeing your faces. Meetings are on Zoom. There was no seminary training for being a minister in a pandemic! Thankfully I have great colleagues across the country and we worked out some of the puzzles together.

Despite the challenges we faced as a church and as a people in 2020, I am so proud of our church. When I hear stories of how we remained in touch with one another, how we supported each other, how we picked up items for our neighbours and our shut-ins, I confess a bit of pride in knowing that Jesus was active through you.

2020 showed us Carman United Church is more than the building, we are truly a family of God. Whenever someone was asked to help, I did not hear of anyone saying "no." And now, as we look forward into 2021 and beyond, we are continuing to explore what it means to be "church".

Questions I've been asked over the last year:

- How can we serve our community better?
- How can I help?
- What's next?

Those are some amazing questions, questions which give us hope for a brighter future not just for Carman, but for Sydney Mines. There's no question we have some decisions to make about how we function as a church in the future. But one thing I know, God is at work in and through us as we look ahead together.

I love you, my Carman family, and may God bless us and give us a glimpse of the work he has in store for us in the years ahead.



*"But, as it is written, 'What no eye has seen, nor ear heard, nor the heart of man imagined, what God has prepared for those who love him'—
these things God has revealed to us through the Spirit.
For the Spirit searches everything, even the depths of God." ~ 1 Corinthians 2:9,10*

2020 Memorable Moments

January

- First 3 services of the year cancelled due to storms
- Hearing God course began with 5 participants

February

- Annual Meeting held on the 9th
- Pancake Supper on the 25th
- Ash Wednesday Prayer Service on the 26th
- Concert with the Lees on the 29th

March

- World Day of Prayer service on March 6th
- Last full worship service in the sanctuary before the pandemic on March 15
- March 16th, a Church Council meeting is held, closing the church immediately due to the pandemic
- March 22, worship services move online

April

- lunchtime Zoom check-in meetings, time to chat and catch up
- Good Friday service posted April 10
- Easter Sunday (April 12) Rev. Nick hosts a live sunrise service from Shore Rd

June

- 3 online Bible Study Groups begin studying The Way - Abiding In Christ (confirmation class and two adult groups, 18 people participating) via Zoom

July

- Rev. Nick presents crosses and prays with our four graduating students

August

- Church Council shares the reopening plan for our church for feedback from the congregation

October

- Thanksgiving worship with Grace Fellowship at their drive-in service, communions was celebrated together
- our first Apple Crisp sale is very well received

November

- church opens for a trial of live worship services in the church, average of 18 people per service, services to move back online
- A second series starts for Bible Study, 6 people participating weekly in "Grow Character"

December

- Our annual Memorial Light Up service is held as a drive-in service
- Christmas Eve service held at the John J Nugent Firemen's Centre with communion, and ends with Silent Night sung in the parking lot

Deaths in 2020

Finney, Helen Margaret

Dowling, Mae

Leblanc, Annie May

MacNeil, William “Billy” Alexander

Lovell, Selena Jane

Clarke, Shirley Lorraine

Thomson, James Earl “Bud”

Whitty, Deborah Ann

Mann, John “Jack”

Luker, Bruce

McLellan, Florence Meta

Finlayson, Helene Marie

**no baptisms or weddings were performed in 2020*

Worship Committee

The members of the Worship Committee of Carman United Church are as follows:

Rev. Nick Phillips, Grace Jones, Shirley Voutier, Walter Eveleigh, Beverly LaPare and Carol McCarthy.

Lynn Vickers has taken a leave from Worship Committee but the Committee wishes to express our appreciation to Lynn for her dedication to this committee, most recently serving as secretary.

The Worship Committee met twice in 2020 before Covid_19 restrictions did not allow for meetings or services to continue.

Services on both January 5 and 12 had to be cancelled due to storms. On January 19 a Hearing God Workshop began following a soup luncheon .On this Sunday as well the children made and helped serve the bread for Communion. This is always such a blessed way to begin the New Year.

The Ash Wednesday service was held in the hall on February 26, at 7p.m.

The Gospel Singers Junior and Pat Lee preformed on February 29 with tea and sweets after the concert in the hall.

On March 6 the World Day of Prayer Service for 2020 was held at Carman at 2p.m. It was well received and the Guest Speaker was Dr. Ajuwan from New Waterford.

On March 15 Rev. Nick was on Study Leave and the service was led by the Worship Committee.

Many plans were discussed re Rev. Nick's study leaves, vacation, summer services and Holy Week services. Sadly, these plans did not come to fruition due to closures. Carman reopened for three Sundays in November but then the decision to close until March was agreed upon.

In spite of being a very different year for our church the year ended on a very positive note on Christmas Eve with a beautiful service held at the John J Nugent Firemen's Centre. We wish to express our appreciation once again to the Firemen for this wonderful gift.

Respectfully submitted,

Carol McCarthy, Secretary

United Church Women

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

Our UCW consists of twelve active members and some honorary members plus many others who consistently support our endeavours throughout the year. We meet the third Sunday of each month following worship with exceptions in June, July, August, September and December. In May for our closing we go out for a meal together prior to our meeting.

Before our meetings we enjoy a lunch together which has been prepared by some of the members.

Our meetings begin with repeating the UCW Purpose, followed by devotion and prayer led by one of our members.

Our officers for the past year have been: President-Shirley Voutier, Secretary-Carol McCarthy, with Treasurer duties looked after by Beverly LaPare with Minnie Roberts continuing to look after Mission and Service. Sandy Newman continues to purchase items needed for our receptions.

During the past year the UCW helped with the Congregation Shrove Tuesday Pancake Supper. On March 6 at 2p.m. Carman UCW hosted the 2020 World Day of Prayer Service for Sydney Mines. The service was written by the women of Zimbabwe and entitled "Rise! Take Your Mat and Walk". Our guest speaker was Dr. Emmanuel Ajuwon from New Waterford. His message was well received and everyone enjoyed a cup of tea afterwards.

Our last meeting was March 15, 2020 and the following week saw everything being shut down due to Covid-19. Plans that were being made for a Lenten Lunch and a reception all had to be cancelled. Members tried to keep in touch and check on each other during these very different times.

Sadly, Funeral Receptions were unable to be held during the rest of 2020 but, at this time, we would like to thank all those who so unselfishly give to enable us to offer this healing service to many of our people. We want you to know how much you are appreciated and thank you from the bottom of our hearts.

The 60th Anniversary of UCW will be in 2022 and the National celebration of this event is being planned to be held in Sydney_ something indeed to look forward to.

The UCW would like to thank the congregation at Carman for their continued support during 2020 and look forward to working together in 2021 when restrictions allow us to meet. We extend the invitation to all women of the congregation to join with us on the third Sunday after worship. We would love to welcome some new members.

Respectfully submitted,

Carol McCarthy, Secretary

UCW Financial Report

Credit Union Balance Dec. 31. 2019			2118.94
Receipts:	Mission and Service	2710.50	
	World day of Prayer	636.00	
	Funeral Receptions	500.00	
	C.U. Interest	6.59	
		3853.09	5972.03
Expenditures:	W.I.C.C.	676.00	
	Mission & Service	3040.00	
	C.U. Service Charges	84.00	
		3800.00	2662.01

Outstanding cheques of \$111.00 and 379.00

A \$50.00 share is held by U.C.W. in the credit union.

Respectfully submitted,
Beverley Lapare

Petty Cash Account U.C.W. 2020

Balance on hand Dec. 31, 2019	98.19
Receipts and tea money	65.00
	163.19
Expenditures Reception and meeting supplies	60.80
Balance on hand Dec. 31, 2020.	102.39

Respectfully submitted,
Beverley Lapare

Choir

Happy New Year to one and all from your Choir and we hope and pray 2021 will be a better year.

Our thanks go out to Rev. Nick , Paula Jane, Emma and Bill Newman for their dedication and hard work bringing the messages and music to our on line recipients. Due to Covid-19 ,we did not have much to do and we missed our friends in Carman.

Also we wish to express our thanks to Viola Bennett for her many years of faithful service to Carman and our choir. She is now a resident of the Northside Guest Home in North Sydney.

Our condolences we send to the families of our congregation who lost loved ones this past year. Thanks to all who have contribute to our church during the pandemic.

Hope to see everyone soon. God Bless.

Respectfully submitted

Arlene Simpson,

CHOIR FINANCIAL REPORT

Bank balance Dec 31,2019	\$722.09
Receipts:	
Offering	75.00
Memorials	200.00
BankInterest	.15
Total Receipts	\$275.15
Expenditures:	
Music	121.21
Bank S/Charge	10.25
Total Expenditures	\$131.46
Bank Balance Dec 31 2020	\$865.78

Respectfully submitted,
Arlene Simpson

Sydney Mines Food Bank Society

Due to Covid-19 we had a very difficult and challenging year at the Sydney Mines Food Bank. We were pleased to be able to stay open and serve our clients. We followed all Nova Scotia regulations set up by our Nova Scotia Government. Our focus was on the safety of our clients and volunteers. Although our numbers were down for numerous reasons the food bank incurred additional expenses such as installing plexiglass, purchasing face masks, face shields and hand sanitizers to keep everyone safe. Our provincial and federal governments provided funding to food banks, that is why our donations increased this year.

It is with the continued support of churches, schools, businesses and community that the Food Bank is able to help so many people who find themselves in very desperate and unavoidable situations.

On behalf of the Sydney Mines Food Bank, thank you for your continued support.

Total Orders	1,094
Total People Served (all ages)	2,482
Total New Clients or Families	28

Donations -	\$48,695.18
Expenses -	\$36,422.94

Sharon MacLean
Chair
Sydney Mines Food Bank

Christmas Cheer

Christmas Cheer served 193 families, a total of 476 individuals, with grocery hampers. We coordinated the adoption of 16 families. Christmas Daddies assisted 185 children with \$40.00 gift cards from Walmart. This endeavour was made possible with assistance from Holy Family Parish, the Salvation Army and the many volunteers who donated their valuable time. Thank you to all the church congregations, service clubs, businesses and individuals who made monetary donations to this worthy cause.

Brookside Cemetery

RECEIPTS:	
Sale of lots & Burials	\$29,115.85
Clyde Ave. Baptist Church	\$1,365.00
Carman United Church yearly donation	\$800.00
Carman United Church Appeal	\$4,535.00
St. Andrews Presbyterian Church yearly donation	\$1,000.00
St. Andrews Presbyterian Church Appeal	\$3,700.00
Grace Fellowship	\$500.00
Memorials	\$455.00
Tractor Sale	\$300.00
Lift Usage	\$40.00
H.H. Scott Trust Foundation	\$5,000.00
Anonymous Donor	\$300.00
TOTAL RECEIPTS	\$47,110.85
EXPENDITURES:	
Wages	\$19,994.00
Supplies	\$317.44
Bill Keeling	\$7,498.00
Gas	\$500.00
Equipement Repair	\$790.00
Insurance	\$451.00
Cremation Digs	\$1,350.00
Gravel	\$253.00
Appeal Expenses	\$228.25
Office	\$41.00
Safety Deposit Box	\$63.25
Bank S/Charge	\$96.07
TOTAL EXPENDITURES	\$31,582.01
SUMMARY	
BANK BALANCE DEC 31 2019	\$30,209.61
DEPOSITS 2020	<u>\$47,110.85</u>
	\$77,320.46
EXPENDITURES	<u>\$31,582.01</u>
BANK BALANCE DEC 31 2020	\$45,738.45

The Executive committee of Brookside would like to extend our sincere thanks to all who made our year a success with their generous contributions throughout the year. Thanks go out to our workers who did a fantastic job of caring for our Cemetery. Thanks to Charlie Layton, Gary Nicholson, Dirk Krikke and Kathy Audoux for all their assistance.

Executive: Lillian Gillain, President, Joyce Gardner Treasurer, Pat MacLeod Secretary, Members: Linda Oram, Peggy Scott and Gwen Gardner.

Ministry and Personnel

It has been a quiet year for the Ministry and Personnel Committee due to Covid and the closing of the church; as I am sure it has been quiet for many of you.

The committee had a few short telephone meetings concerning vacation and study leave for the Reverend Nick Phillips and a short review with Bruce Vickers, the custodian.

The committee would like to thank Rev. Nick Phillips, Paula Jane Francis and Emma Francis for their dedication and providing online sermons and music during this difficult time. Also, thank you to Bruce Vickers, who maintained and checked on our building while the building was closed.

May we continue to be healthy and stay safe for the duration of 2021.

Respectfully submitted,
Tessie Forrest
Secretary M&P

Trustees

Again, this year our Committee was not very active due to health issues starting the year; and then the Pandemic. Our year was turned up side down by this world wide event.

A decision was made to replace three entrance doors to the church, Front double doors, side entrance at stairs and back Kitchen door. Due to the Pandemic, supply of the type of doors we require has been an issue all year. Hopefully they will be early in 2021.

The difficult decision to close the church was made for the remainder of 2020 and the start of 2021. The church was winterized by having the domestic water and furnace drained to prevent any freezing damage. Hopefully 2021 will bring a return to some kind of normal worship and life. Some additional decisions will have to be made.

Respectfully Submitted:

Donald Layton, Chairperson
Committee Members:
 Craig Varnes
 Matthew Vickers
 Beverly Amey

Financial Report

2020 RECEIPTS			
General Offering	\$50,406.00		
Loose Offering	\$119.25		
Outreach	\$1,411.50		
Par Donations to General Fund	\$19,190.00		
Par Donations to M&S Fund	\$240.00		
Initial Offering	\$220.00		
Brookside Cemetery	\$9,525.00		
B.M.O. Computer Shares	\$1,060.00		
Canada Helps Donations	\$1,774.77		
E-Mail Transfers	\$12,580.00		\$96,526.52
PROJECTS RECEIPTS			
Pancake Supper	\$2,594.00		
Strawberry Tea Appeal	\$2,600.00		
Bakeless Bake Sale	\$1,325.00		
Apple Crisp Take Out Sale	\$1,480.00		
Gift of Light Memorial	\$6,061.00		\$14,060.00
MISCELLANEOUS			
HST/GST Rebate	\$2,852.72		
Anonymous Christmas Gift	\$300.00		
Easter Offering	\$1,271.00		
Christmas Offering	\$1,590.00		
Broadview Magazine (Observer)	\$50.00		
Manse Fuel (Clergy Share 2019)	\$800.00		
Cruxifusion Refund	\$375.00		
Insurance Refund (Church)	\$836.00		\$8,074.72
Scotia Bank Interest Credit	\$109.59		
Fund Scrip Credit	\$356.15		
Dance Group	\$80.00		
I Trade (BMO) Investment Return	\$7,435.01		
ADP Salary Adjustment	\$1,109.66		
Renovation Fund	\$1,270.00		
Anniversary Offering	\$2,120.00		
Bank Error Credit	\$500.00		\$12,980.41
Receipts	\$131,641.65		
Less Par Service Charge	-\$73.00		-\$73.00
TOTAL RECEIPTS 2020	\$131,568.65		\$131,568.65

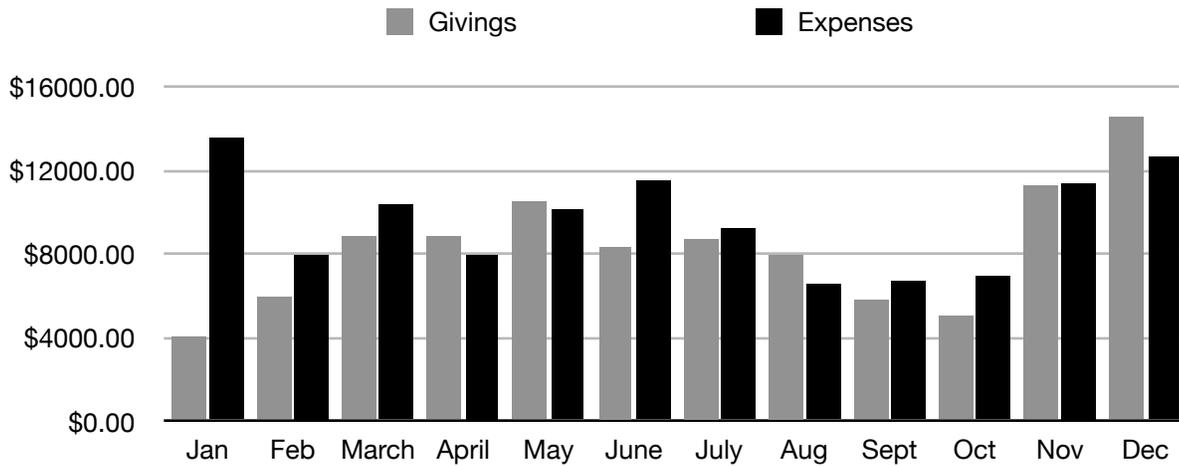
2020 EXPENDITURES			
SALARIES	GROSS	NET	
Clergy	\$44,212.00	\$27,042.84	
Organist	\$8,400.00	\$8,004.00	
Custodian	\$5,199.96	\$5,016.00	
Travel		\$572.68	
Internet		\$630.00	
Study Leave		\$1,125.50	\$42,391.02
RECEIVER GENERAL			
Income Tax		\$18.48	
C.P.P. Employee's Share		\$346.56	
C.C.P. Church's Share		\$346.56	
E.I. Employee's Share		\$214.92	
E.I. Church's Share		\$300.84	\$1,227.36
A.D.P. DEDUCTIONS			
Pensions & Benefits Clergy		\$3,618.96	
Pensions & Benefits Church		\$13,091.16	
Rev. Canada Clergy		\$9,836.40	
Rev. Canada Church		\$3,283.80	
ADP Service Charge		\$704.98	\$30,535.30
MANSE EXPENSES			
CBRM Property Tax		\$3,187.11	
CBRM Water Tax		\$498.04	
N.S.Power		\$1,971.58	
Insurance		\$1,798.00	
Furnace Oil (Clergy Paid \$800.00 2019)		\$3,578.66	
Bell Aliant		\$547.32	
Maintenance		\$1,000.20	\$12,580.91
CHURCH EXPENSES			
CBRM Water Tax		\$410.26	
N.S.Power		\$657.27	
Insurance		\$3,387.00	
Furnace Fuel		\$10,715.07	
Bell Aliant		\$457.08	
Maintenance		\$3,689.48	\$19,316.16
PROJECT EXPENSES			
Pan Cake Supper		\$520.53	
Musical Evening with THE LEES		\$50.00	
Apple Crisp Sale		\$308.36	
Gift of Light Memorial Service		\$100.00	\$978.89

PAGE # 1 TOTAL			\$107,029.64
-----------------------	--	--	---------------------

EXPENDITURES (CONTINUED)			
Office		\$2,069.83	
Copier		\$98.20	
World Vision	468.00	\$468.00	
United Church Assessment		\$491.16	
Par Donation to M&S		\$310.00	
Brookside Cemetery		\$9,665.00	
Worship		\$355.88	
Renovation Account		\$2,860.00	
Christmas Cheer		\$300.00	
Envelopes 2021		\$343.14	
Remembrance Day Wreath		\$40.00	
Anonymous Gift (Christmas)		\$300.00	
Adopt A Family		\$300.00	
Christmas Gift		\$500.00	
Honorarium (2)		\$1,000.00	
N.S Awakening (RevCan)		\$297.86	
Bank Error Debit		\$500.00	
Bank Service Charges		\$445.18	
Expenditures page		\$20,344.25	
Expenditures pages 1		\$107,029.64	
TOTAL EXPENDITURES 2020		\$127,373.89	
Summary of Financial Report			
Bank Balance Dec 31 2019			\$9,470.51
Receipts			<u>\$131,568.65</u>
			\$141,039.16
Expenditures			<u>\$127,373.89</u>
Bank Balance Dec 31 2020			\$13,665.27

Respectfully submitted,
Minnie Roberts, Chair
Joyce Gardner, Treasurer
Arlene Simpson, Secretary
Melvena Mann, Memorial Fund
Evelyn Wells, Member
Max Voutier, Member

2020 At A Glance



2020 MONTHLY STATISTICS

	Givings	Expenses	Closing Balance
January	\$3983.00	\$13482.00	\$70.00
February	\$5971.00	\$7974.00	\$3409.00
March	\$8857.00	\$10366.00	\$3214.00
April	\$8870.00	\$7940.00	\$4235.00
May	\$10435.00	\$10134.00	\$5279.00
June	\$8327.00	\$11466.00	\$2637.00
July	\$8736.00	\$9206.00	\$2180.00
August	\$7995.00	\$6612.00	\$11089.00
September	\$5868.00	\$6667.00	\$10525.00
October	\$5091.00	\$6894.00	\$8690.00
November	\$11247.00	\$11438.00	\$9890.00
December	\$14582.00	\$12617.00	\$13665.00

2020 AVERAGES

AVG ATTENDACE	AVG MONTHLY GIVING	AVG MONTHLY EXPENSES	AVG MONTHLY CLOSING BALANCE
43	\$8330.17	\$9566.33	\$6240.25

2020 vs 2019 - Monthly Comparisons

2020 vs 2019	Givings - difference	Givings - %	Expenses - difference	Expenses %	Notes
January	-\$2154.00	64.9%	-\$492.00	96.5%	Only one service all month due to weekend snowstorms
February	-\$236.00	96.2%	-\$3851.00	67.4%	One service moved to Saturday due to Sunday snowstorm
March	\$2101.00	131.1%	-\$786.00	93.0%	First two services impacted by weather, March 15 last service before pandemic closure
April	-\$130.00	98.6%	-\$1434.00	84.7%	Closed to public
May	\$4195.00	167.2%	\$1849.00	122.3%	Closed to public
June	-\$989.00	89.4%	\$2878.00	133.5%	Closed to public
July	\$4750.00	219.2%	-\$264.00	97.2%	Closed to public
August	\$3400.00	174.0%	\$1606.00	132.1%	Closed to public
September	-\$1761.00	76.9%	-\$1209.00	84.6%	Closed to public
October	-\$2091.00	70.9%	-\$2953.00	70.0%	Closed to public
November	-\$5787.00	66.0%	-\$596.00	95.0%	3 In-person services
December	\$1761.00	113.7%	\$2167.00	120.7%	Live Christmas Eve service

This chart compares monthly giving from 2020 against 2019. For instance, in January 2020 we gave \$2154 less than 2019, which calculates to be about 65%. Expenses were \$492 less than 2019 or 96% of 2019.

Expenses were higher through May and June as we were paying off our oil bill which had fallen way behind due to the lower than average January givings. Thankfully Sydco Fuels was willing to waive the interest on our overdue bills.

December expenses were up because we required a new computer to allow Rev. Nick to replace an aging computer in order to create our weekly online services.

Cumulative Stats 2020 vs 2019

Running Totals	2020 Givings	2019 Givings	Givings Difference	2020 Expenses	2019 Expenses	Expenses Difference
January	\$3983.00	\$6137.00	64.9%	\$13482.00	\$13974.00	96.5%
February	\$9954.00	\$12344.00	80.6%	\$21456.00	\$25799.00	83.2%
March	\$18811.00	\$19100.00	98.5%	\$31822.00	\$36951.00	86.1%
April	\$27681.00	\$28100.00	98.5%	\$39762.00	\$46325.00	85.8%
May	\$38116.00	\$34340.00	111.0%	\$49896.00	\$54610.00	91.4%
June	\$46443.00	\$43656.00	106.4%	\$61362.00	\$63198.00	97.1%
July	\$55179.00	\$47642.00	115.8%	\$70568.00	\$72668.00	97.1%
August	\$63174.00	\$52237.00	120.9%	\$77180.00	\$77674.00	99.4%
September	\$69042.00	\$59866.00	115.3%	\$83847.00	\$85550.00	98.0%
October	\$74133.00	\$67048.00	110.6%	\$90741.00	\$95397.00	95.1%
November	\$85380.00	\$84082.00	101.5%	\$102179.00	\$107431.00	95.1%
December	\$99962.00	\$96903.00	103.2%	\$114796.00	\$117881.00	97.4%

This chart collects the total givings over the year, adding month upon month, comparing with 2019.

As you can see, we started 2020 with lower givings than 2019, but increased through the spring and summer with support from many others who were watching our online services from across Canada. The surplus began to drop when many of those other churches went back to their own live services in September and gave to their own churches.

2021 Proposed Budget

Salaries:	2020		2021	
Clergy	\$44,212.00		\$45,185.00	
Organist	\$8,400.00		\$8,400.00	
Custodian	\$5,200.00		\$2,604.00	
Travel	\$573.68		\$600.00	
Internet	\$630.00		\$540.00	
Study Leave	\$1,125.00		\$1,474.00	\$58,803.00
Revenue Canada:				
C.C.P. Church's Share	\$346.56		\$400.00	
E.I. Church's Share	\$300.84		\$320.00	
Pens/ Ben Church's share	\$13,091.16		\$13,400.00	
Revenue Canada	\$3,283.80		\$3,500.00	
ASP Service Charge	\$704.98		\$750.00	\$18,370.00
Manses Expenses:				
Property Taxes	\$3,187.11		\$3,400.00	
Water Taxes	\$498.04		\$510.00	
N.S.Power	\$1,971.58		\$2,000.00	
Insurance	\$1,798.00		\$1,800.00	
Fuel	\$3,578.66		\$3,700.00	
Bell Aliant	\$547.32		\$550.00	
Maintenance	\$1,000.20		\$1,000.00	\$12,960.00
Church Expenses:				
Water Taxes	\$410.26		\$400.00	
N.S.Power	\$657.27		\$500.00	
Insurance	\$3,387.00		\$3,000.00	
Fuel	\$10,715.07		\$5,500.00	
Bell Aliant	\$457.08		\$460.00	
Maintenance	\$2,689.48		\$3,000.00	\$12,860.00
Miscellaneous:				
Office	\$2,069.83		\$2,200.00	
Copier	\$98.20		\$0.00	
World Vision	\$468.00		\$468.00	
Worship	\$355.88		\$400.00	
Christmas Cheer	\$300.00		\$300.00	
Envelopes (2021)	\$343.14		\$350.00	
Remembrance Day	\$40.00		\$45.00	\$3,763.00
			Page 1	\$106,756.00

Proposed Budget Page 2

Christmas Gift	\$500.00		\$500.00	
Honorarium	\$500.00		\$500.00	
United Church Assessment	\$491.15		\$2,940.00	
Pulpit Supply	\$0.00		\$2,000.00	
Organ Supply	\$0.00		\$200.00	
Custodian Petty Cash	\$0.00		\$250.00	
John J Nugent Centre Rent			\$1,200.00	
Bank Service Charge	\$445.00		\$400.00	\$6,790.00
			Page 1	<u>\$106,756.00</u>
Total Proposed Budget for 2021				\$114,746.00

Respectfully submitted,
The Finance Committee

BMO Shares

The Bank of Montreal are presently holding 900 shares of stock for Carman United Church, which were acquired from Harry Scott. In 2020 we cashed 100 shares and received \$7435.01 which is designated for repairs on the church. In Feb of 2020 we received a dividend of \$1060.00 and the dividends have stopped and are currently being reinvested. All monies are in the General Account. The balance of the shares at the end of Dec. 2020 is 900 shares at about \$97 each for \$87,000

Local Outreach

This year we received from Par \$60.00 and from the congregation \$1351.50 of which we donated \$300.00 to Adopt a Family in Dec 2020.

Nominations Report

After last year’s Annual Meeting, we voted in representatives to our revised church governance and committed to a two year trial for the new structure. For the second year of the trial, the Council brings forward the following recommendations:

Council

- To be filled – Chair (3 years)
- To be filled – Secretary (3 years)
- Joyce Gardner – Treasurer
- Shirley Voutier – M&P Representative (1 years remaining)
- Grace Jones – Worship Representative (2 years remaining)
- To be filled – Finance Representative (3 years)
- Donald Layton – Trustees Representative (3 years)
- Lynn Vickers – Regional Representative (1 Years remaining)
- To be filled - Regional Representative (3 years)
- To be filled – Member at Large (1 Year)
- To be filled – Member at Large (1 Year)
- Rev. Nick Phillips – Ministry Personnel

Church Committees

<p>M&P (3-5 Members) Shirley Voutier (Council Rep) Tess Forrest Pat MacLeod (2 vacancies)</p>	<p>Trustees (5+ Members) Donald Layton (Chair) Craig Varnes Junior Vickers Beverly Amey (one or more vacancies)</p>
<p>Worship (5+ Members) Grace Jones (Chair) Shirley Voutier Walter Eveleigh Carol McCarthy Bev Lapare</p>	<p>Finance (5+ Members) Minnie Roberts (Chair) Joyce Gardner (Treasurer) Max Voutier Melvena Mann Arlene Simpson Eleanor Marks Evelyn Wells</p>
<p>Christian Education (4+ Members) Beverley Phillips (Chair) Jacqui Clarke Lorraine Varnes (one or more vacancies)</p>	