



Thank you for considering how you will share your time, talent and treasure with the ministry of St. Andrew's United Church!

This Season of Stewardship has not asked you to make a financial pledge or to fill out a time and talent volunteer sheet. The decision was made that during this pandemic time life is unpredictable for many and that it is not a good time to request firm commitments. If you would like to offer your time and talents, you can send Rev. Lillian an email and she will direct it to the best person to talk with you.

[lroberts\\_standrews@cogeco.net](mailto:lroberts_standrews@cogeco.net)

Thank you to all those who responded to the Thanksgiving Special Offering, over \$3600 was given.

Thank you to those who give regularly through PAR (pre-authorized remittance) it allows for a predictable and stable base.

Thank you to those who even during this pandemic continue to volunteer and give of their time to the choir, to Loaves & Fishes, to maintaining our property, to the administrative tasks, and to worship team that works every Sunday.

Thank you to those who have made an extra contribution to offset the cost of belfry repairs.

Thank you to the MacIssac foundation that supports the outreach ministry of Loaves and Fishes.

Thank you for continuing to listen and discern how best you can support your St. Andrew's community.



The Stewardship Team has heard the request for more regular information about the financial health of the congregation. It is the intent that over the coming weeks heading towards the end of

the year that the weekly Outreach newsletter will share a number of updates. Here are responses to some of the questions people are asking about St. Andrew's finances.

***What has been the effect of the pandemic on givings and revenue?***

St. Andrew's has not only lived through the pandemic but also changes in staff and lay leadership over the past 20 months, so it is difficult to attribute all the financial trends to the pandemic. But here are some realities: there are about 15% fewer PAR givers today than there were Dec 31 2019; to date (Oct 30<sup>th</sup>) there are 65 fewer identifiable givers than there were Dec 31 2020. Fundraising has been difficult during the pandemic, many of the regular fundraising projects for the general operating fund have not been possible; fundraising in 2019 generated \$10,537 and in 2020, just over \$1000 in 2021 it is anticipated to generate about the same \$1,000.

***What has been the total cost of the belfry project?***

All work on the Belfry is now complete. In 2020 \$367,651.76 was expended for that work and in 2021 an additional (approximately) \$76,300 for a total expenditure of just under \$394,000. Donations to the Belfry fund in 2020 were \$49,750 and to date in 2021 \$14,500 (rounded amounts). The rest of the cost has borrowed from investments in the Planned Gifts fund and Building Restoration Fund and a gift from the Choir Fund.



***What is our monthly revenue requirement?***

To meet our financial obligations in 2021 requires an average revenue stream of about \$19,225 per month. The only predictable part of that requirement is the monthly PAR givings of about \$6,700.