



Hold Fast and Reach Out

St. Philip's 2021 Stewardship Campaign

Dearly Beloved,

When you are at sea in a storm, your ship means everything to you! It is a place of safety, warmth and sustenance; it keeps you afloat. Sailors have a phrase, 'Hold Fast'. Physically that means to bear down and fight through the storm. And there is also an understanding among sailors that when you are on deck in the midst of a stormy sea you dedicate one hand to the ship to keep you safe and the other to your shipmate to keep them safe too.

We find ourselves in the midst of the COVID-19 storm, the worst pandemic in living memory. Since March our former understanding of what it means to be a church has been replaced by the new normal of online or physically distanced services and Zoom meetings. Our beloved church community, like everything else, went into lockdown.

Yet, even in the height of the storm, thanks to the generosity of those who gave to the Capital Campaign, '*Under our Roof and Beyond Our Walls*', we have been able to make many of the planned upgrades to the good ship St Philip's. We replaced the old roof with our new Eco Roof, ensuring that we remain watertight for many years to come. Also we 'up-cycled' our pews to new, beautifully designed stackable ones that will allow us to host a wider variety of services and events to meet the needs of our ever-changing community.

While the storm rages around us we need to *hold fast* even more to the good ship St Philip's! In recent weeks it has been so wonderful to welcome back so many to in-person worship. I have seen tears of joy on the faces of those who have missed being able to meet and worship together. St Philip's is such a special community and such a sacred space for us all.

Already we are reaping the benefit of being able to use the church flexibly, allowing us to provide both traditional and more alternative services in the same wonderful, sacred space. Even in the midst of the storm we are now able to *reach out* and connect

with new friends and fellow sojourners in our community. Clearly, we are set fair for the future once this storm passes.

Now, more than ever, we need to focus on our stewardship. The pandemic has caused us to rethink our priorities. At the heart of stewardship is the recognition that all we have and all that we are is a gift from God. This includes our time, our talent, our gifts and our money. If the Coronavirus storm has shown us anything, it has shown us that we have much to be thankful for.

As you read through the following pages and listen each Sunday during our online worship to the stories of fellow 'shipmates', please consider prayerfully how you can share the gifts God has blessed you with. Together we can sustain our wonderful ship through this storm and to fair seas beyond. Remember, Jesus promises to be with us always.

Love and Prayers,

Stuart Hallam,
Rector, St. Philip's Dunbar.

Hold Fast and Reach Out

We all have a role to play in helping St Philip's thrive; especially in this time of great challenge.

Our community has been built and nurtured through generations, with a foundation of generosity, compassion and living Christian spirit. It is up to us now to hold fast to the legacy built at St Philip's and to reach out in support of programs and ministries so that the church may continue to be a light for us all.

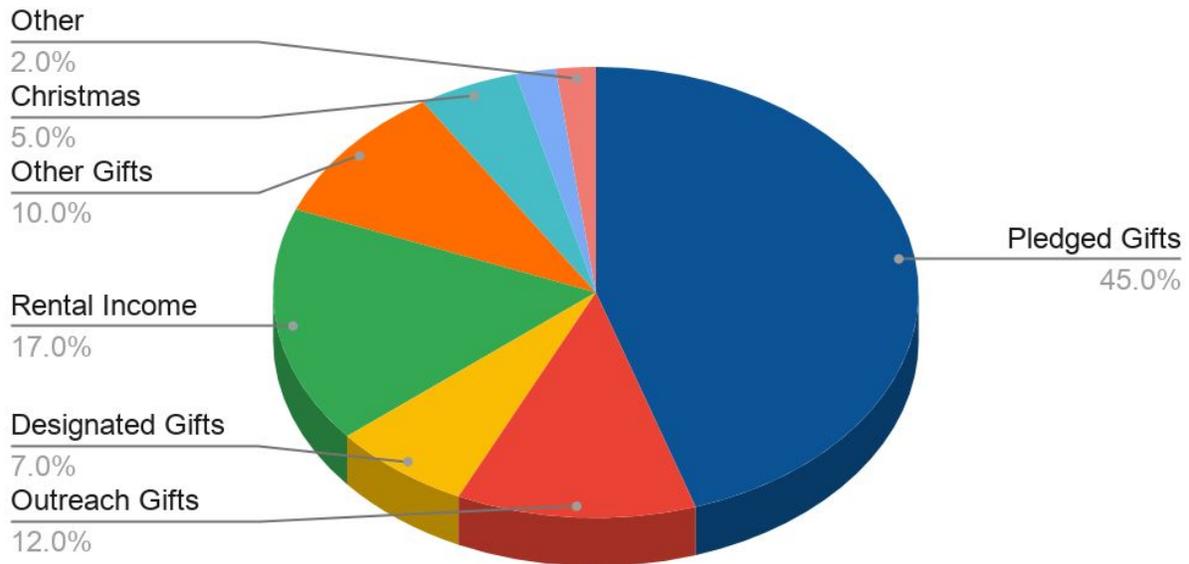
Where our budget comes from

Most of our operating budget comes from donations. In 2019, we received 45% of our budget through pledged gifts to our general operating fund, 19% from gifts designated for outreach and other specific objectives, and 12% from other gifts including special collections at Christmas and Easter and general plate giving on Sunday mornings. That's 76% of our overall budget coming from generous giving by members of our community.

Volunteer-driven initiatives such as the Christmas Fair and rummage sales generated another 5% of our overall budget, while rental income from groups using our facilities added another 17%.

In 2020 our finances have been affected by the pandemic; as a result of closures and physical distancing, general plate giving and traditional fundraising initiatives have been unavailable, and rental income has declined.

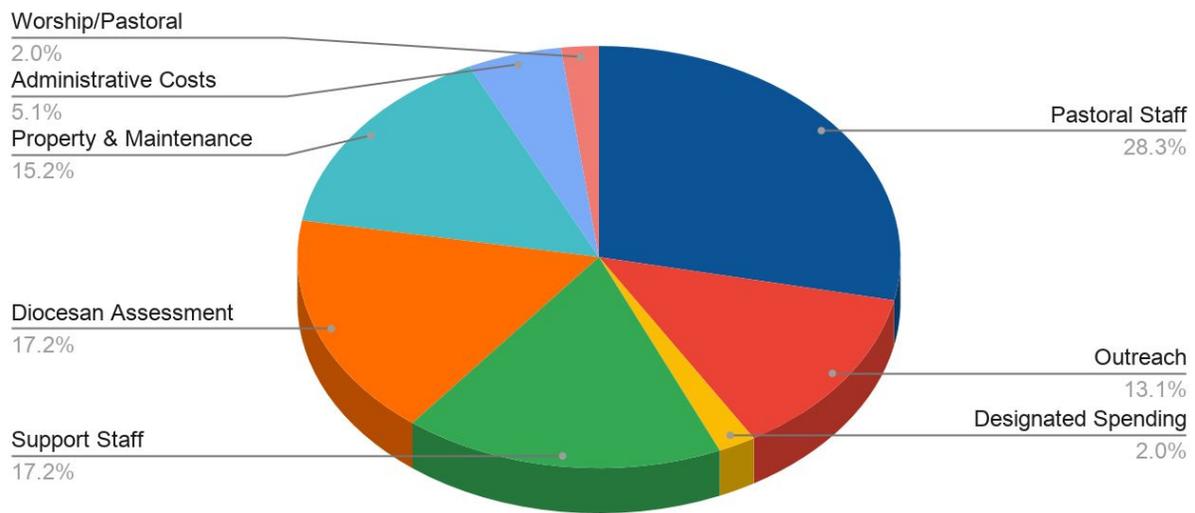
2019 Sources of Funds



And where it all goes

Most of our costs are pretty much fixed. For example, in 2019, staff salaries, administrative costs, and property maintenance took up 65% of our budget. The Diocesan Assessment (our contribution to the wider Diocese) took up another 17%, while designated spending (that is, gifts that have been designated for a particular use by the donor) made up another 2%. Outreach spending (another “designated use”) made up another 13% of our overall 2019 spending, with about 75% of those funds going to the Neighbourhood Ministry, the Refugee Fund, and the Primate’s World Relief and Development Fund. That left only 3% of our 2019 budget for anything else.

2019 Budget Expenditures



So what are the numbers?

The above chart represents total spending of \$527,906 in 2019. Total gifts received in 2019 added up to \$422,907. Pledges to our general fund made up 59% of this amount, while 25% came from pledges to Designated Funds and Outreach and the remaining 16% came from plate giving or other one-time donations. Rental income, Christmas Fair, Rummage Sales, and interest from our Income Fund made up the rest of our revenues.

We manage an impressive list of activities (see the back page) within a very narrow financial margin. Many years we run a deficit during the year, but until now we've managed to balance our budgets at year end, either by tapping into our Income Fund or by being extremely fortunate to receive bequests and other one-time donations. Using our Income Fund as a backstop to balance our budget at year end is not a sustainable long-term plan. We need everyone's generous, ongoing, and increased financial support simply to sustain our current ministries and activities, let alone fund new growth, staffing, or program initiatives.

The picture so far this year:

This outlook for 2020 is quite different.

We will not have the \$25,000 and more raised by rummage sales, the Christmas Fair, concerts and other activities. We are planning some Christmas related fundraisers but given the realities of physical distancing which mean limited numbers in our spaces we know the proceeds will be reduced significantly.

We lost rental revenue for most of this year. Some rentals are resuming but we are probably going to see a big reduction in that income for the foreseeable future. We did benefit from assistance from the Diocese and from the government which reduced some of our expenditures but we do not expect any further assistance from either source.

In past years the shortfall in funds would have been much larger if not for unexpected, one-time donations. There have been very few such gifts this year.

Why your pledge is so important

We are very fortunate at St Philip's in that we have resources in the form of our Endowment and Income Funds and we are so grateful to everyone who generously and wisely created and managed them. But these are not infinite resources and if we resort to making up large shortfalls by drawing on the Income Fund it won't be around for long. Without your generous contributions, our ministry and programs would cease and our church buildings would be cold and dark!

Pledging a yearly gift helps St. Philip's to budget responsibly and allocate funds suitably. Everyone's gift, no matter the size, is important for us to continue to do God's work in this place.

What about our Capital Campaign?

As you know, we are in the middle of a Capital Campaign, Under Our Roof and Beyond Our Walls, and have raised over 1 million dollars which has been pledged over three

years. The money you have so generously given to that campaign has already been used to install a wonderful, environmentally sound roof for the church and buildings of St Philip's, and to restore and re-configure our lovely pews, making our spaces more flexible for a variety of uses. Thank you for those on going contributions! They are an important supplement to the annual operating costs of our ministry and programs, enabling us to better position ourselves for the future.

Hold Fast and Reach Out

All of us are called to serve one another with whatever gifts we have received from God. Please prayerfully consider how you can share your gifts with all of us at St. Philip's, to hold fast during this challenging time and continue to reach out to do God's work.

Thank you

We will all worship together again and sing the hymns and pass the peace. We'll meet for coffee and even sort rummage sale donations! Let's hold fast to that thought and give in whatever ways we can to support St Philip's.

Planning Your Pledge

The following is intended to help answer questions you may have as you consider how much to pledge to St. Philip's for 2021.

How much should I pledge?

The amount you pledge is a matter for you to decide. Remember that returning a portion of your income to the church is a spiritual discipline as well as a practical support of St. Philip's ministries.

The average giving pattern in the Diocese of New Westminster is typically around 1.4% of household annual income. St. Philip's has historically received gifts comprising around 2% of annual income. A 12% increase over last year's pledged gifts would significantly reduce our reliance on extraordinary donations and the need to draw from our Income Fund. For example, 12% more on a monthly gift of \$150 is \$18 extra per month, or \$4.50 per week. Please consider whether you can increase your previous pledge by 12%, or even more.

St. Philip's is a registered non-profit organization with the Canada Revenue Agency, meaning your donation can help reduce your taxes.

The following charts may help as you consider the amount of your pledge.

Annual Income	Weekly Gift			
	1.5%	2.5%	5%	10%
\$30,000	\$8.65	\$14.42	\$28.85	\$57.69
\$50,000	\$14.42	\$24.04	\$48.08	\$96.15
\$75,000	\$21.63	\$36.06	\$72.12	\$144.23
\$100,000	\$28.85	\$48.08	\$96.15	\$192.31
\$125,000	\$36.06	\$60.10	\$120.19	\$240.38
\$150,000	\$43.27	\$72.12	\$144.23	\$288.46

	Monthly Gift			
Annual Income	1.5%	2.5%	5%	10%
\$30,000	\$37.50	\$62.50	\$125.00	\$250.00
\$50,000	\$62.50	\$104.17	\$208.34	\$416.67
\$75,000	\$93.75	\$156.25	\$312.50	\$625.00
\$100,000	\$125.00	\$208.34	\$416.67	\$833.34
\$125,000	\$156.25	\$260.42	\$520.83	\$1041.67
\$150,000	\$187.50	\$312.50	\$625.00	\$1250.00

How should I set up my giving?

Most people will likely find a monthly gift is the easiest and most convenient way to give. We encourage you to consider setting up a “PAD” account (Pre-authorized Donation Program) to have regular withdrawals taken directly from your bank account or credit card. A PAD sign-up form is included with this package.

What if my circumstances change and I need to change my pledge commitment?

Simply contact the church office to change your pledge. PAD pledges can be changed as well as envelope pledges at any time. All pledge amounts and changes are kept in strict confidence.

What if I am away for an extended period?

St. Philip’s sets its budget on the pledges received, so ongoing giving is appreciated. You can set up a pre-authorized donation through the church office, pay your pledge upfront before you leave, or give post-dated cheques.

How else can I give back to God?

Financial support is only one part of Stewardship. St. Philip's needs your time and your talents as well as your treasure in order to continue being a vital Christian community. Please consider getting involved (or more involved!) in the many ministries that go on at the church. There are opportunities to contribute through reading, leading prayers, welcoming newcomers, teaching children, singing in the choir and more. There are also outreach, pastoral care, and street ministries and a range of committees and other opportunities. There is a list included in this package. If you are interested in learning more about any of the ministries and programs please contact Parish Manager Beth Vondette in the St Philip's office.

How should I split my pledge between St. Philip's and my other charitable giving?

Many charitable organizations and good causes need financial support. St. Philip's is one of those good causes! Our response to God is comprised of all the ways we give back. Please consider what portion St. Philip's plays in your personal and spiritual life, and give accordingly.

When deciding whether to designate a portion of your pledge please keep in mind that the financial challenges created by the pandemic create an increased need for general giving in support of our ministry and programs.

Thank you!

Thank you in advance for your thoughtful and prayerful consideration of your personal stewardship.

Ministries and Activities of St. Philip's

Altar Guild
Book Table
Choir
Christian Formation
Christmas Fair
Church School
Communications
Concerts
Counting Team
Endowment Fund Committee
Envelope Secretary
Fellowship
Finance Committee
Flowers
Gardeners
Greeters
Healing Prayer Partners
Jones Girls
Lay Administrators
Lay Readers
Librarian
Mantra Mondays

Men's Breakfast
Music Committee
Neighbourhood Ministry
Parish Picnic
Outreach
Pastoral Care
Prayer Intercessors
Property Committee
Refugee Support
Ringers
Rummage Sales
Servers
Sidespeople
Stewardship Committee
Synod Delegates
Treasurer
Trustees
Vestry Clerk
Volunteer Office Help
Wardens
Welcomers
Youth Group

And so much more!

