Parish of Central Saanich Council Minutes
January 26, 2021 - 7:00 p.m. by Zoom

ACTION ITEMS

Name	Action Item	Page	Date
Lon	Act on AGM Plans		
Lon	Speak with Lindsay Pedlow about assisting at AGM		

Participants: The Rev. Lon Towstego, Chair The Rev. Matt Humphrey
Derek Osman Lynda Clifford Greg Robinson Ian Stuart
Deb Butler Terry Hartley Karen McColm Ken Pedlow
David Stewart Leslie Pedlow (Recording Secretary)

Regrets: Sandra Scarth, Don Wilson

I Open meeting with Prayer

The meeting was called to order at 7:01 p.m. Rev. Lon opened the meeting with a prayer, remembering Don, Susie and family as Don has surgery in the morning.

II Changes or Additions to the Agenda?

Lon call for changes or additions. Derek asked if the word "Auditor" could be changed to representative and asked that the Nominating Committee be added under new business.

III Minutes:

1. Council Meeting – December 1, 2020 were approved electronically

IV Reports

1. Financials.
   a) St. Mary's 2020 Report – Derek felt that it was important to thank the congregation for their generous support during 2020 which led to achieving a surplus. Results were incredibly significant under the unusual circumstances. Derek asked Council Members to take every opportunity to thank congregants that they speak with. We must continue to factor in the impacts of COVID 19 again in 2021.
   Derek presented the Year-end Financial Report and drew attention to the Budget Review page. He highlighted significant successes, not only in income but in keeping tight watch on expenses. There was discussion regarding some needed corrections.

   It was **Moved** by Derek Osman, **Seconded** by David Stewart that the Year-end Financial Report be adopted by Council and, after correction, be recommended for the Annual General Meeting. **CARRIED**.

   St. Mary's Draft 2021 Budget – Derek presented the proposed budget. He highlighted areas of change that impact our income and expenses. While we are very proud of our 2020 contributions, we will need to encourage continued support. Derek indicated that the Operations Committee had significant input into the budget and recommended that we present it as a deficit budget. He was concerned about how we present this to the AGM and ask the congregation for suggestions, solutions and support. Council input supported the transparency of the deficit budget, especially in light of the continuing COVID 19 impacts. It is an honest, conservative scenario that must be put forward and, if there are improvements to circumstances then we accept them with gratitude.

It was **Moved** by Derek Osman, **Seconded** by Ian Stuart that Council recommend the budget to the Annual General Meeting. **CARRIED**.

Karen asked if we had subscribed to the Tithe.ly "Donate" button feature as she had read some recent reviews that might be of concern. Derek indicated that they were very close to approving and asked Karen if she would be willing to assist in the final assessment. She agreed.

b) St. Stephen's 2020 Report – Lynda presented the Year-end Financial Report. She had nothing to add. Greg asked about the transactions surrounding the Deficit Reserve income/fund. After much discussion, Greg was asked to continue the discussion of this matter internally at St. Stephen. Lon asked about the deficit in the furnace fund and wondered if any of the deficit reserve monies could be used to offset this deficit. Greg and Lynda indicated that this was a Smile Card fundraising project.
Ken inquired why there was no Outreach Report included in the package showing the 2020 income and disbursements. Greg indicated that the report had not yet been received. Derek indicated that the balance of outreach funds was shown on the Balance Sheet.

It was **Moved** by Lynda Clifford, **Seconded** by Derek Osman that Council adopt the 2020 reports and recommend them to the Annual General Meeting.

St. Stephen's Draft 2021 Budget – The draft budget had not been distributed to Council. David Stewart indicated that neither the Church or Cemetery budgets can be finalized until transfers are finalized. Derek will circulate the draft budget to Council Members for comment.
Don Wilson has submitted his 2019 Financial Review. Derek gave accolades to Don for developing a process that can be used going forward and has recommended a committee structure. Lon cautioned that anyone who is a signatory to the accounts may be part of helping and assisting the reviewer but should not be the one to sign the Review letter or be primary as reviewer.

c) St. Stephen's Cemetery 2020 Report – The year-end financial report was presented. As it had not been reviewed by the Cemetery Board. The question was raised regarding the 2019 chequing amount of $6,403 on the Balance Sheet which is $2,000 higher than last year's annual report. The matter would be discussed at an upcoming Cemetery Board meeting with thanks to David Stewart.

It was **Moved** by Derek Osman, **Seconded** by Ian Stuart that Council receive the report for information only. **CARRIED**.

d) Parish Treasurer's Report – There was no report presented. It will be attached to the Minutes.

e) Identification of the Financial Statement Reviewers (Representatives for each church who will be providing statement for AGM). It was reported that Karen McColm and Don Wilson and Committee, and David Stewart (Cemetery) will continue in their roles as Reviewers in 2020.

2. Clergy
   a) Incumbent – Rev. Lon's report was presented as circulated electronically. He asked if there were any questions. None.
   b) Assistant Curate – A letter to the Parish from Matt was circulated electronically this afternoon along with a letter from the Diocese. Matt gave a verbal update. He is both saddened to be leaving the Parish of Central Saanich but excited for the journey ahead.
   David Stewart asked if the Bishop-elect was a part of the decision. Lon responded that she had likely been informed but was not part of the decision-making process.
   Lon and Matt will both record a two-minute message each for release as a pastoral message to be released on Saturday morning and will also be announced at the on-line service on Sunday. A Zoom event will be scheduled for February 28th.

3. Wardens:
   St. Mary – Lon thanked Leslie for her coordination of the recent Catch Basin/Drain repair under difficult circumstances. He indicated that therein lies a very good stewardship message – even when buildings are empty, they still have breakdowns that incur costs.
   Derek gave a verbal report. He thanked Karen for her thorough financial review. He has increased the font-size of the financial reports to allow for more easily read report. However, this does increase the number of pages.
   Council should be pleased to hear that the Operations Committee has developed a strategy that will stop the use of an $18,500 Operating Loan from the Memorial Fund. Needs will be reviewed quarterly, or more often if required, and a Finance Committee of Leslie Pedlow, John Beresford and himself will make a recommendation to the Operations Committee to make use of existing funds as needed.
   Derek has installed a new mail slot in the office door at St. Mary. Lon thanked Carl Schwazer and Roy Pullan for coming together (socially distanced) to clear up the church yard of debris.

   St. Stephen – Lynda presented her report as circulated electronically. Lynda and Lon were pleased that Peter Simpson has agreed to lead the Operations Committee. The Wardens and Lon will be handling looking at the Financials. There were no questions.

   It was **Moved** by Ian Stuart, **Seconded** by David Stewart that the above, non-financial reports, be received. **CARRIED**

V **Business Arising/Discussion from Minutes** - None

VI Correspondence

a) Letter from the Diocesan Administrator dated January 8, 2020(sic)
This letter extends the closure until February 5th but likely it will go on past Easter. Lon indicated that we continue operating as we have been, doing as much as we can virtually.

b) Memo from Diocese regarding Vestry/Annual General Meetings
Lon asked if everyone had read the material. Our Zoom meeting will be held on Saturday, February 27th at 10:30 a.m.
Ian proposed how financial reports and budgets would be presented within the Zoom format. Following the guidelines received, all items should be on PowerPoint. Ian advised that the new regulations for Zoom meetings states a quorum is the Incumbent, ten people from each church and a church warden from each church. People will be allowed to call in.
Lon and the Wardens feel that holding practice sessions is vital so that we can get as many participating as possible. Ian is working on some training videos for learning purposes on Zoom.
Leslie reiterated that for the purpose of allowing time for the report to be prepared and proofread and for having PowerPoint slides made and for distribution of the reports by February 12 to allow time for email questions, that the deadline to receive reports is Monday, February 1st. This was not met with much enthusiasm and Lon stressed it was extremely important not to hold up the printing or distribution.

c) Letter from Diocese regarding Rev. Matt's Curacy – See Assistant Curate's Report.

VII New Business

Nominating Committee: Derek stressed that there are some areas where people could be invited to participate. Deputy Wardens are needed. These are not elected positions and there is no commitment to become a Warden. It was reported that we needed another Synod rep and an Alternate Synod Rep from St. Mary. It was agreed that we would take the discussion off-line.

VIII Next Meeting

Prior to AGM Feb. 9 at 7:00 p.m. This will be a practice AGM session!

Ken Pedlow made a motion to adjourn at 8:57 p.m.

IX Closing with Prayer and the Grace

Rev. Matt gave a closing prayer and we said a rather well-synchronized Grace together.

Lon Towstego, Chair

Parish of Central Saanich Council Agenda – January 26, 2021
7:00 p.m. Via Zoom

Regrets:

I **Open meeting with Prayer**

II **Changes or Additions to the Agenda?**

III **Minutes:**

1. Council Meeting – December 1, 2020 approved electronically

IV **Reports**

1. Financials.
   a) St. Mary's 2020 Report & Draft 2021 Budget – Derek
   ✓ *Motion to adopt 2020 & recommend budget to AGM*

   b) St. Stephen's 2020 Report & Draft 2021 – Lynda/Greg
   ✓ *Motion to adopt 2020 & recommend budget to AGM*

   c) St. Stephen's Cemetery 2020 Report – ??
   ✓ *Motion to adopt 2020 & recommend to AGM*

   d) Parish Treasurer's Report – Derek
   ✓ *Motion to recommend budget to AGM*

   e) Identification of the Financial Statement Reviewers (Representataive for each church who will be providing statement for AGM).

2. Clergy
   a) Incumbent
   b) Assistant Curate

3. Wardens – St. Mary
   - St. Stephen

✓ *Motion to receive above reports*

V **Business Arising/Discussion from Minutes**

VI **Correspondence**

a) Letter from the Diocesan Administrator dated January 8, 2020(sic)
b) Memo from Diocese regarding Vestry/Annual General Meetings

VII **New Business**

Nominating Committee

VIII **Next Meeting**

Prior to AGM if needed Feb. 9 at 7:00 p.m

Motion for adjournment

IX **Closing with Prayer and the Grace**

Anglican Parish of Central Saanich
St. Mary's Church St. Stephen's Church

Faith - Family - Friendship

St. Mary's Anglican Church
1973 Cultra Avenue
Saanichton, BC V8M 1L7
250-652-1611
stmarys.saanichton@shaw.ca

January 20, 2021

Attention: St. Mary's Operations Committee and Parish of Central Saanich Council

December 31, 2020 – St. Mary's, Saanichton

Attached are the financial statements as of December 31, 2020 for the St. Mary Church in the Parish of Central Saanich. This financial package for St. Mary Church includes the following financial statements:

1. **Balance Sheet:** The Assets, Liabilities, & Equity, as reported on page 3, are collectively more than for the same month last year (by $10,499 or 5.9%). The Equity is over $135,000 with the aid of the reported Net Income of $1,508 in 2020 (after the operating loan has been reimbursed).
2. **Profit & Loss:** Shows a surplus of $1,508 (page 5) – a much improved position over that reported at the end of 2019. Operations were facilitated by the operating loan of $18,500 from the Memorial Account. However, this policy of securing the operating loan from the Memorial Account at the beginning of the year will change in 2021. One factor that helped to shore up the revenue is the contribution from the Federal Government Wage Subsidy that the Diocese was successful in securing for us. The amount of the Wage Subsidy was $8,913 (or 6.2% of the Total Income). Gail Gauthier, Finance Director of the Synod Office is optimistic that we will receive additional funding from the Federal Government, but the amounts and timing of receipts are still unknown. The reporting to receive the grants has become more detailed and will be audited.
   The Total Income (after accommodating the $18,500 operating loan) is $143,219 or 2.5% less than the YTD December 31 for 2019. Expenses are $4,783 or 2.9% less than in 2019. The total Wages & Benefits has increased by $11,477.
3. **Statement of Changes in Equity**: This report documents the revenue generated by the major interests of the church. It identifies where additional funds were generated via transfers from within the church, versus new income. It is important to track when funds have been generated from within the church (i.e. transferred) versus revenues from outside of the church. The Current Special Ministries (Events) functional area has created Net Income of $7,242, contributing to an overall Net Income for St. Mary of $4,739.
   The end-of-year Equity position was increased to $128,104 from $123,365 at the beginning of the year. As the GIC investments are re-invested (at all-time low

investment rates) only the principle was invested, with the interest earned being transferred to the Operating Account. Having to reinvest when interest rates are less than 1% is a good justification to use a “laddering strategy” to build in flexibility.

4. **<u>Deferred Special Ministries (Memorial Account):</u>** The Memorial Account (page 7 & 8) documents the use of funds needed to support more complex initiatives. The Balance at the end of December was reduced to $174,613 - from $180,054 at the beginning of the year. The portfolio of investments ($130,000 of GIC’s) is recorded within the Deferred Special Ministries. There was one GIC (with a re-investment value of $75,000) that matured in August, and with interest rates at less than 1%, the fund was divided into two units, each having a different yield and maturity date. The intention is to reinvest both at higher yields in about one year. The $10,000 GIC is associated with the Bequest of the same value.

   There is now only 1 In-Trust Account, the **<u>Ron Smith Legacy:</u>** The balance remains at $5,087. This fund is to be authorized for expenditure by the Rector and Wardens to assist those living in the community and deemed to need our assistance and support.

5. **<u>Current Special Ministries (Church or Parish Events)</u>**: Shows the financial contribution of each of the significant Parish Events. This account provides incremental funding for the General account throughout the year, but due to COVID, there was only one Thrift Sale. It contributed $1,348. The recycle containers were taken to the redemption centre by Ken Pedlow who has taken on this special ministry. At the end of the year, a decision will be made as to how best to use the $920 contributed. There has been no activity with these initiatives since the declaration of the COVID-19 pandemic . The major Events were reviewed to ensure that they adhere to the minimum Diocesan criteria and protocol for safety and support under the COVID-19 criteria. It has been decided that these Events will be deferred for this year – a decision that impacted many parishioners, many in the community, and certainly the net income position of St. Mary by the end of the year. After it was announced that the Holly Fair event would not be held this year, donations and contributions in the amount of $6,000 were added to the bottom line.

6. **<u>Budget Review:</u>** Documents the Operating Account income and disbursements, as measured against the Budget year-to-date. With thanks to our very generous and responsive congregation, there is a year-end surplus of $1,508.

   Revenue ended up at 81.0% of Budget at year-end, instead of the target of 100%. That percentage is inclusive of the unbudgeted $8,913 received from the Federal Government Wage Subsidy program. Regular Offerings finished up at $105,362 (or 100% of Budget). COVID has restricted the Open Offering to 14.4% of Budget, but the offerings from Easter and Thanksgiving (and a bit of carry-over from last Christmas) is at an overwhelming 119.7% of Budget. (The amount received from the Thanksgiving special offering envelopes was $2,593). **Total Offerings are $7,401 (or 7.2%) more than for last year.** This is incredibly significant given the challenges of 2020.

   Expenses finished up at 89.5% of Budget.

7. **Concerns & Considerations:** Our guests (like Tai Chi) are slow to develop their plans to use **o**ur facilities with adherence to COVID protocols. They will not return to our facilities until probably the second quarter of 2021, at best. We need to revisit our Vision and adjust it for what COVID impact will have throughout 2021 – including impact upon the community, and upon our parish, particularly for the Holly Fair Preparation, setup, securing of silent auction to name a few.

Please do not hesitate to contact me if you have any questions pertaining to these reports.

Attachments:

Respectfully,

Derek Osman
Church Warden

St. Mary Church

Balance Sheet - December 31, 2020

Assets			**Liabilities & Equity**		
	2020	**2019**	**Liabilities**	**2020**	**2019**
Bank	$13,657	$10,934	Accounts Payable	$0	$0
Memorial Account Invest	$130,000	$130,704	Deferred Sp. Ministries - Memorial	$40,113	$45,554
Memorial Operating	$38,053	$38,256	Memorial - Deficit Reserves	$4,500	$4,500
Church Events	$6,703	$6,947	Outreach - General Use	$68	$68
			Outreach - St. Matthews Library	$3,577	$361
			Current Special Ministries - CE	$4,822	$5,061
Accounts Receivable (GST)	$564	$726	**Total Liabilities**	**$53,080**	**$55,544**
			Equity		
			Retained Earnings	$8,411	$8,087
			Opening Balance Equity - General	$246	$246
			Retained Earnings - General	$3,812	$3,812
			Retained Earnings - Church Events	$6,516	$6,516
			Retained Earnings - Memorial Acct	$115,404	$113,037
			Net Income	$1,508	$324
			Total Equity	**$135,897**	**$132,022**
Total Assets	**$188,977**	**$187,566**	**Total Liabilities & Equity**	**$188,977**	**$187,566**

Profit & Loss – Income:

St. Mary Profit & Loss To December 31 2020	Jan. - Dec 20	Jan. - Dec 19
Income		
4000 - INCOME - General		
4110 · Offering-Open Offering	$252	$1,753
4120 · Offering-Weekly	$105,362	$97,678
4130 · Offering - Festivals		
4131 - Offering -Festival-Easter	$1,290	$1,231
4132 - Offering -Festival-Thanksgiving	$2,593	$1,275
4133 · Offering-Festival-Christmas	$1,265	$1,425
Total 4130 · Offering - Festivals	$5,148	$3,931
Total 4100 · Offering Income	**$110,763**	**$103,362**
4200 - Income - Deficit Elimination	**$7,830**	**$2,864**
4300 · General Income		
4310 · General Income-Bapt./Wed./Funer..	$400	$1,400
4320 - General Income - Specific Don.	$20	$0
4330 · General Income-Facilities Use	$4,650	$15,411
4360 · General Income-Miscellaneous	$3,163	$156
4370 - General Income - Wage Subsidy	$8,913	$0
Total 4300 · General Income	**$17,146**	**$16,967**
4400 · Transfers IN-General	$0	
4410 - Transfer IN-CE-Holly Fair	$6,000	$9,000
4420 - Transfer IN-CE-Church Sales	$1,480	$6,625
4440 · Transfers IN-Memorial Account	$18,500	$18,500
4460 - Transfers In-Deficit Reserve	$0	$8,000
Total 4400 · Transfers IN-General	**$25,980**	**$42,125**
Total 4000 · INCOME - General Receipts	**$161,719**	$165,318
Less Operating Loan	-$18,500	-$18,500
Total Income	**$143,219**	**$146,818**

Profit & Loss – Expenditures (Page 2):

Expense		
5000 · EXPENDITURES - General		
5110 · Salary/Benefits - Rector	$44,330	$47,257
5120 · Salary/Benefits-Music Director	$9,739	$11,101
5130 · Salary/Benefits-Admin./Bookeep.	$24,801	$26,227
5140 · Relief Clergy	$0	$725
5150 · Relief Musician	$200	$600
5170 - Salary/Benefits - Ass't. Curate	$11,906	$0
5180 - Salaries - Lump Sum Sept.	$6,410	$0
Total 5100 · Wages & Benefits - General	**$97,386**	**$85,909**
5310 - Website Maintenance	$65	$285
5320 - Postage	$184	$277
5330 · Stationery	$360	$0
5332 - Computer Expenses	$463	$0
5330 - Stationery Expenses - Other	$10	$917
5340 · Photocopier - General	$2,742	$4,087
5350 - Insurance	$3,621	$3,462
5360 · Diocesan Assessment	$19,589	$21,046
5370 - Advertising	$155	$279
Total 5300 · Expenditures - Admin - General	**$27,189**	**$30,353**
5410 · Music	$765	$1,417
5420 · Sanctuary	$157	$373
5430 - Christian Education	$175	$65
5440 - Conferences	$0	$255
Total 5400 · Expenditures-Ministries-General	**$1,098**	**$2,111**
5500 · Expenditures-Maintenance-General	$1,077	$5,908
5521 · Cleaning-Contract	$3,075	$3,997
5522 · Cleaning-Supplies	$221	$371
5520 · Cleaning-General	$3,296	$4,368
5530 - Grounds & Equipment	$78	$145
Total - Expenditure - Maintenance - Gen.	**$4,450**	**$10,421**
5610 · Water/Sewer	$692	$742
5620 · Hydro	$6,100	$7,096
5640 · Telephone	$1,146	$575
5650 · Internet	$2,518	$2,591
5660 · Garbage Disposal	$460	$445
Total 5600 · Expenditures-Utilities-General	**$10,916**	**$11,448**
5700 - Expenditures-Trans. OUT		
5720 - Transfer to Memorial Acct Gen	$0	$18,500
5725 - Trans to Memorial - Deficit Reserve		$4,500
Total 5700 - Expenditures-Trans-OUT	**$0**	**$23,000**
5800 · Miscellaneous Expenses-General	$248	$1,025
GST Paid (2.5%) Non-Refundable	$424	$726
Total 5000 · EXPENDITURES - General	$141,711	$164,994
Total Expense	**$141,711**	**$164,994**
Net Income	**$1,508**	**-$18,176**

St Mary's

Statement of Changes in Equity - December 31, 2020

	General	Deferred Special Ministries (Memorial)	Current Special Ministries (Events)	Total 2020
Equity, Beginning of Year	$3,812	$113,037	$6,516	$123,365
Income	$143,219	$3,050	$9,537	$155,806
Expenses	$141,711	$7,061	$2,295	$151,067
Net Income	**$1,508**	**-$4,011**	**$7,242**	**$4,739**
Equity, End of Year	**$5,320**	**$109,026**	**$13,758**	**$128,104**
Transfers Year-to-Date:				
From Memorial (Jan.11)	$18,500	-$18,500		**$0**
Thrifty's to Kitchen Renos (Feb.27)		-$2,340		**-$2,340**
Thrifty's to Kitchen Renos (Feb.27)		$2,340		**$2,340**
Transfer from Investment Income (May 1)		$1,099		**$1,099**
Interest from Investments to Operating Account		-$1,099		**-$1,099**
Transfer from Investment Income (May 31)		$456		**$456**
Investment Interest to Operating		-$456		**-$456**
Interest from Investments to Operating Account		-$1,169		**-$1,169**
Interest from GIC's		-$260		**-$260**
Thrifty's to Hall Lighting (Nov.)		-$1,200		**-$1,200**
Hall Lighting from Thrifty's		$1,200		**$1,200**
Thrifty's to Hall Lighting (Dec)		-$838		**-$838**
Hall Lighting from Thrifty's		$838		**$838**
To Memorial (December)	-$18,500	$18,500		**$0**
Parish Sales to General	$1,480		-$1,480	**$0**
Holly Fair to General	$6,000		-$6,000	**$0**
Total:	**$7,480**	**-$1,429**	**-$7,480**	**-$1,429**

Note1. The Operating Loan of $18,500 was removed from Income because it is a transfer paid back within the year.

St. Mary's
Deferred Special Ministries - Other Funds' Activity - December 31, 2020
Memorial Account

	Balance Jan 1, 2020	Revenue	Expenses	Transfers IN (OUT)	Balance Dec 31, 2020
General					
Transfer to Operating Fund (Jan 11)	$19,719			-$18,500	$1,219
Transfer from Invest. Income (May 1)				$1,099	$2,318
Transfer of Invest Interest to Operating				-$1,099	$1,219
Transfer from Invest. Income (May 3)				$456	$1,675
Transfer of Invest Interest to Operating				-$456	$1,219
Imterest on Principle for GIC reinvested		$98			$1,317
Transfer interest to Operating Account				-$1,169	$148
Interest from GIC's				-$260	-$112
Repay loan from Gen Operating Acct.				$18,500	$18,388
	$19,719	**$98**	**$0**	**-$1,429**	**$18,388**
Deficit Elimination: Carry Fwd (2018)	$4,500				**$4,500**
Deposit Deficit Elimination Reserve		$0			**$0**
Total Deficit Eliminaton:	**$4,500**	**$0**	**$0**	**$0**	**$4,500**
Thrifty Foods	$1,852				
Receipts from Thrifty's (Jan 14)		$373			$2,225
Final Receipts from Thrifty's Grant (Feb)		$115			$2,340
Funds Transfer to Kitchen Renos				-$2,340	-$0
Deposit Thrifty's (June)		$204			$204
Deposit Thrifty's (July)		$312			$516
Deposit Thrifty's (August)		$266			$782
Deposit Thrifty's (September)		$302			$1,085
Deposit Thrifty's (October)		$304			$1,388
Deposit Thrifty's (November)		$296			$1,684
Funds Transfer to Hall Lighting Project				-$1,200	$484
Deposit Thrifty's (December)		$354			$838
Funds Transfer to Hall Lighting Project				-$838	-$0
Total Thrifty:	**$1,852**	**$2,526**	**$0**	**-$4,378**	**-$0**
Bequests & Donations	**$10,000**				
Bequests & Donations [2]	**$10,000**	**$0**	**$0**	**$0**	**$10,000**
Memorial Bursary	$3,203				$3,203
Gift for 2021 recipient			-$21		-$21
2020 Bursary Award			-$1,000		-$1,000
Total Bursary:	**$3,203**	**$0**	**-$1,021**	**$0**	**$2,182**
Guild	$3,261				
Total Guild	**$3,261**	**$0**	**$0**	**$0**	**$3,261**

Memorial Account (Page 2)

Kitchen Renos	**$2,432**				**$2,432**
Transfer From Thrifty's (Feb.)		$0	**$0**	**$2,340**	$4,772
Cheque to David Stewart for 2 Range Hood Fans			-$416		$4,356
Recovery (GIK) for Range Hoods		$426			$4,782
Refurb. Island			-$523		$4,259
New Countertop for Kitchen			-$1,677		$2,582
New faucet to fit sink			-$99		$2,483
Colonial Countertop			-$2,126		$357
Total Kitchen Renos	**$2,432**	**$426**	-$4,840	**$2,340**	**$357**
Hall Lighting	**$0**				**$0**
Cheque to Ian Stuart for new LED lighting fixtures			-$1,200		-$1,200
Transfer funds from Thrifty's Smile Card Account				$1,200	$0
Transfer funds from Thrifty's Smile Card Account				$838	$838
Total Lighting Costs:	**$0**	**$0**	-$1,200	**$2,038**	
Sub-Total:	**$44,967**	**$3,050**	**-$7,061**	**-$1,429**	**$38,688**
In-Trust Funds:					
Ron Smith Legacy [1]	$5,087				**$5,087**
	$5,087	**$0**	**$0**	**$0**	**$5,087**
Total In-Trust:	**$5,087**	**$0**	**$0**	**$0**	**$5,087**
Memorial Account Funds	**$50,054**	**$3,050**	**-$7,061**	**-$1,429**	**$44,613**
INVESTMENTS:					
1-5 Yr GIC Compound @1.9% (Aug 17/21)	$20,000				**$20,000**
"Better Than Cash" @ 1.2% [2] (May 30/21)	$10,000				**$10,000**
1-5 YR GIC Compd @ 1.1% (July 25/21)	$25,000				**$25,000**
"Better Than Cash" @ 0.7% (Aug 12/21)	$25,000				**$25,000**
3YR Rising Rate GIC @ 0.8% (Aug 12/21)	$50,000				**$50,000**
Total Investments:	**$130,000**	**$0**	**$0**	**$0**	**$130,000**
	$180,054	**$3,050**	**-$7,061**	**-$1,429**	**$174,613**

Note 1. Ron Smith Legacy: Discretionary funds to be suthiorized for expenditure by Incumbent and Wardens to assist those living in the community in need of our support.

2. Are the same funds that are invested as GIC for $10,000.

St. Mary's Church 2020 Outreach Report

Dec-20

Client	Open. Bal. Jan. 1/20	Donations	Transfers In/Out	Disbursed / Grant	Balance Dec. 31, 2020	Type
Rector's Discretionary Fund	$115	$1,170	$75	$1,360	$0	Parish
ORRCA Dental Clinic	$0	$340	$260	-$600	$0	Parish
General Use *	$0	$995	-$895	-$995	$0	Parish
Saan. Pen. Hospital	$0	$310	$40	-$350	$0	Parish
SICCT	$0	$320	$30	-$350	$0	Parish
PWRDF	$0	$265	$0	-$265	$0	O'seas
Christmas Hampers (Building Bridges)	$0	$345	$105	-$450	$0	Parish
Christmas Hampers - Other	$0	$50	$0	-$50	$0	
Anglican Appeal	$0	$350	$0	-$350	$0	O'seas
Lions Food Bank	$0	$475	$385	-$860	$0	Parish
Prayer Shawl Ministry	$68	$0	$0	$0	$68	Parish
St. Matthew's Library	$361	$3,216	$0	$0	$3,577	O'seas
Royal Canadian Legion #37 Poppy Fund	$0	$0	$100	-$100	$0	Parish
Totals:	**$544**	**$7,836**	**$100**	**-$3,010**	**$3,645**	
All Nations Memorial Bursary **	$3,203.27	$0	$3,203.3	-$1,020.84	$2,182.43	Parish

* General Use "Disbursed / Grant" includes $100 for Canadian Legion #37 Poppy Fund.

** Commitment of $1,000 already made for 2021, leaving a balance of $1,182.43 (or only one year of funds remaining to fund beyond 2021)

St. Mary Church

Current Special Ministries (Other Funds' Activity) - December 31, 2020

Long Term Liabilities: Parish Events Fund

	Balance Jan 1.	Revenue	Expenses	Transfers IN (OUT)	Balance Dec 31,2020
Altar	$1,495	$50	-$541	$0	**$1,004**
Flower	$1,768	$392	-$94		**$2,066**
Holly Fair	$1,517	$1,921	-$186	-$2,809	**$442**
Holly Fair - Donations	$0	$3,191		-$3,191	**$0**
Total Holly Fair	$1,517	$5,111	-$186	-$6,000	**$442**
General	$6	$167	-$131	$0	**$42**
Parish Sale	$134	$2,075	-$727	-$1,480	**$2**
Social	$142	$821	-$616	$0	**$346**
Recycle Refunds	$0	$920			**$920**
	$6,577	**$9,537**	**-$2,295**	**-$7,480**	**$4,822**
Net Income		**$7,241**			

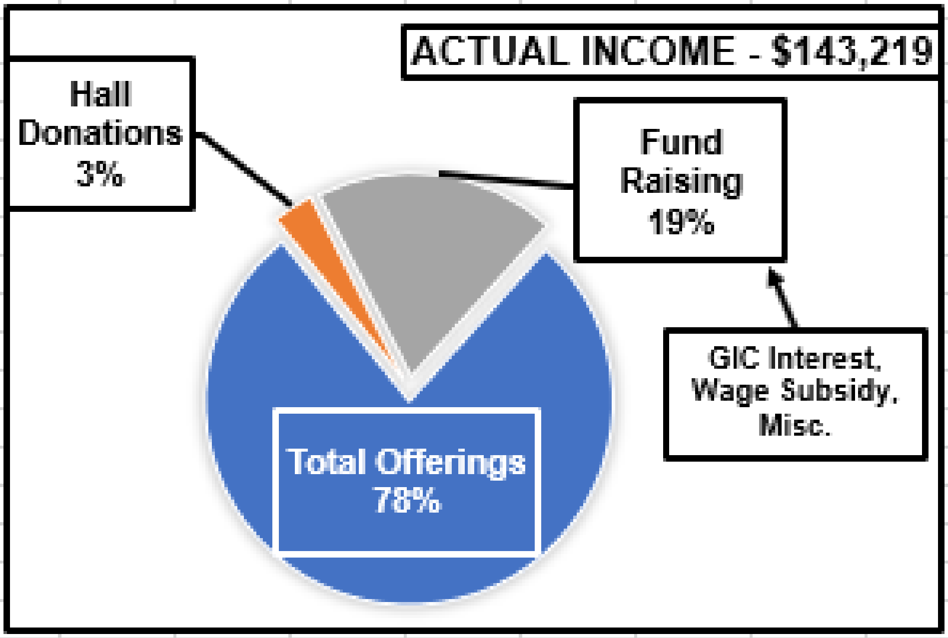
Transfer Notes:

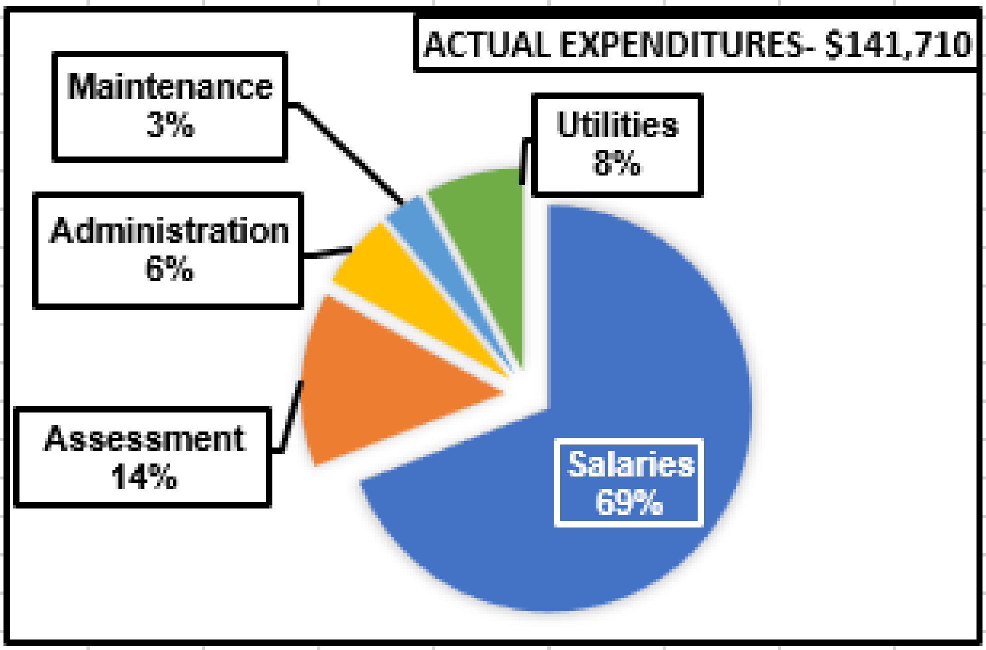
Parish Sales transferred annual net earnings of $1,480 to General Account on Nov. 30.

Holly Fair transferred annual net earnings of $6,000 to General Account on Dec. 30.

St. MARY'S Financial Review - December, 2020

ITEM	2020 BUDGET	To Dec. 31/20	Target 100.0%	RMKS 2020 Budget to 2020 Actuals
INCOME				
REGULAR OFFERINGS	$105,340	$105,362	100.0%	Very Commendable Response From Congregation
OPEN OFFERING	$1,750	$252	14.4%	
FESTIVAL	$4,300	$5,148	119.7%	
HALL /FACILITIES USE DONATIONS	$16,000	$4,650	29.1%	
BAPTISMS/ WEDDINGS/ FUNERALS	$800	$400	50.0%	
MISCELLANEOUS & INTEREST	$225	$3,183	1414.5%	Interest income from GIC Investments
WAGE SUBSIDY	$0	$8,913	0.0%	Wage Subsidy from Fed. Gov't (Diocese)
TX FROM HOLLY FAIR	$9,500	$6,000	63.2%	Leaves only $442 for "start-up costs"
PARISH THRIFT SALES	$7,000	$1,480	21.1%	Leaves Balance of only $2 - only 1 of 3 Thrift Sales - COVID
DEFICIT ELIMINATION APPEAL - 20	$8,870	$7,830	88.3%	Good response, given multiple concurrent appeals
DEFICIT RESERVE	$4,500	$0	0.0%	Will be carried over to 2021 to defer operating loan
TX FROM MEMORIAL	$18,500	$18,500	0.0%	Operating Loan was paid back
TOTAL RECEIPTS		$161,718		
LESS: OPERATING LOAN FROM MEMORIAL		-$18,500		Remove Operating Loan from Revenue
TOTAL REVENUE	$176,785	$143,218	81.0%	
DISBURSEMENTS				
STIPEND/BENEFITS - RECTOR	$48,675	$44,330	91.1%	Note Lump Sum - Sept due to payroll issues
RELIEF CLERGY	$800	$0	0.0%	
ASSIST CURATE	$12,921	$11,906	92.1%	Note Lump Sum - Sept due to payroll issues
MUSIC DIRECTOR	$11,995	$9,739	81.2%	Note Lump Sum - Sept due to payroll issues
RELIEF MUSICIAN	$615	$200	32.5%	
ADMIN. ASST/BOOKKEEPER	$26,752	$24,801	92.7%	Note Lump Sum - Sept due to payroll issues
SALARIES - LUMP SUM SEPT.	$0	$6,410	0.0%	
DIOCESAN ASSESSMENT	$19,761	$19,589	99.1%	
CHRISTIAN EDUCATION	$650	$184	28.3%	Expenses Contained by technologies due to COVID
CLERGY CONFERENCES	$700	$0	0.0%	Cancelled by Bishop due to COVID
MUSIC MINISTRY	$1,800	$765	42.5%	
SANCTUARY SUPPLIES	$400	$157	39.3%	Blessed by GIK's
ADVERTISING	$350	$155	44.2%	COVID impact upon public initiatives
INSURANCE	$3,850	$3,621	94.1%	Diocese management of vendors
PHOTOCOPY	$3,630	$2,742	75.5%	COVID - Less Paper. More on-line
POSTAGE	$300	$184	61.3%	More mail-outs due to COVID / stamps donated
STATIONERY	$1,160	$360	31.0%	Less use of special paper
COMPUTER EXPENSES	$0	$463	0.0%	Ugprade to QuickBooks 2020, laptop purchase
MAINTENANCE - GENERAL	$4,000	$1,077	26.9%	
MAINTENANCE - CLEANING CONTR	$4,820	$3,075	63.8%	Contract managed when facilities not used
MAINTENANCE - CLEANING SUPPL	$408	$221	54.1%	special disinfectants GIK'd
MAINTENANCE - GARDENING	$350	$78	22.2%	weather cooperated!
GARBAGE	$470	$460	97.9%	contract managed during periods when fcilities not used
HYDRO	$7,500	$6,100	81.3%	Thermostats turned down when facilities not used
WEBSITE SUPPORT (Ascend & Tithe	$300	$65	21.7%	Will be more in 2021 when Diocese subsidizing less
INTERNET	$2,700	$2,518	93.3%	
TELEPHONE	$600	$1,146	191.0%	Budgeting error; Lon's cell phone costs
WATER/SEWER	$778	$692	89.0%	
MISCELLANEOUS	$1,000	$248	24.8%	
BANK CHARGES & RECONCILIATIO	$0	$0	0.0%	
GST Paid (2.5%) non-Refundable	$1,000	$424	42.4%	Less purchase Volume = Lower GST payable
TRANSFER TO MEMORIAL ACCOU	$0	$0	0.0%	*** Not Budgeted on this expense line (see Revenue)
DEFICIT ELIMINATION RESERVE	$0	$0		
TOTAL EXPENDITURES	$158,285	$141,710	89.5%	W/O $18,500, Expenditure is $141,701 or 89.5% of Budget
OPERATING SURPLUS/DEFICIT	$18,500	$1,508	8.2%	


ACTUAL INCOME - $143,219
Hall Donations 3%
Fund Raising 19%
GIC Interest, Wage Subsidy, Misc.
Total Offerings 78%


ACTUAL EXPENDITURES- $141,710
Maintenance 3%
Utilities 8%
Administration 6%
Assessment 14%
Salaries 69%

Anglican Parish of Central Saanich
St. Mary's Church St. Stephen's Church

Faith - Family - Friendship

St. Mary's Anglican Church
1973 Cultra Avenue
Saanichton, BC V8M 1L7
250-652-1611
stmarys.saanichton@shaw.ca

January 25, 2021

Attention: St. Mary's Operations Committee and Parish of Central Saanich Council

December 31, 2020 – St. Mary's, Saanichton

Attached is the proposed 2021 Budget for the St. Mary Church in the Parish of Central Saanich. The actual results (income and expenditures) for 2020 are presented as a benchmark to assess the proposed 2021 Budget. A few highlights of this budget include the following:

1. **Deficit Budget:** The expected revenues are $119,000 while the projected expenditures are $140,550. This yields a deficit of -$21,550. Despite being a deficit budget, it is still deemed to be a conservative one. Despite the Insurance costs increasing at a pace in excess of 20%, the projected expenditures are less than the actual expenses for 2020.
   The proposed revenues are $24,219 less than the actual 2020 Revenues. The main reason for this is the expected lack of donations associated with the use of the Cooper Hall – a resultant impact from COVID. We do not expect to have our neighbors like the Tai Chi making use of our facilities until the middle of the second quarter – at the earliest. We are proud of the contributions of our congregation by way of their weekly Offerings, and their contribution to the festival envelopes (but we are not expecting to witness the same support this Easter as our facilities will likely still be closed by then). While the Synod Office is still optimistic, we have not projected any revenue from the Federal Government's Wage Subsidy program.
   We will have to rely heavily upon another Deficit Elimination Appeal.

.

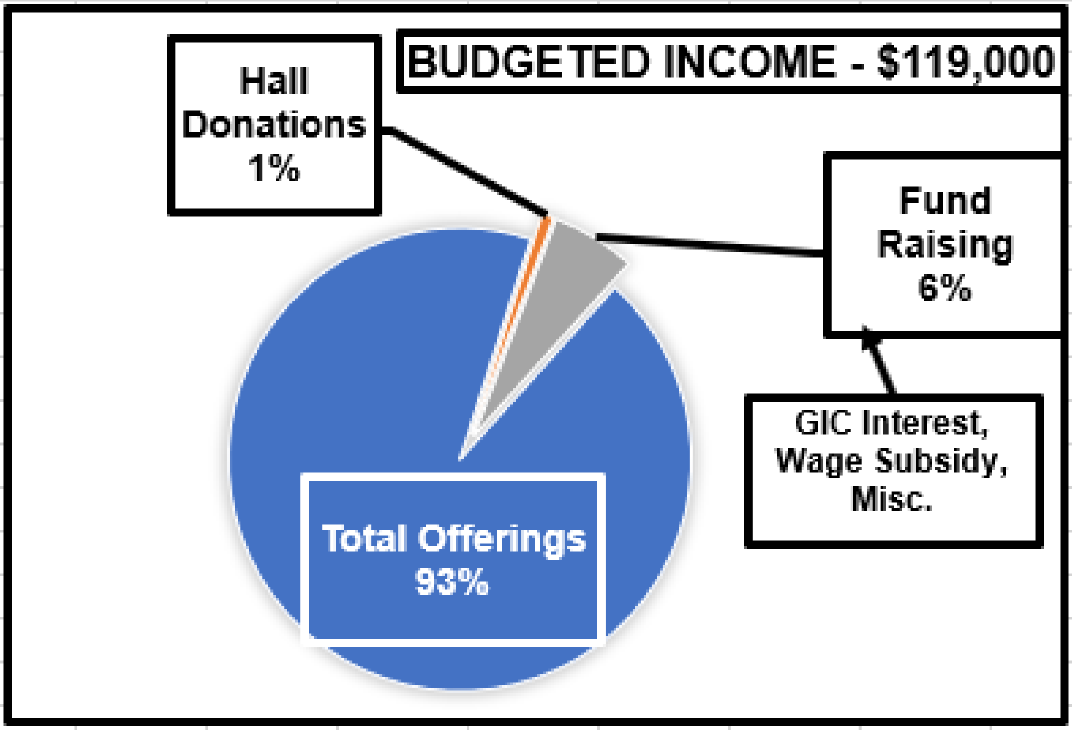
Attachments:

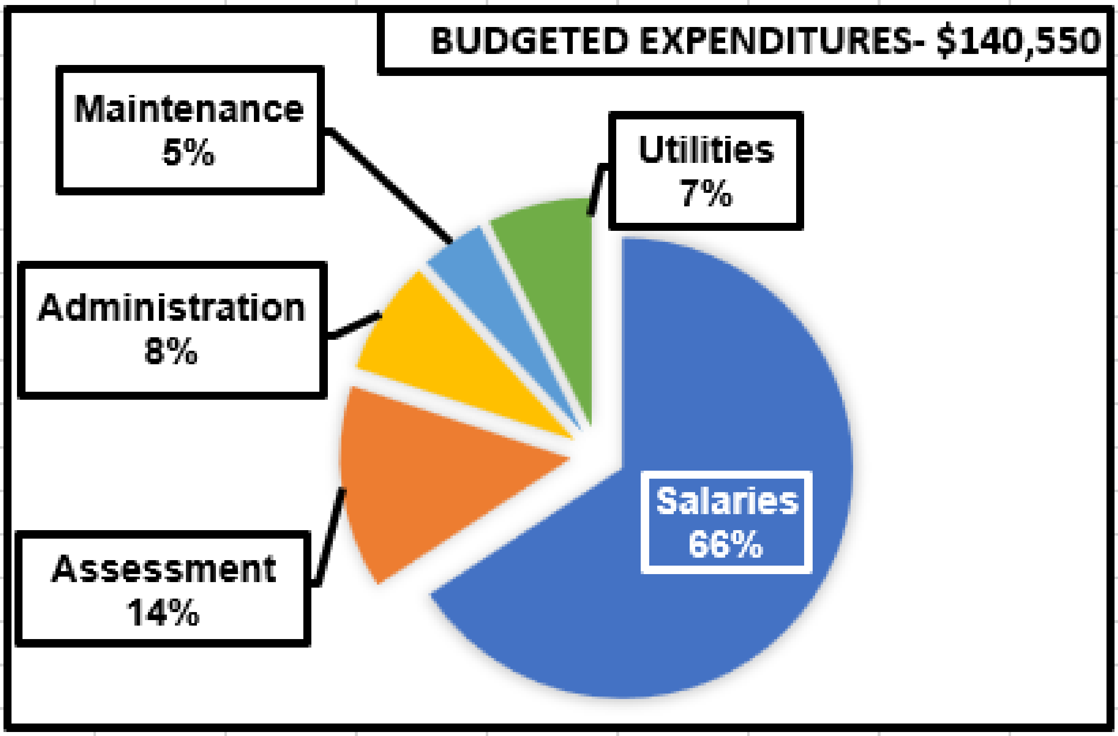
Respectfully,

Derek Osman
Church Warden

St. MARY'S Draft 2021 Budget - Version 2.0

ITEM	2020 BUDGET	Actual To Dec. 31/20	Target 100.0%	2021 Proposed Budget	RMKS 2021 Budget to 2020 Actuals
INCOME					
REGULAR OFFERINGS	$105,340	$105,362	100.0%	$105,350	
OPEN OFFERING	$1,750	$252	14.4%	$250	
FESTIVAL	$4,300	$5,148	119.7%	$5,000	
HALL /FACILITIES USE DONATIONS	$16,000	$4,650	29.1%	$1,000	No indication if Tai Chi will renew cont.
BAPTISMS/ WEDDINGS/ FUNERALS	$800	$400	50.0%	$400	
MISCELLANEOUS	$225	$3,183	1414.5%	$500	
WAGE SUBSIDY	$0	$8,913	0.0%	$0	A possibility
TX FROM HOLLY FAIR	$9,500	$6,000	63.2%	$2,000	
PARISH THRIFT SALES	$7,000	$1,480	21.1%		
DEFICIT ELIMINATION APPEAL - 2020	$8,870	$7,830	88.3%		Will need an Appeal in 2021
DEFICIT RESERVE	$4,500	$0	0.0%	$4,500	
TX FROM MEMORIAL	$18,500	$18,500	0.0%	$0	No Operating Loan in 2021
TOTAL RECEIPTS		$161,719		$119,000	
LESS: OPERATING LOAN FROM MEMORIAL		-$18,500			No Operating Loan in 2021
TOTAL REVENUE	**$176,785**	**$143,219**	81.0%	**$119,000**	
DISBURSEMENTS					
STIPEND/BENEFITS - RECTOR	$48,675	$44,330	91.1%	$48,567	Adjusted by 3% in June
RELIEF CLERGY	$800	$0	0.0%	$300	Curate not available after March
ASSIST CURATE	$12,921	$11,906	92.1%	$2,951	Adjusted by 3% for 2 months
MUSIC DIRECTOR	$11,995	$9,739	81.2%	$11,582	No adjustment
RELIEF MUSICIAN	$615	$200	32.5%	$200	No adjustment
ADMIN. ASST/BOOKKEEPER	$26,752	$24,801	92.7%	$27,946	No adjustment
SALARIES - LUMP SUM SEPT.	$0	$6,410	0.0%	$0	No adjustment
DIOCESAN ASSESSMENT	$19,761	$19,589	99.1%	$19,959	Pre-determined 2 years ago
CHRISTIAN EDUCATION	$650	$175	26.9%	$300	Will use Zoom for media @ $68
CLERGY CONFERENCES	$700	$0	0.0%	$200	Were Cancelled in 2020
MUSIC MINISTRY	$1,800	$765	42.5%	$750	On-line services
SANCTUARY SUPPLIES	$400	$157	39.3%	$225	GIK?
ADVERTISING	$350	$155	44.2%	$200	less than normal planned (no Easter)
INSURANCE	$3,850	$3,621	94.1%	$4,510	"20% & $165 - Zena McCreary
PHOTOCOPY	$3,630	$2,742	75.5%	$3,000	COVID impact
POSTAGE	$300	$184	61.3%	$200	COVID impact
STATIONERY	$1,160	$360	31.0%	$350	
COMPUTER EXPENSES	$0	$463	0.0%	$2,000	Upgrade Leslie's computer
MAINTENANCE - GENERAL	$4,000	$1,077	26.9%	$2,000	Drainage repairs were $1,700
MAINTENANCE - CLEANING CONTRACT	$4,820	$3,075	63.8%	$3,000	No extras like stripping the floor
MAINTENANCE - CLEANING SUPPLIES	$408	$221	54.1%	$250	Savings due to facilities closed
MAINTENANCE - GARDENING	$350	$78	22.2%	$1,000	Tree removal
GARBAGE	$470	$460	97.9%	$460	Can manage if facility still closed
HYDRO	$7,500	$6,100	81.3%	$5,250	Maintain savings due to COVID
WEBSITE SUPPORT (Ascend & Tithe.ly)	$300	$65	21.7%	$100	Reduced subsidy from Diocese in 2021
INTERNET	$2,700	$2,518	93.3%	$2,500	
TELEPHONE	$600	$1,146	191.0%	$1,200	
WATER/SEWER	$778	$692	89.0%	$700	
MISCELLANEOUS	$1,000	$248	24.8%	$250	
BANK CHARGES & RECONCILIATIONS	$0	$0	0.0%	$100	
GST Paid (2.5%) non-Refundable	$1,000	$424	42.4%	$500	
TRANSFER TO MEMORIAL ACCOUNT	$0	$0	0.0%	$0	
DEFICIT ELIMINATION RESERVE	$0	$0		$0	
TOTAL EXPENDITURES	**$158,285**	**$141,701**	89.5%	$140,550	
OPERATING SURPLUS/DEFICIT	**$18,500**	**$1,518**	8.2%	**-$21,550**	


BUDGETED INCOME - $119,000
Hall Donations 1%
Fund Raising 6%
GIC Interest, Wage Subsidy, Misc.
Total Offerings 93%


BUDGETED EXPENDITURES- $140,550
Maintenance 5%
Utilities 7%
Administration 8%
Assessment 14%
Salaries 66%

Anglican Parish of Central Saanich

St. Mary's Church St. Stephen's Church

Faith - Family - Friendship

St. Stephen Anglican Church
7921 St. Stephen Road
Saanichton, BC V8M 2C3
250-652-4311

January 30, 2021

By Email

Attention: Parish of Central Saanich Council

Attached are **the financial statements as of December 31, 2020** for the St. Stephen Church in the Parish of Central Saanich.

I. The Balance Sheet:

The surplus is $1,403. This is an erosion from the surplus at year-end of 2019 of $7,464. However, with full recognition of the quick response of the congregation of St. Stephen, the Deficit Elimination Appeal also resulted in the growth of the Deficit Reserve from $9,749 at the end of 2019 to $25,046 at the end of 2020.

The Consolidated Trust Fund investment began with an opening book value of $100,000. On December 31, 2021, the Fair Market Value was $104,682, being a growth rate of 4.7%. This growth has been recorded in another Equjty account called Unrealized Gain / Loss FMV – the funds cannot be realized (or lost) until the asset is disposed.

The Balance Sheet Schedules have been rationalized to eliminate the reporting of those assets that were formerly recording as modest negative balance. The negative balances were written down to zero by using other funds available. The Balance Sheet Schedules appear on the page following the Balance Sheet (page 4). This now leaves only the furnaces with a negative balance, that being only -$1,756. The Thrifty's Smile Card grant funds are still contributing to the furnaces. Despite having done this, the assets for December 2020 are $11,900 (or 4.1%) more than at December 2019.

II. The Profit & Loss Report:

The Total Income for 2020 is $53,523 (or 27.5%) less than that generated during 2019. However, when the Outreach and Non-Outreach income (total of $54,973) is factored out of the 2019 results, then the 2020 results are $1,450 (or 1%) more than the 2019 results.

The Offering Income is $8,632 (or 7.3%) less than the previous year. The revenue associated with the donations from the Hall is down by $8,883 (or 56.1%). Finally, and presumably due to COVID, the Open Offering revenue is less than 2019 by $5,4189. Despite the challenges faced during 2020, the revenues generated represent a favorable picture. Fortunately, the unbudgeted revenue from the Federal Government's Wage Subsidy program amounted to $10,419 (or 7.8% of the Total Income).

The Total Expenses at $90,487 were $96,681 less than in 2019 – or still $38,976 less after 2019 is adjusted to remove the Outreach and Non-Outreach expenses. General Office Expense was $8,718 less in 2020.

III. The Financial Performance (Budget Review) Report:

This report shows the accumulated Actual results (Revenue and Disbursements) can be shown as a percentage of the annual budget. So, the reader can quickly see that the Total Revenue is at 71.4% when it should be nearing the target of 100% at the end of December. But the Revenue is 94.1% of Budget when the Designated Outreach and non-Reach is discounted. This weakness in revenue – no doubt as a cause of the COVID – was bolstered by the Federal Government Wage Subsidy program that yielded $10,419, thanks in large part to the Synod office.

However, the Total Expenditures are at 70.7% of Budget. When the Budget is discounted for the Designated Outreach and Non-Outreach, this percentage is at 97.9% of target. This yields a surplus of $1,403. However, the Profit & Loss report shows a transfer of $5,682 to the Deficit Reserve, and the Balance Sheet shows that the Reserves account increased to $25,046.

However, this presentation also highlights the impact of the financial relationship of the St. Stephen Cemetery. The Cemetery absorbed $6,000 of the Expenditures and contributed $4,550 to the Revenue (for a total of $10,550).

Please do not hesitate to contact me if you have any questions pertaining to these reports.

Derek Osman for Lynda Clifford

Attachments

St. Stephen Church					
Balance Sheet - December 31, 2020					
Assets			**Liabilities & Equity**		
	2020	**2019**		**2020**	**2019**
Petty Cash	$169	$106	**Long Term Liabilities:**		
Bank	$117,993	$75,304	**Deferrred Special Projects**	$215,210	$204,372
Designated	$11,359	$8,675	**Total LONG-TERM Liabilities** [2]	**$215,210**	**$204,372**
Total Chequing/Saving	$5,011	$0			
Outreach	$8,976	$1,346	**Current Liabilities:**		
Coast Capital Operating	**$143,339**	**$85,325**	Accounts Payable	$289	$950
Accounts Receivable	$2,244	$2,957			
Other Current Assets:			**Current Special Ministries**	**$4,025**	**$12,790**
GST (2.5%) Recoverable	$658	$1,782	**Outreach Projects**	**$510**	**$1,442**
			Total Current Liabilities	**$4,824**	**$15,182**
Investments:					
Diocesan Investment (CTF) [1]	$104,682	$100,000	**Total Liabilities**	**$220,034**	**$219,554**
GIC #3 (Coast Capital)	$50,978	$50,000	**Equity**		
GIC #4 (Coast Capital)	$0	$50,000	Opening Balance Equity	$40,713	$40,713
Total Investments	**$155,660**	**$200,000**	Retained Earnings	$35,237	$22,439
			Unrealized Gain / Loss FMV [1]	$4,682	
			Net Income [2]	$1,403	$7,464
Total Other Current Assets	**$302,069**	**$290,169**	**Total Equity**	**$82,035**	**$70,616**
TOTAL ASSETS	**$302,069**	**$290,169**	**Total LIABILITIES & EQUITY**	**$302,069**	**$290,169**

1. Apply Fair Market Value to Diocesan Investment (CTF): Increase by $4,682. Offset this transaction by $4,682 to the new Equity Account called "Unrealized Gain / Loss FMV". This account will be used to track losses and gains in the Fair Market Value over the years The funds will be used to reconcile Book Value with Fair Market Value upon sale.
2. Reduce the Deficit Reserve Fund by $7,000 to eliminate the calculated deficit of -$5,597. , yielding a surplus of $1,085. (and Deficit Reserve Fund of $30,046).
   The transaction should be something like: debit the Deficit Reserve Fund (on the Balance Sheet under the Memorial Hall) by $7,000 and credit the Income account "Transfers IN-Deficit Reserve" (on the Profit & Loss report) by the same amount.
   This will yield a Net Income of $1,403 (surplus), and a Deficit Reserve Fund of $25,046 for future years' deficits.

Balance Sheet Schedules

Balance Sheet Liability Schedule: Deferred Special Projects

Church Restoration			$100,556
Teaching Centre Fund			$5,989
Grounds Maintenance Fund			$28,298
Memorial Hall Fund			
	Furnace	-$1,756	
	Deficit Reserve Fund	$25,046	
	General Memorial Funds	$45,895	
	Memorial Hall Fund Total		$69,185
Lych-gate			$2,844
King Project			$5,738
Garden Project			$215
Pet Memorial Garden			$2,384
Long-Term Commit Funds			**$215,210**

Balance Sheet Liability Schedule: Current Special Ministries

Altar Flowers / Guild	$93
Prayer Shawls	$47
Soup's On	$3,216
Sunday School Donations	$20
Transforming Futures	$650
Total Committed Short-Term Funds	**$4,025**

Balance Sheet Liability Schedule: Outreach Projects

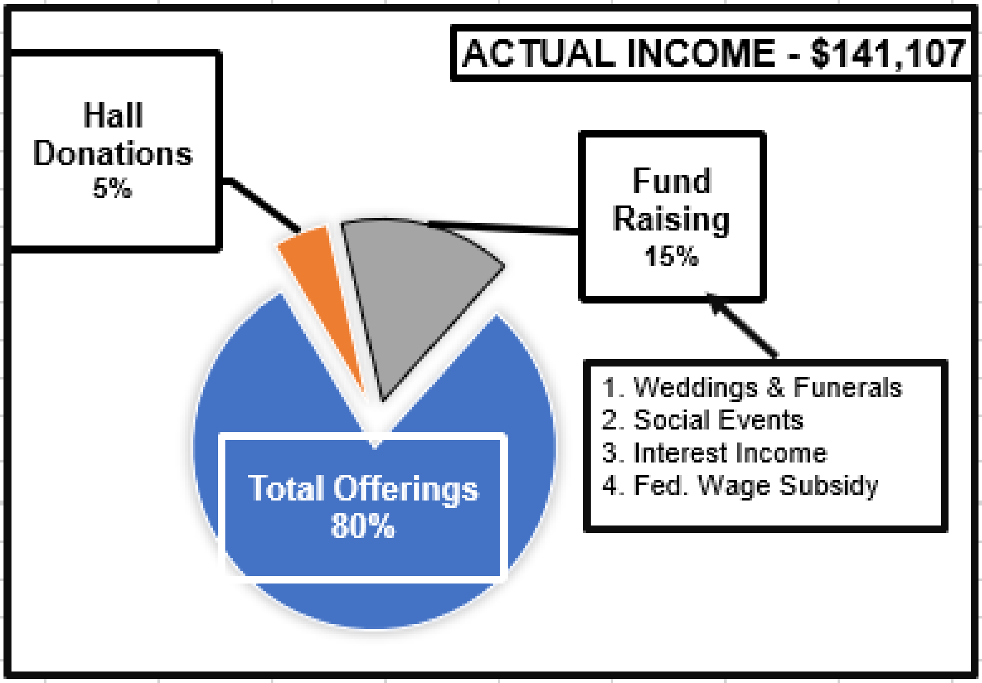
Gendemi Mission	$448
General Outreach	$42
Sidney Food Bank - Lions Club	$20
Total Outreach Projects	**$510**

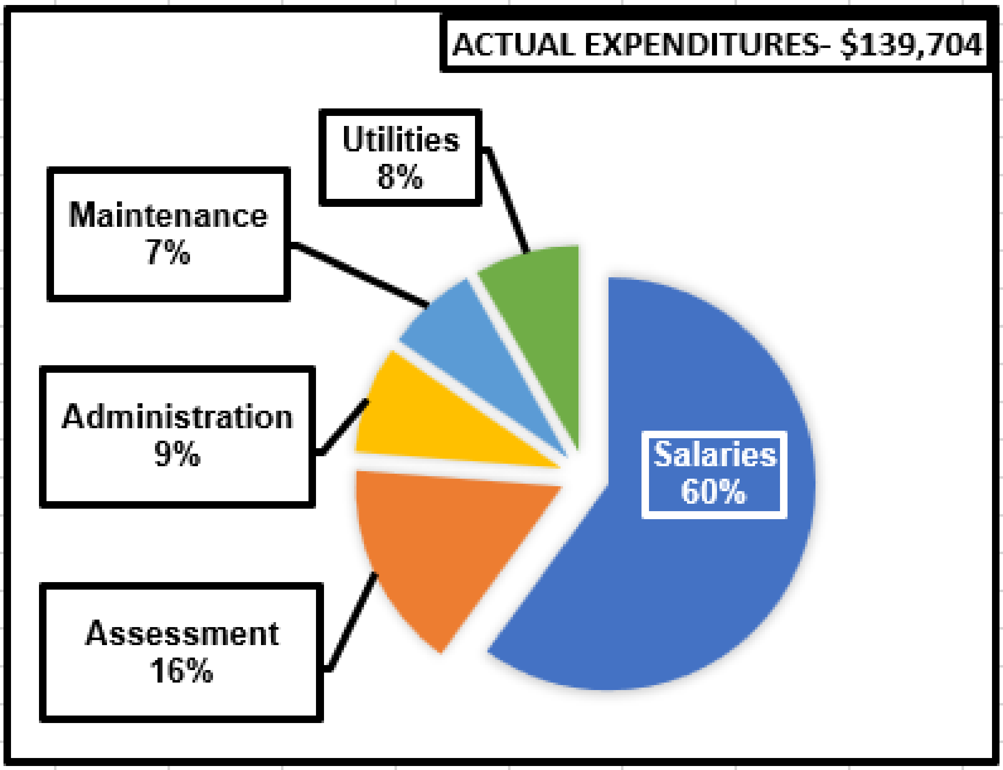
St. Stephen Church		
PROFIT & LOSS TO DECEMBER 31	**Jan - Dec 31 20**	**Jan - Dec 31 19**
Income		
4110 · Offering-Open Offering	$797	$6,215
4120 · Offering-Weekly	$101,351	$108,411
4125 - Interest	$3,394	$3,043
Total 4130 · Offering - Festivals	$3,495	$0
Total 4100 · Offering Income	$109,037	$117,669
4310 · General Income-Bapt./Wed/Funer.	$250	$1,050
4320 · General Income-Specific Don.	$2,480	$185
4330 · General Income-Facilities Use	$6,942	$9,500
4335 - Other Rentals/ Donations	$0	$6,325
ccc 4080 - Social Events	$430	$647
4090 - Transfer from Cemetery	$4,550	$2,500
4093 - Federal Wage Subsidy	$10,419	$0
Total 4300 · General Income - Operations	$134,107	$137,876
4300 · Outreach Income		
Total 4300 · Outreach Income	$0	$39,079
4400 · Non-Outreach Income	$0	$15,894
4460 - Transfers IN-Deficit Reserve	$7,000	$0
Total 4400 · Non-Outreach Income	$7,000	$54,973
4990 - Uncategorized Income		$1,782
Total Income	**$141,107**	**$194,630**

Expense		
Reconciliation Discrepancies	$1,339	$3,280
Total 5300 - Outreach Expenses	**$0**	**$40,524**
5383 - Rector's Discretionery Fund	$0	$4,180
Total 5379 - Non-Outreach Expense	**$0**	**$17,181**
6265 - General Office Expense		
6020 - Advertising	$130	$548
6090 - Bookkeeping	$137	$6,103
6110 - Church Supplies	$409	$890
6260 - Newsletter	$66	$167
6270 - Office Supplies	$1,482	$1,424
6275 - Photocopier	$2,833	$4,096
6277 - Office Computers	$279	$254
6700 - Social Events	$82	$653
Total 6265 - General Office Expense	**$5,417**	**$14,135**
6620 - Repairs & Maintenance	$2,099	$3,640
6625 - Grounds Keeping	$1,565	$1,217
6626 - Grounds Keeping	$1,138	$466
6627 - Grounds Keeping	**$4,802**	**$5,323**
6610 - Cleaning and Janitorial Expense		
6120 - Cleaning - Hall	$2,804	$3,041
Total 6610 - Cleaning and Janitorial Expense	**$3,659**	**$4,073**
Total 6720 - Electricity - Hall	$2,372	$3,294
6725 - Electricity - Church	$1,742	$1,761
6730 - Garbage & Recycling	$812	$812
Total 6735 - Heating Oil - Hall	$3,195	$3,215
Total 6740 - Telephone	$832	$286
Total 6745 - Internet Service	$1,341	$1,325
Total 6717 - Utilities	**$10,294**	**$10,693**
6800 - General Expenses		
6040 - Assessment	$22,725	$22,038
6140 - Clergy Conferences	$0	$244
6250 - Insurance	$4,343	$4,856
Total 6335 - Stipend/Benefit	$48,547	$47,257
Total 6360 Curate Support	$13,490	$0
Payroll Bulk Charges	$1,254	$0
Total 6390 - Secretary	**$17,009**	$17,018
6430 - Custodian Payroll Transfers	**$0**	$0
6500 - Musicians	$4,575	$6,325
6511 - Music Supplies	$294	$241
6520 - Clergy Relief	$0	$650
6710 - Sunday School	$0	$61
6706 - Christian Education - other	$17	$29
6713 - Youth Expense	$0	$55
6710 - Sunday School	$0	$0
Total 6000 - Operating Expenses	**$112,238**	**$98,628**
6810 - GST (2.5%) -Non Recovered	$657	$786
Total 6800 - General Expenses	**$112,912**	**$99,558**
5300 & 5379 Outreach& Non-Outreach	$0	$57,705
Total Adjusted Expenses		**$157,264**
6900 - Church & Cemetery Transfers	-$1,200	-$1,200
Tot: 6911 - Cemetery Share Secretary & BK Benefits	-$4,800	-$4,800
6910 - Cemetery Credits (Donor Cash)	$1,600	-$1,600
6955 - Transfers (Profit to Deficit)	$5,682	$0
Total Expenses	**$139,705**	**$129,463**
Adjustment for grouping expense types	**$90,487**	**$187,168**
NET INCOME (LOSS)	**$1,403**	**$7,463**

St. Stephen Church Budget Review

ITEM	2020 BUDGET	Results To Dec 31/20	Target 100.0%	RMKS 2020 Budget to 2020 Actuals
INCOME				
REGULAR OFFERINGS	$119,600	$101,351	84.7%	
OPEN OFFERING	$2,000	$797	39.8%	
FESTIVAL	$0	$3,495	0.0%	
HALL /FACILITIES USE	$9,500	$6,942	73.1%	
OTHER HALL DONATIONS	$2,000	$0	0.0%	
WEDDINGS AND FUNERALS	$2,000	$250	12.5%	
SOCIAL EVENTS	$700	$430	61.4%	
INTEREST INCOME	$4,175	$3,394	81.3%	
DONATIONS	$0	$2,480	0.0%	
FEDERAL WAGE SUBSIDY	$0	$10,419	0.0%	
TRANSFER FROM CEMETERY-PLOT RESERVATIOI	$2,500	$4,550	182.0%	
DESIGNATED OUTREACH INCOME	$39,079	$0	0.0%	Change made to eliminate in 2020
DESIGNATED NON-OUTREACH INCOME	$16,036	$0	0.0%	Change made to eliminate in 2020
Transfers IN - Deficit Reserves	$0	$7,000	0.0%	Transfer from the Deficit Reserve account
TOTAL REVENUE	**$197,590**	**$141,107**	71.4%	94.1% of Budget (less Desig. O/R & non-O/R)
DISBURSEMENTS				
STIPEND/BENEFITS - RECTOR	$48,675	$48,547	99.7%	
RELIEF CLERGY	$650	$0	0.0%	
ASSIST CURATE	$12,921	$13,490	104.4%	
MUSICIANS	$7,800	$4,575	58.7%	
RELIEF MUSICIAN	$0	$0	0.0%	
ADMIN. ASST/BOOKKEEPER	$14,020	$17,009	121.3%	
PAYROLL BULK CHARGES	$0	$1,254	0.0%	
DIOCESAN ASSESSMENT	$23,000	$22,725	98.8%	
BOOKKEEPING	$0	$137	0.0%	
CHRISTIAN EDUCATION	$500	$17	3.4%	
CLERGY CONFERENCES	$700	$0	0.0%	
MUSIC MINISTRY	$0	$294	0.0%	
SANCTUARY SUPPLIES	$1,500	$409	27.2%	
ADVERTISING	$400	$130	32.5%	
INSURANCE	$5,000	$4,343	86.9%	
PHOTOCOPY	$4,000	$2,833	70.8%	
POSTAGE	$0	$66	0.0%	
STATIONERY (POSTAGE, STATIONARY)	$1,500	$1,482	98.8%	
OFFICE COMPUTERS	$500	$279	55.9%	
SOCIAL EVENTS	$700	$82	11.7%	
MAINTENANCE - GENERAL	$5,000	$2,099	42.0%	
SECURITY	$500	$1,138	227.6%	
MAINTENANCE - CLEANING CONTRACT & SUPPLIE	$4,700	$3,659	77.8%	
MAINTENANCE - GARDENING	$5,000	$1,565	31.3%	
GARBAGE	$1,000	$812	81.2%	
HYDRO	$5,000	$4,114	82.3%	
Heating Oil - Hall	$3,000	$3,195	106.5%	
INTERNET	$500	$1,341	268.2%	
TELEPHONE	$600	$832	138.7%	
YOUTH MINISTRY	$200	$0	0.0%	
SUNDAY SCHOOL	$1,000	$0	0.0%	
BANK CHARGES & RECONCILIATIONS	$0	$1,339	0.0%	
GST Paid (2.5%) non-Refundable	$1,000	$657	65.7%	
TOTAL EXPENDITURES	**$149,366**	**$138,422**	92.7%	
OUTREACH & NON-OUTREACH	**$57,847**	**$0**	0.0%	Change made to eliminate in 2020
CEMETERY SHARE OF EXPENSES	**-$6,000**	**-$6,000**	100.0%	
CEMETERY CREDITS (DONOR CASH)	**$0**	**$1,600**	0.0%	
TRANSFER (TO DEFICIT RESERVES)	**-$3,623**	**$5,682**	-156.8%	Transfer for planned 2019 amount
TOTAL EXPENDITURES:	**$197,590**	**$139,704**	70.7%	97.9% of Budget (less Desig. O/R & non-O/R)
OPERATING SURPLUS/DEFICIT	**$0**	**$1,403**	0.0%	Surplus in part from transfer from Deficit Reserve


ACTUAL INCOME - $141,107
Hall
Donations
5%
Fund
Raising
15%
1. Weddings & Funerals
2. Social Events
3. Interest Income
4. Fed. Wage Subsidy
Total Offerings
80%


ACTUAL EXPENDITURES- $139,704
Utilities
8%
Maintenance
7%
Administration
9%
Assessment
16%
Salaries
60%

ST. STEPHEN CHURCH BUDGET 2021

St. Stephen Church Budget Review

ITEM	2020 BUDGET	Results To Dec 31/20	2021 Prepared Budget	% of Prepared to	RMKS 2020 Budget to 2020 Actuals
INCOME					
REGULAR OFFERINGS	$119,600	$101,351	$119,600	118%	
OPEN OFFERING	$2,000	$797	$1,000	126%	
FESTIVAL	$0	$3,495	$3,000	86%	
HALL /PreSchool Donation	$9,500	$6,942	$7,000	101%	
OTHER HALL DONATIONS	$2,000	$0	$0	0%	
WEDDINGS AND FUNERALS	$2,000	$250	$400	160%	
SOCIAL EVENTS	$700	$430	$0	0%	
INTEREST INCOME	$4,175	$3,394	$3,000	88%	
DONATIONS	$0	$2,480	$0	0%	CanadaHelps?
FEDERAL WAGE SUBSIDY	$0	$10,419	$0	0%	
PERPTUITY ACCOUNT (15%) CEMETERY-PLOT RESERVATI	$2,500	$4,550	$750	16%	
DESIGNATED OUTREACH INCOME	$39,079	$0	$0		Change made to eliminate in 2020
DESIGNATED NON-OUTREACH INCOME	$16,036	$0	$0		Change made to eliminate in 2020
TRANSFER IN-DEFICIT RESERVE		$7,000			
TOTAL REVENUE	**$197,590**	**$141,107**	**$134,750**	95%	
DISBURSEMENTS					
STIPEND/BENEFITS - RECTOR	$48,675	$48,547	$48,567	100%	
RELIEF CLERGY	$650	$0	$300	0%	
ASSIST CURATE	$12,921	$13,490	$2,951	22%	Only to March 1
MUSICIANS	$7,800	$4,575	$5,000	109%	
RELIEF MUSICIAN	$0	$0	$0	0%	
ADMIN. ASST/BOOKKEEPER	$14,020	$17,009	$15,000	88%	
PAYROLL BULK CHARGES	$0	$1,254	$0	0%	
DIOCESAN ASSESSMENT	$23,000	$22,725	$23,000	101%	
BOOKKEEPING	$0	$137	$0	0%	
CHRISTIAN EDUCATION	$500	$17	$300	1752%	Will use Zoom for media @ $68 Cdn
CLERGY CONFERENCES	$700	$0	$300	0%	
AUDIO SUPPLIES	$0	$294	$300	102%	
SANCTUARY SUPPLIES	$1,500	$409	$500	122%	
ADVERTISING	$400	$130	$200	154%	
INSURANCE	$5,000	$4,343	$5,047	116%	20% + $165 - Zena McCreary
PHOTOCOPY	$4,000	$2,833	$3,000	106%	
POSTAGE	$0	$66	$0	0%	
STATIONERY (POSTAGE, STATIONARY)	$1,500	$1,482	$1,500	101%	
OFFICE COMPUTERS	$500	$279	$500	179%	
SOCIAL EVENTS	$700	$82	$200	244%	
MAINTENANCE - GENERAL	$5,000	$2,099	$5,000	238%	painting inside
SECURITY	$500	$1,138	$500	44%	
MAINTENANCE - CLEANING CONTRACT & SUPPLIES	$4,700	$3,659	$4,000	109%	
MAINTENANCE - GROUNDS	$5,000	$1,565	$5,000	320%	upgrading beds
GARBAGE	$1,000	$812	$1,000	123%	
HYDRO	$5,000	$4,114	$5,500	134%	
AMALGAMATION OF SERVICES, FLEXIBLE BASED ON USAGE			$0		
Heating Oil - Hall	$3,000	$3,195	$3,000	94%	
INTERNET	$500	$1,341	$500	37%	
TELEPHONE	$600	$832	$800	96%	
YOUTH MINISTRY	$200	$0	$100	0%	
SUNDAY SCHOOL	$1,000	$0	$200	0%	
BANK CHARGES & RECONCILIATIONS	$0	$1,339	$0	0%	
GST Paid (2.5%) non-Refundable	$1,000	$657	$1,000	152%	
TOTAL EXPENDITURES	**$149,366**	**$138,422**	**$133,265**	96%	
OUTREACH & NON-OUTREACH	**$57,847**	**$0**	**$0**	0%	Change made to eliminate in 2020
CEMETERY SHARE OF EXPENSES	**-$6,000**	**-$6,000**	**$0**	0%	
CEMETERY CREDITS (DONOR CASH	**$0**	**$1,600**	**$1,600**	100%	
TRANSFER (TO DEFICIT RESERVES	**-$3,623**	**$5,682**	**$0**	0%	
TOTAL EXPENDITURES:	**$197,590**	**$139,704**	**$134,465**	97%	97.9% of Budget (less Desig. O/R & non-O/R)
OPERATING SURPLUS/DEFICIT	**$0**	**$1,403**	**-$115**	-8%	

Anglican Parish of Central Saanich
St. Mary's Church St. Stephen's Church

St. Stephen Anglican Cemetery
921 St. Stephen Road
Saanichton, BC V8M 2C3
250-652-4311

Faith - Family - Friendship

January 22, 2021

By Email

Attention: Parish of Central Saanich Council – **December 31, 2020 – St. Stephen, Saanichton**

Attached are **the financial statements as of December 31, 2020** for the **St. Stephen Cemetery** in the Parish of Central Saanich. The Cemetery Board have not reviewed these statements yet and are therefore intended just as information for Council members.

1. **Balance Sheet:** This financial package includes a comparison of the financial statements as of December 31, 2020 with those for the same period in 2019. Our Assets, Liabilities, & Equity are $25,654 (or 10.7%) more than for the same period last year.
   a. The bank balance increased by $50,000 when a GIC (GIC-701) matured (02-20) and the funds were deposited into the bank account, as pre-arranged. On December 31, the Bank Balance was $48,784 more than December 31, 2019. The compensation for the Custodian is being withdrawn from this account.
   b. The Unrestricted Net Assets (UNA) account was used to eliminate the computed deficit od $1,824. The balance of the UNA account was reduced to $8,040 from $9,864.
   c. Asset Valuation of Diocese of BC Investments:
      i. The Diocese of BC Investment increased in Fair Market Value to $117,665 on December 31, 2020. It had been recorded on the books at a value of $93,717.97 on December 31, 2019. It is risky to assess the asset based upon the Fair Market Value, because it is subject to the variables in the market and could easily experience a loss in Fair Market Value.
      ii. It has recently been learned that an amount of $100,000 had been donated approximately 10 years ago with the understanding that the interest earned from this donation would be used, in part, to maintain the Cemetery. Therefore, it is important to maintain this investment at $100,000 or greater.

    iii. The UNA is used to offset the deficit. There, it is reduced by the computed deficit of $1,824 as shown on the Profit & Loss report; that appears after the Balance Sheet. The year-end value of the UNA is $31,962.

d. The Accounts Payable is $2,555. Coincidently, this is about the same as the Accounts Receivable held by the St. Stephen Church at $2,243.57.
e. The Equity is $25,124 more than that on December 31, 2019.

2. **Profit & Loss:** At the end of 2020 there was a Total Income of $22,595, and Total Expense of $22,595, yielding a Net Income surplus/deficit of 0. This compares to a deficit of -$16,269 for the same period last year. Despite the COVID-19 pandemic there were Burial Plot Reservations made (value of $8,500 YTD), one Cremation Plot Reservation for $600, and one ash container sold for $500. However, key to the Revenue position was donations of $3,772 and interest income of $5,399 (for a total of $9,171, or 44.2% of Total Income)

   The Cemetery has shared $1,200 in utility expenses with the Church and has incurred $3,300 in Secretary costs and $1,500 in Bookkeeping costs. The Cemetery has also shared 50% of the receipts from the Plot Reservation and transferred $4,550 to the Church. The total financial benefit from the Cemetery to the Church has been $10,550, or 46.7% of the Total Expenses.

3. **Concerns & Considerations:**
   a. The new Custodian (Howie Kolson) has begun to demonstrate his contribution and continues to share the load with Bob and Lon in a professional and considerate manner expected of the role. Congratulations Howie.
   b. A review of the cost and revenue sharing arrangements between St. Stephen Church and the St. Stephen Cemetery was conducted this year. An “opinion document” on the subject has been reviewed by the Cemetery Board. Some implementation options have ben considered, but a final recommendation is still pending.
   c. The chart of accounts was revised again for the Cemetery, to resemble the chart of accounts used for the Church.
   d. The deficit of -$1,824 was reduced to $0 because of a transfer from the Unrestricted Net Assets account.

Please do not hesitate to contact me if you have any questions pertaining to these reports.

Derek Osman

Attachments

St. Stephen's Cemetery
Balance Sheet

Assets			**Liabilities & Equity**		
	2020	**2019**		**2020**	**2019**
Bank:			Accounts Payable		
Coast Capital Chequing	$55,187	$6,403	Accounts Payable	$2,555	$0
Total Chequing /Savings	**$55,187**	**$6,403**			
Accounts Receivable	$995	$0	**Total Liabilities**	**$2,555**	**$0**
Other Current Assets:			**Equity**		
Investments:			Opening Bal Equity	$230,321	$230,321
Coast Capital GIC - 4/22	$20,000	$20,000	Unrestricted Net Assets [4]	$8,040	$16,132
Coast Capital GIC - 8/22	$20,000	$20,000	Unrealized Gain / Loss FMV	$26,947	
Coast Capital GIC - 9/23 [1]	$10,000	$10,000	Net Income [4]	$0	-$6,269
Coast Capital GIC - 2/20 [2]	$0	$50,000			
Diocese of BC Investment [3]	$117,665	$93,718	**Total Equity**	**$265,309**	**$240,185**
Total Investments	**$167,665**	**$193,718**			
HST - G Refundable	$25	$64			
HST - G Refundable	$968				
Capital Assets - Other	$40,000	$40,000			
Total Other Current Asset	**$208,658**	**$233,782**			
Total Assets	**$264,839**	**$240,185**	**Total Liabilities & Equity**	**$267,864**	**$240,185**

Notes:

1. The $931 thought to have been generated when the investment matured was actually taken into Interest Income in 2017.
2. This GIC was rolled over by the credit union to the chequing account upon the maturity date.
3. The Fair Market Value was determined by the Diocesan financial staff, effective Dec. 31 2020. (increase $23,947) The Book Value was $90,718 on December 31, 2020.
4. To "balance" the Unrealized Fain / Loss FMV was increased by $23,947. This account will be used to track losses and gains in the Fair Market Value over the years. The funds will be used to reconcile the Book Value with the Fair Market Value upon disposal.
5. Net Income: Transfer $1,824 (amount of the computed deficit) from Unrestricted Net Assets (Balance Sheet as a Transfer In on the Profit & Los Sheet (Income) to the Transfer IN - Unrestricted Net Assets income account. This adjustmengt to income will eliminate the deficit.

St. Stephen Cemetery
Profit & Loss
January through December 31 2020

Income	Jan - Dec 20	Jan - Dec 19
4130 - Donations - General	$3,772	$1,750
4135 - Memorial Garden Fees	$0	$125
4100 - Gifts and Support - Other	$0	$0
4230 - Plot Opening / Closing Fee:	$2,000	$4,750
4310 - Burial Plot Reservations	$8,500	$1,500
4320 - Cremation Plot Reservation:	$600	$3,500
4330 - Ash Containers	$500	$0
4440 - Interest	$5,399	$1,790
Transfer IN - Unrestricted Net Asse	$1,824	
Total Income	**$22,595**	**$13,415**
Expenses:		
Reconciliation Discrepancie:	$0	$1,999
Operations:		
5240 - Heating - share	$300	$300
5245 - Maintenance	$6,274	$7,096
5250 - Plot Opening / Closing Cost	$400	$1,150
Total Operations:	**$6,974**	**$8,546**
Administration:		
5310 - Data base Project	$520	$536
5315 - Bookkeeping	$1,500	$1,859
5330 - Secretary	$3,300	$3,300
5335 - Office Supplies	$0	$24
5340 - Custodian Salary / Benefits	$4,851	$0
Total Administration:	**$10,171**	**$5,719**
Utliities:		
5630 - Electricity - share	$300	$300
5640 - Internet - share	$300	$300
5650 - Telephone - share	$300	$300
Total Utilities:	**$900**	**$900**
Parish Transfers:		
5750 - Plot share Transferred to StS	$4,550	$2,500
5950 - GST (2.5%) Non-Recovered	$25	$19
Total Expense	**$22,595**	**$19,683**
Net Income	**$0**	**-$6,269**

Anglican Parish of Central Saanich

St. Mary's Church St. Stephen's Church

Faith - Family - Friendship

Parish Treasurer's Report for December 2020

As we approach the Annual General Meeting and thus the preparation of the Annual Report, I continue to focus on the projections of the year-end results.

With that in mind, I share with you that a year-end financial results for the parish. Both St. Mary and St. Stephen were compelled to launch their respective Deficit Elimination Appeals following the results ending September 30. Well, the congregations for both parishes accepted the challenge and called upon their talents, time and various sources of funds – in other words, called upon stewardship All of our prayers were answered. St. Mary eventually ended up with a modest surplus, and St. Stephen ended up with a surplus that gave them bragging rights and will position them comfortably going into 2021.

We owe our congregation a big shut-out for their donations with Weekly Offerings, with their generous donations for special services like Easter and Christmas, and towards the Deficit Elimination Appeal.

As the financial reporting came to an end for 2021, the financial review began so that the information could be reported in the Annual Report.

- Karen Mccolm took on this role at St. Mary with the proficiency and efficiency of a professional. We have been blessed with her talents at St. Mary for a few years now. She is very thorough, but I wouldn't have it any other way!
- Don Wilson has introduced a new approach and system of completing the financial review at St. Stephen. The strategy is to transition his approach and templates for use by a team nest year so that more people are familiar with the approach.
- David Stewart picked up the torch to complete the financial review of the St. Stephen Cemetery, He is certainly introducing rigor and discipline in the process. Thank you, David, for taking on this challenge.

We are optimistic that Karen, Don, and David will lead these financial reviews next year too.

St. Stephen – the Church and the Cemetery – both have invested in the Diocese of BC Consolidated Trust Fund (CTF). We were recently advised that these assets should be valued in terms of the Fair Market Value rather than the Book Value. So, this was another calculation to be instituted in conjunction with the year-end reporting. Just more things to keep track of – because the Fair Market Value can increase or decrease each year and we will have to maintain another account to track the fluctuations in valuations. But when the rate of return is in excess of 3%, and the GIC;s are around 0.8%, it is worth looking into!

A new laptop was purchased for Rev. Lon, and a new workstation for Howie in the Cemetery Office. They were purchased during the sales at the end of the year, and also in conjunction with the support of the one-time program offered by the Synod Office. The program paid up to $500 when the cost of the purchase was $1,000 or more. The new computers were purchased at half price!

Also in response to questions and comments about the infamous operating loan Operations Committee meeting, a motion was passed that St. Mary would discontinue the practice of obtaining the operating loan of $18,500 in January to be paid back in December. Instead, St. Mary will be reviewing their fiscal needs on a quarterly basis (sooner if needed) and be obtaining funding from various sources within the capability of St. Mary until those sources have been exhausted. The financial needs of St. Mary will be the responsibility of a new Financial "committee" comprised of Leslie Pedlow, John Beresford, and Derek Osman. Their decisions and recommendations will be subject to review and approval of the Operations Committee.

Respectfully

Derek Osman
Church Warden

ANGLICAN DIOCESE
OF BRITISH COLUMBIA

Consolidated Trust Fund Statement at December 31, 2020

This statement shows the number of units held, the Dec 31 2020 fair market value (FMV) of $15.65/unit and changes in units during the year.
Accounting standards encourage reporting market value. Any change in value should be posted to an account titled "unrealized gain/losses".
The 2021 payout/distribution rate will be $0.51835 per unit or $0.12959 per quarter on units held in the CTF. This is the same amount that was paid per unit i

NAME	01-Jan-20 Opening Book Value	31-Dec-20 Closing Book Value	Jan 2020 Units	Dec 31 Units	31-Dec-2020 FMV	Diff of FMV to Book value
St. Stephen, S. Saanich					$ -	$ -
General	$ 100,000	$ 100,000	6,688.963	6,688.963	$ 104,682	$ 4,682
Cemetery Trust	$ 90,718	$ 90,718	7,518.528	7,518.528	$ 117,665	$ 26,947
	$ 190,718	$ 190,718	14,207.491	14,207.491	$ 222,347	$ 31,629

Rector’s Report to Parish Leadership Team, January 26, 2021

Greetings! I want to thank all who helped over the Christmas season as we each experienced a uniquely different Christmas 2020. We welcomed the Christ Child, God incarnate,

Worship

It is obvious now that we will continue with pre-recorded services for the foreseeable future likely to Easter and beyond. One of my roles is to plan liturgy. I met with Cathy Quicke and Rachel Moss on January 14th and we have created a schedule for recording of services moving forward. We will use BAS services for Lent. We will have an Ash Wednesday pre-recorded service Feb. 17. I have asked Bob Baillie to preach for recorded services on March 21 and he is excited to do this. Logan McMenamie will preach for the Feb 21 service.

Curacy*

***Note – Confidential. Please hold this information in camera until we can make it public to the whole parish.**

It is with mixed emotions that I tell you that the Rev. Matt Humphrey will finish his curacy with us Feb. 28,2021. He will move to full time Team Ministry beginning March 1, with the Rev. Meagan Crosby Shearer and The Rev. Rob Crosby Shearer with the Emmaus Community and St. Matthias. I wish Matt, Roxy, and family all the best in this leap of faith. You are all to be commended, as is the entire parish, for taking on this teaching opportunity. We will have an opportunity to say our thank-you and goodbyes to Matt especially after the Feb. 28 recorded service at a Zoom event. He will continue with Wild Church which a diocesan initiative so we may well see him in that capacity.

Pastoral Care

We continue to call and check in with people and or respond to specific situations. It helps me if people let me know when they need to talk and or if they know someone else that does. We should all continue reaching out to each other and calling each other. This does not need a huge "structure" attached. Please continue to reach out as God leads you and keep us informed. The Pastoral Care Team is still doing their part, but this is something for all of us.

Reconciliation and Beyond Team: Looking at all that we do through the lens of Reconciliation.

As of yesterday, we were notified that there will be no food distribution to Tsawout or Pauquachin neighbours until further notice. Thank-you for the ongoing support and we will let you know if things change.

We issued a letter to Chief Don Tom of the Tsartlip People congratulating them on the transfer of land involving Woodwynn Farms and inviting conversation.

My Doctor of Ministry project "Walking Well with our Neighbors" is complete and submitted. I present it on or close to March 22. After it is fully complete, I will offer a presentation to the parish either on-line or otherwise.

Christian Education

Alpha and follow up: "A Life Worth Living". We have begun our second online Alpha and a follow-up Bible Study/ Video Series on Philippians called, "A life Worth Living". These are both on Zoom and off to a good start. I thank Brett Cane and Greg Robinson for all of their help.

Lenten Study: Logan McMenamie and I will lead a Lenten Study PM on Sunday afternoons by Zoom. We will begin Feb 21. Please see attached poster. We will begin promoting it later this week. I wanted two weeks of Alpha behind us.

Annual General Meeting Planning: You will see attached some guidance for AGM by Zoom, Planning. Your wardens, Leslie and I have begun planning. Remember that the diocesan document is to help us and is written to parishes from tiny to huge. We will use and interpret it to suit our parish. More details will follow. Please note the date of **Saturday February 27 10:30AM.**

Succession Planning: I want to thank Derek and the team that has undertaken this work of talking with people and looking to change up and or encourage people to continue in the many volunteer positions.

Bishop-elect Anna Greenwood-Lee

God willing. our Bishop-elect will be consecrated as bishop this Saturday, Jan. 30 at 11AM. It will be live-streamed. She is meeting on Zoom with the Haro regional Clergy on Feb.24. Please keep Anna and her family in your prayers as they make this transition.

Thank-you to all of you for your leadership and initiative. I pray for you, your families, and our parish as we embrace 2021 with the hope of Jesus as our anchor.

The Rev. Lon Towstego

January 24, 2021

Dear Reverend Lon and people of the Parish of Central Saanich,

Grace and Peace to you in our Lord Jesus Christ.

I write with deep gratitude and some sadness to inform you that after extensive discussion and mutual prayerful discernment with Reverend Lon, Diocesan Administrator Ansley Tucker and Executive Officer Barry Foster, I will be ending my curacy at Central Saanich effective February 28, 2021, in order that I might accept a new call to serve beginning March 1, 2021.

It has been my deep pleasure to learn and serve at the Parish of Central Saanich. As I reflect back with deep gratitude, I recognize how many of Bishop Logan's aims in this appointment have served me well and prepared me for my future work in the Church. Reverend Lon is an absolute gem to work with and has taught me so much about the work and vocation of a priest.

And to you all – who have prayed for and supported and learned with me along the way, I am most grateful. I have deeply appreciated the opportunity to walk alongside you in times of joy and grief and have been deeply touched but your love and faith and the ways you have affirmed my call to ministry – I will not forget you.

It is said that a supportive curacy is one of the most important foundations for a new priest and this has definitely been the case in my time at St. Mary's and St Stephen's. I am deeply grateful and will continue to hold you all in my prayers. While there is sadness in this change, I am excited to move into the next stage of my journey as a priest in the Diocese of Islands and Inlets!

You will know that in addition to my half-time role at Central Saanich, I have held a small role with the Emmaus Community and the Abbey Church, in addition to curating this new ministry venture – Wild Church. What has come together beginning March 1 is an innovative venture for this Diocese – who will license myself, Rev. Meagan Crosby-Shearer and Rev. Rob Crosby-Shearer to serve in Team Ministry with shared responsibility for these emerging ministries as well as the Parish of St. Matthias. We are very excited for the opportunity to pilot new models for blending parish ministry with emerging ministry and to see what wisdom this may bring to the Diocese and to the Church more broadly.

I thank you for your partnership in the Gospel and for the deep and lasting opportunities you have afforded me in formation and shared ministry.

With gratitude in Christ,

Matt Humphrey

The Reverend Matthew W. Humphrey
Assistant Curate – the Parish of Central Saanich

St. Stephen Warden report for December

As we progressed through advent our online services were a continual blessing to us all. The zoom chats prove to be a highlight as people are reunited. We always enjoy hearing how Kathy is doing in her recovery from COVID. It is good to see healthy, happy smiles from all our friends. The Christmas video was well received by our Parish and others many miles away!! Fantastic idea and done before being shut down! Nearly!!

Our property at St Stephens has been well maintained over the winter months, with attention to broken limbs and fallen trees. The snow slowed things down a little and also brought down limbs off trees. Some in the cemetery and some outside the fence. I have not heard anything regarding the Heritage Grant application as yet but have sent an email inquiring. In December we were able to make an exchange of rooms, placing the cemetery office in the “preschool” room and now all the Sunday school things are to be located up the stairs. This was done for several reasons, one being the easy of access for people coming in to see cemetery custodian, Howie, and also to receive better internet access. One desk has been moved down and Howie is settled in. There is a new computer ordered and will be set up soon, as the old one was unable to hold much more data. There was funding assistance from the diocese for the computer.

During December we were together working on some lovely small green arrangements to be made for our senior and shut in friends and others too. Eva spearheaded this (we were very good, there was no baking to be shared!!!) and with the help of Sandra S, Jane H and Tracy S the assembly was done, we have Shirley, Eva’s friend to thank for the ribbons and Mike also for helping me to deliver! It was great to see many faces who we have been missing!

People have been great about signing in and out when in the building. Preschool has continued as planned. Some of our expenses have reduced over the months we have been closed, though not enough to keep us from a deficit. We sent out a plea for financial help in December and I am very happy to report that the response from this was exceptional and we are in a much better position because of it.

We look forward to some evenings in January and February of another Alpha course and also a study on Philippians, both done through zoom. There is help for people who have not had experience with zoom, please contact the Wardens. We look forward to the Sunday Services being recorded from our churches and online for us to follow on Sunday morning. As always we are so appreciative of the time and effort given by those who help with all aspects of this.

Peter Simpson has kindly agreed to take over the “operations” committee chair for us at St Stephen. He will work directly with Lon and myself and also through the office. Peter has already given years of service to our church and grounds and we appreciate his efforts on our behalf and look forward to working with him as we move into 2021.

Respectfully submitted,
Lynda Clifford

ANGLICAN DIOCESE OF BRITISH COLUMBIA

900 Vancouver Street
Victoria BC V8V 3V7
p 250.386.7781 tf 1.800.582.8627
bc.anglican.ca

January 8, 2020

Dear Colleagues,

Yesterday, January 7, 2021, the provincial health officer, Dr. Bonnie Henry, extended the December 7 health order suspending in-person public worship, social and community events and gatherings—whether indoors or outdoors— until February 5, as part of widespread measures being implemented across the province. This order will be reviewed by provincial health officials and updates will be reported as they are made.

In response to this updated order, the diocese is extending the suspension of **all in-person worship, gatherings, events and meetings (indoors and outdoors) until at least February 8.** You and your parish leadership team are encouraged to make plans for online worship beyond this date in case the order is extended through Easter.

Church facilities can continue to be used by staff, with adherence to safety protocols, though staff who can work from home are encouraged to do so. It is permissible to pre-record or live-stream worship for remote participation.

Weddings and funerals (excluding receptions) will be permitted during this period with a maximum attendance of 10 people, including the celebrant, providing they adhere to the parish's approved safety plan.

External community user groups should be advised to consult the provincial health order for further information as to how these restrictions apply to them. Parishes may decline to host groups for safety reasons at their discretion.

Masks must be worn, by those who can, in all common areas of our facilities.

Thank you for your ongoing commitment to keeping our communities safe.

Blessings,

Ansley

(The Very Reverend) M. Ansley Tucker
Dean of Columbia and diocesan administrator

ANGLICAN DIOCESE
OF BRITISH COLUMBIA

Office of the Diocesan Bishop
900 Vancouver Street
Victoria BC V8V 3V7
p 250.386.7781 tf 1.800.582.8627
bc.anglican.ca

Vestry/Annual General Meetings

As your parish prepares to hold is annual general meeting online, we have compiled the following information to help you facilitate them effectively.

On April 21, 2020 Government of British Columbia issued the Emergency Program Act to permit British Columbia organizations to hold electronic meetings for as long as public health orders enacted in response to the COVID-19 pandemic are in place.

Further, our diocesan council, at its June 25, 2020 meeting voted to revise regulations (6.7.02) related to Canon 6.7 to allow for conducting parish meetings by electronic means. At its December meeting, the council also passed a motion stating that eligibility for Synod 2021 lay delegates would be determined under Article III of the Constitution based on 2019 attendance figures.

PARISH MEETINGS BY ELECTRONIC MEANS

a. The incumbent of a parish, or, if there is no incumbent, the churchwardens, may direct that at any annual or special meeting of parishioners, or any meeting of the parish council or a committee thereof, a member may participate by means of a telephonic, an electronic or other communication facility that permits all participants to communicate adequately with each other during the meeting. A member so participating in a meeting is deemed for the purposes of the Canons to be present at the meeting.
b. The incumbent of a parish, or, if there is no incumbent, the churchwardens, may direct that any annual or special meeting of parishioners, or any meeting of the parish council or a committee thereof, shall be held entirely by means of a telephonic, an electronic or other communication facility that permits all participants to communicate adequately with each other during the meeting.
c. In any meeting of parishioners, the parish council or a committee thereof where members participate by electronic means, those provisions of Regulation 2.1.05 that are not in conflict with this Regulation shall apply, with the necessary grammatical and contextual changes.

[Regulation 6.7.02 adopted by Diocesan Council June 25, 2020]

Vestries are required to meet at least annually to take care of the business of the congregation or parish. Under the diocesan canons a congregation must hold its annual meeting within sixty days of its last financial year end.

CHOOSING A PLATFORM

1. It is important to have a reliable platform. We are recommending Zoom video conferencing and audio conferencing with the "raise your hand" feature used for voting and anonymous polling used for conducting elections (note that each voting member must have a device or way to vote). Other options include GoToMeeting and Microsoft Teams, each of which have polling features. There may be costs associated with using these services. You are encouraged to research which option is best suited to the needs of your parish. Zoom licenses (for meetings up to 30hrs in length with up to 300 participants) have been provided to each parish by the synod office and associated fees have been included in the 2020 diocesan budget. If you have questions about these licenses or wish to purchase additional licenses for your parish (not necessary for conducting your AGM) contact Catherine Pate, cpate@bc.anglican.ca.

2. Prior to the meeting, it is strongly recommended that the parish leadership hold a practice meeting.

3. Accommodation should be made for those who do not have access to a computer device (smart phone, computer or tablet) to call in and vote by phone.

4. AGM organizers should consider if any votes will be contentious and how best to handle them. For example, enlisting two independent people (not currently holding office) to be scrutineers and arrange a method by which the chair can communicate privately with them during the proceedings (e.g. chat message, text message, phone).

5. We recommend that organizers assign a conference call host (not the AGM chair) who would be at the same location as the chair. While the chair will complete the duties normally conducted by a chair, the host will:
   - Manage entrance into the meeting
   - Begin the recording
   - Share on screen documents
   - Initiate and manage voting.

For further guidance regarding meeting format and technical requirements you are encouraged to consult a very helpful resource called Virtual AGMs: Yes, you can! produced by the Ontario Nonprofit Network.

NOTIFYING PARISHIONERS

Notice of the annual meeting of vestry or a special meeting of vestry must be given during pre-recorded worship that are broadcast or live stream worship on the two preceding Sundays. In addition, notice should be communicated to all parishioners through a combination of email (using blind copy or third-party mailing software so privacy laws are not breached), phone calls, text messages and postings on the parish website. The incumbent and churchwardens shall attempt to reach all parishioners individually using all reasonable means available. A written record must be maintained of the steps taken to reach each person on the vestry list. Where contact is acknowledged by a member of vestry, a record must be kept of that acknowledgement.

The vestry list should be made available upon request, at least two weeks prior to the scheduled meeting.

ATTENDANCE

1. Allow significant time at the beginning of your meeting to establish quorum, using the "waiting room" feature to allow the scrutineers or recording secretary time to note attendance as people enter the meeting.
2. A member is present at a meeting if the member establishes a communication link to or votes at the meeting.

RECORDING THE MEETING

1. If organizers intend to record the meeting, an announcement should be made as part of the notice of meeting and at the beginning of the AGM that:
   i. the meeting will be recorded
   ii. that the recording will be kept confidentially
   iii. where the recording will be stored and for how long

   If organizers anticipate that a recording may cause concern they can:
   i. forego recording
   ii. hold a vote on whether it will be recorded

2. A report of poll results must be downloaded, and unidentifiable results made available to parishioners by request.

3. As usual, a record of the meeting (minutes) including a list of participants will need to be kept.

Following the meeting, please submit copies of the parish annual report, Parish Information Return (PIR) and the 2021 AGM minutes by **March 12** and the Parish Financial Return (PFR) no later than **March 31** to the synod office synod@bc.anglican.ca.

NEED HELP?

If you need help with technology please contact the Catherine Pate, cpate@bc.anglican.ca or your regional dean. For other AGM-related inquiries please contact Barry Foster, bfoster@bc.anglican.ca.

ANGLICAN DIOCESE
OF BRITISH COLUMBIA

Office of the Diocesan Bishop
900 Vancouver Street
Victoria BC V8V 3V7
p 250.386.7781 tf 1.800.582.8627
bc.anglican.ca

January 25, 2021

The Rev. Lon Towstego
Incumbent, Parish of Central Saanich
ltowstego@bc.anglican.ca

Re: The Rev. Matthew Humphrey, End of Curacy

Dear Lon,

This letter is to inform you and the parish that the curacy of The Rev. Matthew Humphrey will come to a formal end on February 28, 2021, as he is being re-appointed by the bishop's office to take part in a new specialized ministry that will help the diocese explore how teams in ministry function. The bishop's office has been assured by Matt that he enjoyed his time as curate at the Parish of Central Saanich and he is grateful for the opportunities the parish offered him to grown, share and learn in ministry.

Thank you for your mentorship of Matt, and for your leadership in the care that Matt received from both congregations while he was a curate.

Yours in Christ,

J. Barry Foster
executive officer
/tes