

Parish of Central Saanich Council Minutes – Sept. 18, 2018
7:00 p.m. at St. Stephen's

ACTION ITEMS

Name	Action Item	Page Reference	Target Date
Dave	Apply for reimbursement from Vision Fund	1	
Dave	Forward proposed camp dates to Lon & Derek	1	
Synod Reps	Report to congregations	4	Oct. 14
All	Consider joining Lon's D. Min Support Team		

Attendees: The Rev. Lon Towstego, Chair
Lynda Clifford Derek Osman Ian Stuart Greg Robinson
Allan Carlson Nancy Choat Karen McColm Ken Pedlow
Dave Shields David Stewart Don Wilson
Leslie Pedlow (Recording Secretary)

Regrets: None

I. Open meeting with Prayer

Lon called the meeting to order at 7:00pm and opened with a reading from Colossians 3:1-4 and a prayer.

II. Changes or Additions to the Agenda

Lon indicated that he would like to add two items to New Business – 7) Ministry Advisory Team for his D. Min project and 8) the Christmas Service Schedle. He asked if there were any other changes or additions to the Agenda. None being noted the meeting proceeded.

III. Minutes:

1. The Minutes of the June 19, 2018 Council Meeting were approved by Electronic Vote. Electronic Voting Results – 7/7 members who voted, voted in favour. The approved minutes were posted to the website June 27/18.

IV. Review of Action Items from Minutes:

Both Action Items completed. No further action.

V. Business Arising/Discussion from Minutes:

1. Summer Camp Final Report: Dave Shields gave a verbal report on the Summer Camp. There were 25 children in attendance, most from outside of the parish and six who had had no previous religious exposure. Expenses were approximately \$3,300 with the Diocesan Vision Fund contributing half. Dave was encouraged to apply for the reimbursement as quickly as possible. The net cost to the parish will be between \$1,300 and \$1,400 which will be covered by St. Stephen's Summer Camp Outreach Fund. Dave stated that were he to run this program again, he would reduce the advertising costs for the flyers and for newspaper ads. Crosstalk has already been in touch with Dave and Lon with regard to doing a Camp again next year. Derek asked that the Camp team consult with him before selecting a date to avoid any conflicts with other events. Dave will forward the proposed dates to Lon and Derek.

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VI. Reports:

1. Rector: The report was circulated electronically. Lon highlighted upcoming Bible Studies and Christian Education as he liaises with Brett and Greg. He hopes to use an NT Wright program beginning in mid-October and during Advent he would like to do a study specific to the season and to talk about Stewardship from the pulpit and in the study. Derek hoped that the Stewardship messaging would mesh with St. Mary's deficit elimination letter. Lon asked if there was any untapped Christian Education monies in the budget and the response was affirmative. We explained that courses were often offered with the suggestion of a one-time donation for learning materials be it books or photocopied material. Lon also indicated that he would be looking at the best times to hold courses. There were no further questions or comments.

2. Wardens:

- a. St. Mary's Wardens: The report was circulated electronically. Derek drew attention to St. Mary's Bursary (for a First Peoples student at Stelly's) and indicated that there is a short-term solution that will cover this year's commitment payable in 2019 and one year following. He asked Don, David or Lon if they knew of any existing Diocesan programs that might fund this type of initiative for the longer term. This led to a fulsome discussion about the upcoming Synod and the "Transforming Futures" and how the parish will be asked to make a submission identifying items for multifaceted fundraising for Outreach to the community. There was also a suggestion that there needs to be some promotion of the need to fund the Bursary. As the funding had been forthcoming from the proceeds of the now defunct Sunday Serenade concerts, Derek agreed that there will be a need to "talk it up."

Financials: Derek reported that he had a conversation with Gail Gauthier of the Diocese. Gail reaffirmed that she is expecting financial reports on a quarterly basis. He acknowledged that we need to be more diligent. He was pleased that Gail found an error in the St. Mary's Parish Financial Report and the result is that the 2019 Assessment will be reduced by \$3,042 from its original projection.

Halloween: The Operations Committee has agreed to be a visible presence in the community by handing out candy on the church property again this year. This will be a form of "disguised" security.

Presentations to Council: The Rector and Wardens have set a procedure for presentations to Council. A non-Council member who desires to make a presentation to Council is strongly encouraged to work with a sponsor who is a member of Council, in order that the presentation is robust enough to provide sufficient information for Council to understand the salient aspects of the issue so that an informed decision can be made. Presentations by sales representatives are not likely to be entertained by the Chair of Council. There were no other questions or comments.

- b. St. Stephen's Wardens: The report was circulated with the electronic

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package. Lynda had nothing further to add. Lon asked about the damage to the Cemetery Office and he was assured that damage was no longer occurring but that the office needs to be "put back together." Allan asked if the Cemetery office might be used by the Sunday School. St. Stephen's Wardens will review the suggestion. David and Ian both asked about the decision not to proceed with the furnace replacement. There was concern that if the furnace stopped working mid-winter that it would create a problem. Greg assured Council that there would still be heat supplied by the other furnaces, it would just take longer to heat up. At present, it is still functioning but many parts are no longer available due to the age of the furnace.

3. Parish Treasurer's Report: Deferred. Derek commented that this report is written to be an objective review of the financial health of the parish.
4. Cemetery Committee: The report was circulated by email. Derek clarified the investment strategy. Lynda reported that she had sent an email inquiry to the Credit Union. There were no other questions.

It was **Moved** by Ian Stuart, **Seconded** by Lynda Clifford that the non-financial reports be received. **CARRIED.**

5. Financials:
 - a) St. Mary's: Derek indicated that the June statements were to meet the quarterly reporting need to the Diocese and thought that looking at the August statements (which incorporates June) would be a better starting point. He drew attention to page 5 of the August report. He is pleased that the Concerns & Considerations have been reduced considerably and that we were only waiting for Karen to sign off that she has completed her review, without incident. Derek reminded Council members that it was important to look at the Income and Expenses statements as well as the Budget Review to get a more complete picture of where St. Mary's stands. He was pleased that the flood expenses only resulted in a cost to St. Mary's as \$558, which included the cost of repairing the waterline. We could pay back the \$18,500 operating loan from the Memorial Funds. The impact of doing so are outlined on page 2 of the Narrative. In summary, revenues are declining because there will be no money from the Music Festival fund and expenses will be going up for Clergy expenses. There were no questions regarding the August statements. Derek indicated that there were a few more Concerns and Considerations in June but that the trends as mentioned are also reflected in the June statements. Karen indicated that she had completed her review and she was very pleased with the work that had been done.

It was **Moved** by Derek Osman, **Seconded** by Greg Robinson that St. Mary's Statements to August 31, 2018 be adopted and that the June 30, 2018 statements be approved for the Diocese. **CARRIED.**

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- b) St. Stephen's: The Financial Narrative and the financial statements were circulated by email. Lynda asked if there were any questions. David Stewart asked when could we expect them be done in the format for the Diocese. Lynda indicated that the person preparing the reports doesn't understand the requirements and they are working to achieve compliance. Lynda noted that there were some minor issues on the current financial statement with misallocation. Derek indicated that a priority is being placed on upgrading the Chart of Accounts for Quickbooks which should create some ease. Lon wondered if, after Synod, whether Gail Gauthier might be asked to come and meet with the personnel to see if she can help. Lon asked if we were missing a learning opportunity with such an increase in the Open offering. Lynda explained that there was a one-time donation from CanadaHelps in the amount of \$1,999 which inflated the figure. Dave noted that there had been no expenditures in Sunday School or Youth. He advised that the Youth Group will be starting again on Friday evenings for eleven weeks. Katherine, Dave (when available), Marian and Brett would facilitate.

It was **Moved** by Lynda Clifford, **Seconded** by Don Wilson that St. Stephen's Statements to August 31, 2018 be adopted. **CARRIED.**

VII. Correspondence:

- a) As per the email in the package, an advertisement for a Pastoral Care Workshop. Lon indicated that two people from the Pastoral Care Team, as well as himself, would be attending. He asked that it be forwarded to anyone who might be interested and a notice placed in the bulletin.

VIII. New Business:

1. Synod: Lon would like to see the Synod reps briefly after Council in order to set a time to meet prior to Synod. He would like to formulate a plan on how to communicate the Synod to the parishioners. Leslie strongly suggested that it not be done on October 7th as it was Thanksgiving Sunday. It was agreed to target October 14th.
2. Nominating Committee/Succession Planning: Derek indicated that we need to get a committee together fairly quickly in order to identify where succession planning is required. It is not just for Council but for the parish as a whole. This will facilitate Nominating for the AGM. Lon agreed that there needed to be an action plan. It needs to be "talked up" perhaps at Announcement time. Lon also indicated that after the AGM, he finds it a nice practice to have a Council Retreat, off site.
3. BCT Year-Long Commitment to Lon: Derek reported that the Bishop asked the team members to be available to Lon for at least a year. Derek asked Lon to advise the team how often he would like to meet. Lon indicated that he will be seeing the Bishop on December 18th to sign his papers and an Induction Service would likely take place some time in January. Both Greg and David indicated that the week of January 19 – 26 as they would be away.

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4. Proposed Pet Memorial Path: Lynda read the highlights of a package provided to her by Peter Simpson supporting reaching out to the community. The proposal, as prepared by Peter Simpson, felt that a path of bricks memorializing pets, fit that bill. Lon was supportive of the concept but was concerned about it becoming a cemetery for pets. He was assured that this was not for burials but just a memorial brick pathway, although the garden around the large tree has become a "memorial garden" for cremains (ashes). Don had concerns about the scope of the future circular pathway around the field. David Stewart suggested that we ask the Diocese for their opinion prior to proceeding as he has previous experience where this type of activity was not approved.

It was **Moved** by Greg Robinson, **Seconded** by Dave Shields that the Pet Memorial Pathway proceed, 1) after receiving approval from the Diocese and 2) limiting the scope of the project to the Fall 2018 section only and 3) that any future expansion be approved by Parish Council.

Don opposed the motion and indicated that it should have no mention of future expansion. David Stewart asked if the proposal could be deferred until the next meeting. Greg objected based on expected inclement fall weather. There were many other concerns raised and Council felt that it wasn't in a position to approve the plan at this time.

It was **Moved** by Ken Pedlow, **Seconded** by Derek Osman that the Motion be tabled, indicating to the proposer that we are supportive of the project but need more information to fully commit to the revised proposal and thus have several questions.

Lon indicated that the motion to approve the project was not being tabled with a view to let the proposal fail but in order to gain additional clarity on several issues. Lon said that he would approach the Diocese to see if they were supportive of this type of land use. Greg indicated that he would go back to the proposers to ascertain answers around congregational consultation, maintenance, contracts, and firmer cost arrangements. Upon receipt of an fleshed out proposal, Council agreed that it could be circulated (via the Council Secretary) for an electronic vote.

5. Hanging of House of God print: Lon has suggested that the House of God print be displayed on the back of the choir loft in the narthex at St. Mary's and at the back of the church on the west wall at St. Stephen's. After a brief discussion members agreed. Lon would be appreciative of someone hanging them as suggested.
6. Second Communal Cup: Allan asked Lon where the second chalice had gone. Lon responded that Peter had indicated that it had come to its natural conclusion and that he agreed. Lon indicated that intinction was not sanctioned by the Diocese. He advised that those who do not wish to drink from the chalice may either just touch their lips to the chalice, or touch the base of it, or just

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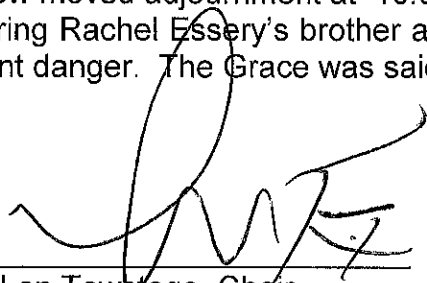
cross their arms. By taking one element of communion you are still considered to have fully received. If you feel very strongly about intincting, then do so, very carefully, using the regular cup.

7. Ministry Advisory Team for D. Min. Project: Lon asked for two or three volunteers to come along side of him as he worked on his project. It would involve some reading and, perhaps reviewing or editing. Ken indicated that he would consider it.
8. Christmas Schedule: Lon had met with the pertinent parties and the Christmas schedule was circulated for information. Derek asked if this was now official and Lon said yes. It can now be used to promote the various events via the bulletins, flyers, and the website.

IX. Next Meeting: October 16th, 2018, 7:00 p.m. at St. Mary's

XI Closing with Prayer and the Grace

Ken Pedlow moved adjournment at 10:01p.m. Lon closed with prayer, especially remembering Rachel Essery's brother and wife as her pregnancy with twins was in imminent danger. The Grace was said together.



The Rev. Lon Towstego, Chair

Parish of Central Saanich Council Agenda – September 18, 2018
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Regrets:

- I. **Open meeting with Prayer** - Lon
- II. **Changes or Additions to the Agenda?**..... - Lon
- III. **Minutes**
 - 1. Council Meeting – June 19, 2018 approved electronically 7/7 who voted approved. Posted to website June 27/18
- IV. **Review Action Items from Minutes** – status, date adjustment, explanations?
Both Action Items were actioned
- V. **Business Arising/Discussion from Minutes**
 - 1. Summer Camp Final Report - Dave
- VI. **Reports**
 - 1. Rector – Lon (*attached*)
 - 2. Wardens' – Derek/Ian (*attached*)
-Lynda/Greg (*attached*)
 - 3. Parish Treasurer's - Derek (*attached*)
 - 4. Cemetery Committee - Derek/Lon (*attached*)
 - ✓ *Motion to receive non-financial reports*
 - 5. Financial Statements:
 - a) St. Mary's Statements - August 31, 2018
and June 30, 2018 (for Diocese) - Derek (*attached*)
 - ✓ *Motion to adopt*
 - b) St. Stephen's Statements - August 31, 2018
and to June 30, 2018 (for Diocese) - Lynda (*attached*)
 - ✓ *Motion to adopt*
- VII. **Correspondence** - Leslie
- IX. **New Business**
 - 1. Synod - Lon
 - 2. Nominating Committee/Succession Planning - Derek
 - 3. BCT Year-long commitment to Lon..... - Derek

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IX. New Business (cont'd.)

- 4. Proposed Pet Memorial Path - Lynda
(for Peter Simpson - attached)
- 5. Hanging of Diocese print ("House of God") ... - Lon
- 6. Second Communal Cup - Allan

X Next Meeting – October 16th, 2018, 7:00 p.m. at St. Mary's

XI Closing with Prayer and Grace - Lon

Rector's Report to Parish Council, for meeting of September 18, 2018: The
Parish of Central Saanich

The Ven. Lon Towstego

It is good to begin gathering with you, the leadership in our parish at Parish Council. Thank-you to all of you and to the parish family for the warm and encouraging welcome to Marian and I in this first month of my ministry with you. Entry into the life of the parish is going well from my perspective and from feedback that I hear.

I have worked at settling into the office spaces and into a rhythm and routine. Henri Nouwen once said, and I paraphrase "the best ministry happens in the interruptions." It is not so much interruptions but just changes made on the fly to the plans of the day that I experience and have come to enjoy in ministry.

Some of what I have been up to thus far is:

- Meeting with people one on one and or in small groups. The two Coffee Chat Times after Communion on Wednesdays were well attended and there was enthusiastic discussion.
- Home, and or office visits with individuals and or couples are great encounters and help to fill in blanks of the "parish story" for me. I am asking a similar question to most people. What are your dreams and hope for the parish in the next 3-5 years and how do you see yourself being a part of that?" I also offer a question specific to how the two points, St. Mary and St. Stephen might be more linked and or together? This will continue.
- "Soups On" with 80+ people
- Hospital Visits

- I have finalized all signing details with the Coast Capital Credit Union.
- I have begun to get to know and work with all paid employees and volunteers in the Office, Administration and Music roles.
- Worship services are going well and the help and sharing of volunteer roles is encouraging.
- The Sunday School and youth leadership at St. Stephen has met with me and the fall programs are under way. Support is needed for second and third adult helpers. We have some plans in place. We will need to promote the events on the Web page etc. I will discuss this communication role with the group.
- Irene Feir and I plan to meet this week to react to the concerns about Sunday School at St. Mary. We see two components, one is to attract, find and retain new families and the other is to find helpers for Irene.
- Fall Bible Study and Christian Education programs are still in discussion phase with Lon, Greg, Brett and others. We will look to begin in early to mid-October and probably use an NT Wright (Udemy) program.
- During Advent I think it wise to offer a study specific to the season and to talk about Stewardship from the pulpit and in the study.
- There is interest in an Alpha program. I think that we should look at starting a program in mid-January. We will look at how that lines up with the beginning of Lent
- “New Business items from me: 1) That we decide at PC about where to place the two “House of God” prints and to have it done in the next week or two. I have some ideas but will hear input. 2) Finalization of Christmas Service Schedule. I have input now from various stakeholders and will bring the proposal to Council. 3) A

Team for Alpha in January 4) Discussion of November 11 and related.

- As we approach Thanksgiving we have much to be thankful for.

“For the bread of God is that which comes down from heaven and gives life to the world.” ³⁴They said to him, “Sir, give us this bread always.” John 6: 33-34.

Amen



St. Mary's Wardens Report for Council - Sept 18, 2018

I. Outreach:

1. **RAPID2 Refugee Fund:** While there is still a group helping the first RAPID Syrian family from Turkey, there is another group (RAPID 2) preparing to help another Syrian family immigrate to Canada. This is a family of nine! Funding in the amount of \$10,000 has been diverted from the PRF Refugee Fund, to the credit of RAPID 2. Now that the family will be on their way to Canada (expected to arrive in Victoria on September 19), the Diocese has released another \$53,000 that was donated by an anonymous donor. None of the participating parishes on the peninsula have needed to fund-raise yet. With most of the financial obligations being met, the big challenge will be for the support of the family of 9. St. Mary's will act as the "banker" for RAPID 2 Team also. We have been hosting video conference calls with the family in Turkey about every 2 weeks. The participating parishes joined forces on Saturday, September 15 and furnished the house that the Refugee Family will soon call home. It is a very nice home in Sidney, formerly associated with St. Andrew's.
2. **First Nations Scholarship:** Nancy Choat worked with Fern Perkins to present the bursary to last year's nominee, and to acknowledge this year's nominee to be the recipient next year. They met with this year's candidate, Mitchell Beauvais at Stelly's School June 6. Mitch is Metis (on his father's side) and is enrolled in UVic's Fine Arts program (majoring in visual arts and a minor in film studies). He is an accomplished Grade A student. He spends most summers working as a leader at the Air Cadets camp in Albert Head, Metchosin. He also works part time at Thrifty's, Saanichton. Fern and Nancy presented Mitch with the letter from St Mary's at the Awards Ceremony on June 28. Fern & Nancy also presented him with a small gift. This letter outlined the requirements Mitch must meet before receiving his cheque for \$1,000 next year. He is aware of these requirements.

Liam Paul transferred from Camosun in Computer Science and was accepted into the 2nd year computer science program at UVic. He was presented with a cheque for \$1,000 at a Sunday Service, and his mother also attended that service.

The First Nations (Indigeneous) Bursary fund has been depleted, and with a balance of only \$451.45 is unable to support the \$1,000 commitment to Mitchell Beauvais, were he to fulfill the obligations of the program by next year. In the past, the Music Festival (Sunday Serenades) has supported the First Nations Bursary fund. Given that the Musical Festival program has ceased to operate, the Operations Committee approved a motion on September 14 to replenish the First Nations Bursary Fund with the balance of the Music Festival account (\$1,955.85). This is viewed as a short-term measure,

and that next year we will need to secure a mechanism that will support this program for the longer term.

3. **Historical Fashion Show And Strawberry Tea:** While this event is focused on being a revenue generator for St. Stephen's, it did take on the shape of a parish event (similar to our Holly Fair). It was a success and will assist with St. Stephen's projected deficit.
4. **Summer Camp – Parish Event?:** As noted in the ConneXion, "from July 30th until August 3rd a Summer Day Camp for children aged 4 to 12 was held at St. Stephen's Church. The theme for the program was "One of Us" - Jesus is Born. This was a program of Bible stories, games, crafts and more put on by a team from Crosstalk Ministries in Montreal. They were assisted by Camp Coordinator, Dave Shields and his group of volunteers who provided refreshments and logistical support for the camp. The camp was five days long and ran from 10:00 am to 3:00 pm each day.

Funding for this camp was provided by St. Stephen's and also a contribution from the Vision Funds of the Diocese. Costs included bringing the team out to Victoria and advertising in local media. Although a lot of work was required to put this camp on, the success in the end was well worth the effort. Our Sunday School teachers, Katherine and Marianne worked with the two team leaders, KC and Kalven, from Crosstalk Ministries. Also, two of our own young youth leaders, Rosalia (14) and Shane (13), gained experience as youth leaders. For several of the kids this was their first exposure to Christianity."

It was disappointing that this event did not get transitioned into a Parish Event.

II. Annual Registered Charity Information Return for Canada Revenue Agency:

Having completed the Information Return for St. Mary's, (and thereby knowing it took a number of hours), Derek then completed the Return for St. Stephen's. After Lynda signed off for the St. Stephen's Return, Derek then prepared the consolidated return for the Parish of Central Saanich. Because the Parish is the legal entity (not either of the churches), CRA will only recognize a consolidated return from the Parish (which owns the business number). A copy of the Return has also been filed with the Diocese. It was express-mailed to CRA on June 7, and received June 12, ahead of the June 30 deadline.

III. Water Main Damage Restoration: The certificate of completion for the work done by the restoration company has been signed off by the Diocese. We have been

provided with the final costs associated with the damage caused by the water main break. The total costs paid to the restoration company were \$27,186.66. St. Mary's was compensated for our direct efforts to mitigate the loss and received payment of \$1,003.67. Thus, the total claim for this incident was \$28,190.33. Because this amount exceeded \$25,000, the deductible was waived. The cost of the repair to the main was a direct cost to St. Mary's, and therefore the total impact to us was \$558.41.

IV. Financial Systems: This summer involved many revised banking arrangements! The account sponsors for the Coast Capital accounts were revised, and the three accounts (General, Memorial, and Paris Events) were consolidated into one account. This was enabled because of the recent improvements made with the QuickBooks accounting system. Then the signing authorities were updated, At the same time, we made the change so the we can set up invoices (like BC Hydro or Shaw) to be paid via electronic approval. New cheques were ordered that also accommodate the reference to the legal entity being the Parish of Central Saanich. St. Stephen's can use the same naming convention, the next time they order new cheques, to achieve the same results. The final concert of the Sunday Serenade series was held. There was a loss realized in this fiscal year, resulting in a remaining balance of \$1,955.85 for this year. Last week, the signing authorities were again updated to reflect that Peter Parker is on an extended vacation, and that Lon Towstego is our full time Pastor. This change was made for the St. Mary's account and the one for the Parish of Central Saanich.

Gail Gauthier (Finance & Admin, Diocese) recently reiterated that she is expecting to receive a copy of the financial package from each parish in the Diocese on a quarterly basis.

Gail Gauthier has also reviewed the Parish Financial Review for St. Mary's, and identified a change in the way the Revenue had been calculated. This resulted in a decrease of \$3,042 (or 12.7%) from the previously calculated 2019 Assessment.

The annual Deficit Elimination letter will be drafted, for intended release November 12.

V. Farewell & Welcome; Peter Parker and his wife Marion were pleased with the farewell activities, and gifts presented to them on behalf of the parish, at the Combined Service on August 26. We trust that they are enjoying their month-long vacation in the UK!

On September 2, we welcomed Lon Towstego and his wife Marian for Lon's first Sunday of worship as Pastor for the Parish of Central Saanich. Lon has launched a "Meet & Greet" series of meetings for him to get to know more parishioners in a shorter period of time, and for parishioners to get to know him better.

VI. Operations Committee:

1. Work activity is being planned for the kitchen in the Hall. This upgrade will include painting, new countertops, and new sinks. Most of the cost will be covered by the contribution from Thrifty's in conjunction with their Smile Card.
2. A Capital Plan is being worked on to address all assets. However, significant priorities are likely to be upgraded lighting in the Hall, potential replacement of the ceiling-based infrared heating system in the Hall, and possible irrigation system upgrades. These initiatives may be presented as a discussion item in conjunction with the presentation of the Budget at the AGM.
3. The Committee wished to thank Petr Simpson for the recent sign that he prepared to hopefully curb the dropping off unusable items for the Thrift Sales. The appearance is wonderful, but the effectiveness is still questionable!! Peter has also been asked to alter the sign to remove Peter Parker and replace it with Lon Towstego, and to alter the Holly Fair signage.
4. The Committee was made aware of the process change introduced by the wardens and Lon proposed for Council Meetings: A non-Council member who desires to make a presentation to Council is strongly encouraged to work with a sponsor who is a member of Council, in order that the presentation is robust enough to provide sufficient information for Council to understand the salient aspects of the issue so that an informed decision can be made. Presentations by sales representatives are not likely to be entertained by the Chair of Council.
5. Security will be arranged for Halloween evening, but will also include community interaction via handing out treats.
6. The annual Fall Church Yard Clean-up is scheduled for October 6th.

Respectfully,



Derek Osman
Church Warden

Wardens Report St. Stephens - Sept 2018

Our summer events began in the middle of June with the Strawberry Tea and Fashion Show. We had the pleasure of help in the kitchen from members of St. Mary's. They always bring their expertise and laughter along. We served tea to about 80 friends and neighbours and even some new comers, all had the opportunity of a tour of the church and information on the history of the church and cemetery. Our profit from this event was about \$2500. This project was not meant to be raising funds for outreach but rather to help with our deficit in the operating account, which we anticipate at year end. It was a fun afternoon.

With the planning and many thanks to the musicians we had a float in both the Brentwood Days Parade and the July 1st Sidney Days Parade. We handed out flyers in both parades, advertising our churches, and activities upcoming. It was a great opportunity to advertise the upcoming Summer Day Camp. I find that the Brentwood Parade goes a little more slowly and there is a lot of young family participation and we were able to distribute easily, whereas the parade in Sidney moves along quickly and it was hard to keep up and hand out the leaflets. We also needed more willing people to distribute. There was a huge over estimate in the number of leaflets for the Sidney Parade and unfortunately colour copying is expensive on our machines. We will need to plan more carefully in the future.

The next activity was Summer Bible Camp, which was led by two young people from Montreal, who work with Cross Talk Ministries. I believe that Dave will give more information about how camp went.

In August, an application was made to the Vision Fund on behalf of Soup's On. It was received and I was notified that the next step will occur in October. As it is not a budgeted item, these ladies rely on gifts and donations to make it happen every week, these donations come from the people who enjoy the lunch each Friday and from Parish Members. This past Friday we exceeded the most ever by feeding 75 people at the first soup lunch of the season.

August found us preparing for the Annual Animal Blessing, Peter, Penelope and Bret looked after the blessings of pets. The collection from this event was taken and it will be sent to PATS, Pacific Animal Therapy Society. Dedicated people set up and took down all that was necessary to make this a wonderful afternoon. Al Gerenser has been involved and has encouraged us to continue with this special service for a number of years.

August also found us saying farewell to Peter and giving thanks for guiding us through the time of searching for our new priest. Although, I was not there, I understand it was well attended as a combined service at St. Mary's and that it was appropriately said that we had been blessed by his time with us.

Over the summer we have had to deal with a couple of water issues, one at the front of the church which required the services of a professional and a big bill. The second was at the back and as far as I know at this point Howie has been able to look into it. Howie has been able to do a number of repairs over the years and his willingness is always appreciated.

We have also had a fairly recent repair of the dishwasher in the kitchen. It is a valuable asset when it comes to soups on!!!

Last summer we attempted to get the wine making equipment and bottles out of the shed, which was not completed. I have spoken with David Scarth and we will be arranging a work party to try to get rid of the empty bottles and create some more storage space.

Once the tractor is put to bed for the winter we can try to get the chairs stored back against the wall. They tend to be a hazard if stacked too high.

We still have the cemetery office to repair after the flood last year, as there was not water during the winter, I think it is safe to assume that the problem occurred when a hose was left running for some time.

The old furnace was deemed able to continue on at the last maintenance and replacement has been put on hold until it decides not to work any more, we will then decide whether to purchase or lease a new one. We have funds to look after this capital expense, from the Thrifty Smile Card.

The garden has been managed and cared for over the summer, garlic has been harvested, flowers are blooming. I believe the rose that was given to us as a thank you from the preschool at the end of the year has been planted in the garden area.

With regard to the preschool, at the time of signing a new contract at the end of June, we decided to charge them a monthly fee for storage over the summer months and also this enabled them to have access to the hall and washrooms, as they had decided to run a drop in on Mondays during the summer months.

Last weekend the Royal Astronomical Society of Canada held their annual "Star Party" on the grounds.

Even though the weather seemed poor, apparently in the early early hours of the morning, visibility was actually good and they were able to do some observing. Most of the people had gone by the time we arrived on Sunday and though we were to have had a chance to look at the sun, it did not cooperate. This was a rental of space for us and there have been a few similar bookings lately, and these rentals are always a boost to our operating account.

So, as we began September it was a time to celebrate and welcome our new priest in charge Lon, and his wife Marian to the Parish of Central Saanich. I know this month is going to be a time of settling in but we are so pleased to have them with us.

Respectfully submitted
Lynda Clifford



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

Faith - Family - Friendship

I. Financial Systems:

Gail Gauthier (Finance & Admin. – Diocese) has re-affirmed her need to receive a copy of the Financial Reporting package from all churches / parishes in the Diocese on a quarterly basis. We must become more diligent in submitting our reports to her.

1. St. Mary's:

- a. As a formality, Karen McColm will note her approval of the process and results achieved when St. Mary's consolidated the three bank accounts at Coast Capital (General, Memorial, and Parish Events) into one bank account at Coast Capital. This was facilitated by improvements made to the QuickBooks accounting system.

Reconciliations were performed after the three accounts were consolidated and there is about \$200 that the system cannot reconcile. Without getting into details, this variance is attributed to some cheques that were written during the system parallel testing phase and recorded in one system but not the other during the cutover. Also, the Memorial fund account was managed via a spreadsheet before being merged in with the QuickBooks system.

- b. It is noted that St. Mary's has again agreed to become the "banker" for the Peninsula RAPID 2 Refugee group. Proper cheque requisition and approval processes remain in place.

Now that the Family has a travel date to Canada (they will arrive in Victoria at 10:20 on Sept. 19), the Diocese has released the \$53,000 that was donated by an anonymous donor. Thus far, there has been no need for any of the member churches to do any fund-raising for this Refugee family (initial balance was \$64,000).

A very nice home at reasonable rental rates has been found for this family of nine in Sidney. The rental rate is within the budget, a budget that the family should still be able to live within after the first year in Canada and at which time the RAPID 2 group is no longer financially responsible for them.

2. St. Stephen's:

I continue to work with Lynda to research an apparent old reconciliation problem. It has been an exercise in "peeling the onion" to get at the root cause. As we proceed though, we are making improvements in the processes, from counting the cash, to reporting Outreach.

Myra is preparing to revise the Code of Accounts for St. Stephen's to be similar to the recently implemented for St. Mary's. The timing of the implementation of the new Code of Accounts has yet to be determined – either this October or January, 2019.

- II. The **"Parish Financial Report" (PFR)** for St. Mary's has been reviewed with **Gail Gauthier**: Gail noted that I had include the "loan" from the Memorial Account in the calculation of income. Because the \$18,500 had already been reviewed as income in past years, it should not have been considered as Income again. Therefor, the Assessment for 2019 has been reduced by \$3,042 (or 12.7%). By way of comparison, the Assessment for 2018 is \$18,256 so the increase for 2019 (at \$20,882) will still be \$2,626 more (or 14.4%). However, in 2017, the Assessment was \$21,503, or \$621 more that for 2019. No further action is anticipated.

III. **Liabilities:**

- a. The insurance claim for **the water main break at St. Mary's** in February 2018 has been concluded. Because the total claim was \$27,991.13, it exceeded the \$25,000 threshold above which the deductible is waived. Therefore, the net impact of the watermain break to St. Mary's is \$558 and this file is considered closed.
- b. The balance for the **Indigeneous Bursary Fund (St. Mary's)** was \$451, well below the minimum commitment of \$1,000. As a short-term measure, a motion was approved to transfer the remaining balance from the Music Festival Fund to the Bursary fund. This will result in a balance of \$2,408.30, being enough for two years of the program. Beginning next year, efforts will be directed to develop options to fund this program on a long-term basis.

IV. Investments:

- 1. St. Mary's:** The interest rates will be monitored around March 2019 to see if a more significant "laddering" strategy can be implemented at that time.

3 yr Rising Rate GIC; @ 2.4%; Matures June 12, 2019	<u>\$76,299</u>
3 Yr Rising Rate GIC; @ 1.25%; Matures May 17, 2020	<u>\$20,230</u>
1Yr Redeemable GIC; @ 1.2%; Matures May 20, 2019	<u>\$10,075</u>
1Yr Redeemable GIC; @ 2.0%; Matures May 25, 2019 (formerly 1-5 GIC ANN to mature May 30, 2019)	<u>\$15,000</u>
1Yr Redeemable GIC; @2.25%; Matures May 30, 2020 (Bequest - S. Rainey)	<u>\$10,000</u>

Total Investments: \$131,604

Investment

July Bal.

Given that most of the GIC's will mature next near, we will seize that opportunity to establish a "laddering" investment strategy.

- 2. St. Stephen's Cemetery:** has a GIC investment at Coast Capital valued at \$10,931.49 that will mature in September. A strategy for re-investing it is needed so that it can be arranged prior to the maturity date.

V. Parish Banking Account:

This account was used effectively to consolidate the contributions from both churches for Peter Parker's farewell, and then to write a single cheque to him on behalf of the Parish.

It also worked well to support the transition of the funds for the Rector's Discretionary Fund, from Peter to Lon.

VI. Follow-up for Church Banking:

The accounts for the churches must be reviewed with the Coast Capital credit union, with the intent of correcting the name of the account so that it reflects the name of the legal entity. For example, the name of the account, and as it appears on the cheques may become the "St. Mary's Church operating in the Parish of Central Saanich", or the "St. Stephen's Church operating in the Parish of Central Saanich". It will be important to have the cheques clearly identify the church, and thus the associated signatories for that church so that the cheques get applied to the correct account and are signed only by the approved signatories for that bank account. This change has been completed for St. Mary's. Because St. Stephen's has recently purchased a significant quantity of cheques, they will use them up before correcting the name on the cheques.

The Coast Capital is becoming more stringent with permitting Gifts-In-Kind (GIK's) to be donated merely by endorsing a cheque written to the parishioner from the church. Lon feels there may still be some flexibility pertaining to this policy on behalf of Coast Capital.

VII. Cemetery Committee: (for information only)

A re-constituted committee comprised of the wardens, incumbent, and 2 other parishioners began meeting. A representative of the Consumer Protection BC conducted an inspection of the cemetery policies, procedures, and practices on June 11. The Contract, By-Laws, and Operations Manual have been re-drafted. Input from David Scarth has been invited to assist in developing a new Job Description for the Cemetery Custodian.

Respectfully



Derek Osman
Church Warden



September 18, 2018

St. Stephen's Cemetery Committee Report
For Information to Parish Council

- I. A committee has been formed to review the direction and operation of the St. Stephen's Cemetery. The committee is comprised of the 4 wardens, David Stuart, Don Wilson, and Lon Towstego, (Lon is Chair of the Committee).
- II. As an immediate follow-up to a recent inspection of the Cemetery, the contract, by-laws, and operations manual have been reviewed. These documents have been re-drafted to incorporate feedback from the Inspection Report. The newly drafted documents have been circulated amongst the Cemetery Committee for comments and will be discussed at the next meeting of the Committee.
- III. The job description for the Cemetery Custodian still needs to be worked on. David Scarth has been invited to provide his input for this significant position.
- IV. The Committee has identified several other areas that require their attention, but have agreed to defer activity on them until the above items have been resolved.
- V. The Cemetery has a GIC investment at Coast Capital valued at \$10,931.49 that will mature in September. A strategy for re-investing it is needed so that it can be arranged prior to the maturity date.

Rev. Lon Towstego
Derek Osman



Anglican Parish of Central Saanich

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

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

Faith - Family - Friendship

July 15, 2018

By Email

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

Members of Operations Committee and Council:

RE: Comparative Financial Reporting to June 30, 2018 –
St. Mary's, Saanichton

Attached are the financial statements as of June 30, 2018 for the St. Mary's Church in the Parish of Central Saanich. This is the format of the reporting that is expected by the Diocese.

This financial package includes the following financial statements:

1. **Balance Sheet:** Our Assets, Liabilities, & Equity is continuing the trend of being less this year than compared to the same reporting period for last year. This is in spite of the growth in investments in 2018.
2. **Statement of Income and Expenses:** Illustrates a surplus that is over 50% more than double that of reported at this time this year.
3. **Statement of Changes in Equity:** reveals a growth in equity across all three aspects of the church – General, Memorial, and Weekly Events. Transfer of funds occurs mainly between the General and the Memorial business initiatives.
4. **Memorial Account:** documents the use of funds to support more significant projects, and where multiple disciplines are needed to achieve greater success. The portfolio of investments (GIC's) are recorded within the Memorial Account.
5. **Church (or Parish) Events:** Shows the financial contribution of each of the Events. There was \$3,770 in transfers from the Parish Events to the General Account ((\$1,650 and \$2,120).
6. **Budget Review:** documents the Operating Account income and disbursements, as measured against the Budget.

The commentary associated with these comparative financial statements explains the underlying reasons for the significant comparisons in the statements, for the month of June.

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

Attachments

Respectfully

Derek Osman
Church Warden

Comparative Balances - All Three Accounts

1. The **fiscal year** is in sync with the calendar year.
2. St. Mary's has **consolidated their banking at Coast Capital** from the three separate bank accounts (General, Memorial, and Church Events) into one (General) bank account. This was done after changes were made with the QuickBooks Accounting system to enable it to manage and report on the three business aspects of St. Mary's. Efficiencies will soon be realized with the banking functions formerly provided by the Coast Capital systems.

3. Balance Sheet – June 30, 2018

At the end of June, the Balance Sheet was more favorable in 2017 than it reports the status for the end of June in 2018. In 2018, we received a gift from a family and a bequest from another estate. These new sources of funds were invested, thereby increasing our assets. The significant variance is the way that some of the Trust Funds are now reported. Also, in 2017, there was an additional \$7,343 of Accounts Payable reported as Liabilities.

4. **Statement of Income and Expenses:** The Income to June 30, 2018 was \$77,017 – \$5,368 or 6.5% less than the same period in 2017. In 2017, \$3,236 had already been donated towards the Deficit Elimination fund.

The operating Expenses to June 30 were \$14,880 or 19.9%, less than the previous year. One contributing factor was the variance between the compensation for a full time Incumbent versus a part-time Priest-In-Charge.

5. **Statement of Changes in Equity:** This report reveals the income receipts and expense disbursements from the three business lines – General Operating, Memorial, and Parish Events – and the resulting overall net income of \$42,768. Thus, Equity improved by a similar amount for the year to-date.

The only transfer that occurred in January was the transfer of \$18,500 from the Memorial to the Operating Account for working capital throughout the year. This amount is expected to be repaid by year-end. In March, there was a transfer of \$1,650 and in May \$2,120 from the Parish Events fund to the General operating Account.

In May, there were some other transfers, but they were related to the re-investment of the GIC's, and had little impact on the reporting of transfers from one account to another.

6. **Memorial Account:** The following transactions were the only activity of this account to the end of June 30:

- 1) As previously reported, in January, \$18,500 was transferred to the Operating Account from the Memorial Account. It will be transferred back in December.
- 2) Thanks to the Thrifty's Foods and Fairway's programs, there was \$1,091 received. It was applied to the balance of the carpet replacement program leaving a balance owing of \$158.36. The application for a new grant from Thrifty's for the 2018 was approved. The new grant will fund the remainder of the carpeting, and then begin to fund some kitchen renovations.

3) **There are now 3 In-Trust Accounts that have collective balance of \$33,818 after \$10,000 has been transferred to the RAPID2 Refugee Initiative.:**

i. **Ron Smith Legacy:** Has a balance of \$5,483. It is primarily for use as Rector's Discretionary, in support of those in the community who are challenged like Ron was.

ii. **PRF (Refugees):** The balance at the end of May was \$18,235. This is the amount that was transferred to the Diocesan Refugee Support fund to support other refugee programs. Of the initial \$28,235, \$10,000 has already been transferred to the RAPID2 Syrian Refugee program on the Saanich Peninsula. By the end of June, the balance in this account was zero.

iii. **RAPID 2 Syrian Refugee Family:** This initiative will support a family of nine who are currently in Turkey, waiting for approval to travel to Canada. Once the family has received approval to travel to Canada, the Diocese will release an additional \$40,000 that has been donated anonymously (to be added to the \$10,000 donated from the PRF Refugee fund). So, unless there are some unforeseen expenses, the focus of this RAPID2 team will be to support the new family to speak English, organize personal and family finances, etc.

4) **Investments:** Following the re-investment of the GIC's, and the investment of the recently donated gift and bequest in May, the investments in June are as follows:

<u>Investment</u>	<u>June Bal.</u>
3 yr Rising Rate GIC; @ 2.4%; Matures June 12, 2019	<u>\$76,299</u>
3 Yr Rising Rate GIC; @ 1.25%; Matures May 17, 2020	<u>\$20,230</u>
1Yr Redeemable GIC; @ 1.2%; Matures May 20, 2019	<u>\$10,075</u>
1Yr Redeemable GIC; @ 2.0%; Matures May 25, 2019 (formerly 1-5 GIC ANN to mature May 30, 2019)	<u>\$15,000</u>
1Yr Redeemable GIC; @2.25%; Matures May 30, 2020 (Bequest - S.Rainey)	<u>\$10,000</u>
<u>Total Investments:</u>	<u>\$131,604</u>

Given that most of the GIC's will mature next year, we will seize that opportunity to establish a "laddering" investment strategy.

7. **Church (Parish) Events:** The Thrift Sales were very well received by the community. From the proceeds, \$3,770 was transferred to the General Account to help with the Deficit Elimination.

8. **Budget Review:**

This report is like the Statement of Income and Expenses, except that it also includes a comparison to the Budget.

Including a) the transfer of \$18,500 from the Memorial Account b) the transfer of \$3,770 from the Thrift Sales, and c) the carry-forward of the \$1,500 for Deficit Reduction, the revenue was \$78,516. The expenses were \$59,747, yielding a surplus of \$18,769.

The Certificate of Completion with the Insurance company has been signed, paving the way for outstanding invoices to be paid, and the claim closed with the restoration company. The Flood expenses net of recovery are \$2,686 for St. Mary's. We have yet to see the costs for St. Mary's from the insurance company, not covered by the deductible. Then we will submit the claim to the Diocese for some relief of the amount not covered by the deductible.

Given the target of Actual to Budget at the end of June is 50.0%, Regular Offerings are tracking pretty close at 48.4%, and Total Revenue is at 55.4%. However, without the loan of \$18,500 from the Memorial Account that needs to be repaid before the end of the year, Total Revenue is tracking at 42.4%. The Total Expenses are comfortably below the target of 50.0%, sitting at 42.9%. The Operating Surplus is \$18,769 and would still be a surplus if the operating loan of \$18,500 were paid.

9. **Concerns & Considerations:**

- 1) Reconciliation of the QuickBooks system to the bank accounts has been completed. All appears satisfactory, subject to a review by Karen McColm.
- 2) The 3 bank accounts (General, Memorial, and Parish Events) have been consolidate into one new bank account (General). The reconciliation has taken place, and the results are positive (subject to a review being completed by Karen McColm).
- 3) A new bank account has been established for the Parish of Central Saanich.

			St. Mary's		
			Balance Sheet - June 30, 2018		
<u>Assets</u>			<u>Liabilities & Equity</u>		
	<u>2018</u>	<u>2017</u>		<u>2018</u>	<u>2017</u>
Bank	\$30,600	\$26,761	Accounts Payable	\$0	\$7,343
Memorial Account Invest	\$131,604	\$119,500	Memorial Acct Funds	\$37,132	\$44,089
Accounts Receivable	\$429	\$0	Deficit Elim. C.Forw'd	\$1,500	\$1,500
			General Outreach	\$1,665	\$2,020
Def. Elim. C. Fwd.	\$1,500	\$1,500	Church Events Equity	\$7,571	\$9,495
Memorial Not Committed	\$25,020	\$6,352	<u>Equity</u>		
In-Trust Funds	\$0	\$49,992			
			Opening Balance Equity -General	\$246	\$335
			Retained Earnings - General	\$4,496	\$119,700
			Retained Earnings-Church Events	\$6,516	\$5,111
			Retained Earnings - Memorial Acct	\$113,037	
			Net Income	\$16,990	\$16,339
				\$141,285	\$141,486
<u>Total</u>	<u>\$189,152</u>	<u>\$204,105</u>	<u>Total</u>	<u>\$189,152</u>	<u>\$205,933</u>

Statement of Income and Expenses -June 30, 2018

<u>Income</u>	<u>2018</u>	<u>2017</u>
Regular Offerings	\$43,546	\$44,162
Open Offerings	\$693	\$1,259
Festival	<u>\$1,578</u>	<u>\$1,237</u>
<u>Total Offerings</u>	<u>\$45,816</u>	<u>\$46,658</u>
Rent	\$7,653	\$8,030
Interest	\$2	\$3
Specific Donations / Outreach	\$145	\$422
Miscellaneous	\$115	\$500
Guild/Parish Events	\$200	\$0
GST Rebate	\$816	\$1,332
Deficit/ Capital Appeal	\$0	<u>\$3,236</u>
<u>Total Operating Fund</u>	<u>\$54,747</u>	<u>\$60,180</u>
Memorial Account	\$18,500	\$18,500
Holly Fair	\$0	\$0
From Parish Events	\$3,770	<u>\$3,705</u>
<u>Total Income</u>	<u>\$77,017</u>	<u>\$82,385</u>
<u>Expenses:</u>		
<u>Operating Fund:</u>		
Stipend/Benefits	\$0	\$25,413
Interim Priest-In-Charge	\$12,019	\$0
Youth Worker	\$0	\$0
Relief Clergy	\$188	\$188
Relief Organist	\$125	\$999
Music Services	\$5,865	\$5,134
Admin. Support	\$13,355	\$12,212
Parish Financial Mgt. Consult.	\$979	\$0
<u>Total Salaries</u>	<u>\$32,530</u>	<u>\$43,946</u>
Diocesan Assessment	\$9,128	\$10,752
Christian Education	\$0	
Flood Expenses net of recovery	\$2,686	
Music Services	\$335	\$719
Insurance	\$3,409	\$3,265
Office General	\$4,056	\$5,144
Maintenance - General	\$1,031	\$1,888
Maintenance - Cleaning	\$2,416	\$2,421
Utilities	\$3,918	\$6,571
Miscellaneous	\$517	\$200
Major Capital	\$0	<u>\$0</u>
<u>Total Operating Fund</u>	<u>\$60,026</u>	<u>\$74,906</u>
Memorial Fund		
Parish Events		
<u>Total Expenses</u>	<u>\$60,026</u>	<u>\$74,906</u>
<u>Surplus (Deficit)</u>	<u>\$16,991</u>	<u>\$7,479</u>

**** \$1,500 for Deficit Elimination was carried forward from previous years.**

<u>Statement of Changes in Equity - June 30, 2018</u>				
	<u>General</u>	<u>Memorial</u>	<u>Events</u>	<u>Total 2018</u>
Equity, Beginning of Year	\$4,495	\$176,129	\$6,496	\$187,120
Income	\$77,016	\$28,745	\$6,977	\$112,738
Expenses	\$60,026	\$1,488	\$5,312	\$66,827
Net Income	<u>\$16,990</u>	<u>\$27,257</u>	<u>\$1,665</u>	<u>\$45,911</u>
<u>Equity, End of Month</u>	<u>\$21,485</u>	<u>\$203,386</u>	<u>\$8,161</u>	<u>\$233,031</u>
<u>Transfers:</u>				
From Memorial (Jan.)	\$18,500	<u>-\$18,500</u>		
From Parish Events to General (Mar 23)	\$1,650		<u>-\$1,650</u>	
From Redeemable GIC to General	\$19,032	<u>-\$19,032</u>		
From General to Memorial (GIC)	<u>-\$19,032</u>	\$19,032		
From PRF Refugees to RAPID 2 Refugees - Remained within Memorial		\$10,000		
From PRF Refugees to RAPID 2 Refugees - Remained within Memorial		<u>-\$10,000</u>		
From Parish Events to General (May 22)	<u>\$2,120</u>		<u>-\$2,120</u>	
<u>Total:</u>	<u>\$22,270</u>	<u>-\$18,500</u>	<u>-\$3,770</u>	

	<u>Other Funds' Activity - June 30, 2018</u>				
	<u>Memorial Account</u>				
	<u>Balance</u>			<u>Transfers</u>	<u>Balance June</u>
	<u>Jan 1, 2018</u>	<u>Revenue</u>	<u>Expenses</u>	<u>IN (OUT)</u>	<u>30, 2018</u>
<u>General</u>	\$19,038				
Transfer to Operating Fund (Jan 18)				-\$18,500	
Gift from Lott (Apr 24)		\$4,000			
Interest Earned on GIC (May 17)		\$180			
Interest Earned on GIC (May 20)		\$75			
Compound Interest (May 30)		\$1,799			
Compound Interest (May 30)		\$230			
Redeem 5-year Redeemable (to General)				-\$19,032	
RE-invest 5-year Redeemable (from General)				\$15,000	
Total General:	<u>\$19,038</u>	<u>\$6,284</u>	<u>\$0</u>	<u>-\$22,532</u>	<u>\$2,789</u>
<u>Interest</u>	\$13				
Rec'd (Jan 31)		\$1			
Rec'd (Feb 28)		\$1			
Rec'd (Mar 31)		\$1			
Rec'd (Apr 30)		\$1			
Rec'd (May 31)		\$1			
Total Interest:	<u>\$13</u>	<u>\$5</u>	<u>\$0</u>	<u>\$0</u>	<u>\$18</u>
<u>Thrifty Foods & Fairway's</u>	\$0				
Receipts from Thrifty's (Jan 15)		\$306			\$337
Receipts from Fairway's (Jan 29)		\$32			
Receipts from Thrifty's (Feb 8)		\$122			\$460
Receipts from Thrifty's (Mar 8)		\$191			\$651
Receipts from Thrifty's (Apr 5)		\$200			\$851
Receipts from Fairway's (Apr 24)		\$25			\$876
Receipts from Thrifty's (May 10) FINAL		\$215			\$1,091
Transfer to Smile Card (May 10)				-\$1,091	\$0
Receipts from Thrifty's (New Program June)		\$175			\$175
Total Thrifty & Fairway:	<u>\$0</u>	<u>\$175</u>	<u>\$0</u>	<u>\$0</u>	<u>\$175</u>
Bequest from Shirley Rainey's Estate (May 7)		\$10,000			\$10,000
<u>Bequests & Donations</u>	<u>\$0</u>	<u>\$10,000</u>	<u>\$0</u>	<u>\$0</u>	<u>\$10,000</u>
<u>First Nations Memorial Bursary</u>	\$1,476				\$1,476
Gift for 2019 recipient			-\$25		-\$25
Total Bursary:	<u>\$1,476</u>	<u>\$0</u>	<u>-\$25</u>	<u>\$0</u>	<u>\$1,451</u>
<u>Guild</u>	\$3,633				
Purchase of chairs			-\$372		
Total Guild	<u>\$3,633</u>	<u>\$0</u>	<u>-\$372</u>	<u>\$0</u>	<u>\$3,261</u>
Grant from Smile Card					

Carpet (funded by Smile Card)	-\$1,250				
Transfer From Thrifty's Smile Card (May 10)				\$1,091	
Total Carpet:	-\$1,250	\$0	\$0	\$1,091	-\$158
Sub-Total:	\$22,911	\$16,463	-\$397	-\$21,441	\$17,536
In-Trust Funds:					
Ron Smith Legacy	\$5,483				
	\$5,483	\$0	\$0	\$0	\$5,483
PRF (Refugees)	\$28,235				
Transfer to RAPID2 Refugee Fund				-\$10,000	
Transfer to Memorial - General				-\$18,235	
	\$28,235	\$0	\$0	-\$28,235	\$0
RAPID 2 Syrian Refugee Fund					
Anonymous Don. (March 25)- St. Mary's		\$100			
Transfer from PRF Refugees Fund				\$10,000	
	\$0	\$100	\$0	\$10,000	\$10,100
Total In-Trust:	\$33,718	\$100	\$0	-\$18,235	\$15,583
TOTALS	\$56,628	\$16,563	-\$397	-\$39,676	\$33,118
INVESTMENTS:					
3 yr Rising Rate GIC; @ 2.4%; Matures June 12, 2019	\$76,299				\$76,299
3 Yr Rising Rate GIC; @ 1.25%; Matures May 17, 2020	\$20,230				\$20,230
1Yr Redeemable GIC; @ 1.2%; Matures May 20, 2019	\$10,075				\$10,075
1Yr Redeemable GIC; @ 2.0%; Matures May 25, 2019 (formerly 1-5 GIC ANN to mature May 30, 2019)	\$0			\$15,000	\$15,000
1Yr Redeemable GIC; @ 2.25%; Matures May 30, 2020 (Bequest - S.Rainey)	\$10,000	\$0			\$10,000
Total Investments:	\$116,604	\$0	\$0	\$15,000	\$131,604
	\$173,232	\$16,563	-\$397	-\$24,676	\$164,722

Other Funds' Activity - June 30, 2018					
Parish Events Fund					
	<u>Balance</u> <u>Jan 1, 2017</u>	<u>Revenue</u>	<u>Expenses</u>	<u>Transfers</u> <u>IN (OUT)</u>	<u>Balance</u> <u>June 30,</u> <u>2018</u>
Altar	\$1,458	\$50			
Funds Transfer				-\$50	
Paper Towels			-\$14		
	\$1,458	\$50	-\$14	-\$50	\$1,444
Flower	\$1,355	\$849	-\$134		\$2,070
Holly Fair 1,3	\$478	\$330	-\$330		\$478
Sunday Serenade:		\$2,160			\$2,160
Performers			-\$500		-\$500
Advertising			-\$1,075		-\$1,075
Other	\$2,002		-\$631		\$1,371
Total Sunday Serenade:	\$2,002	\$2,160	-\$2,206	\$0	\$1,956
General:	\$597				\$597
Calendars		\$5			\$5
Books		\$0			\$0
Gifts		\$0			\$0
Bank		\$0			\$0
Other 2,4		\$2,916	-\$3,161		-\$245
Total General	\$597	\$2,921	-\$3,161	\$0	\$357
Parish Sale	\$58	\$2,338	-\$979		\$1,417
Wine Fest		\$0			\$0
Wine Fest to Outreach	\$168				\$168
Youth		\$2,669			\$2,669
Floats		\$790		-\$1,650	-\$860
Float Recoveries			-\$570	-\$2,120	-\$2,690
Other & Misc.(Transfer to General Acct.5)			(\$3,770) **5*	\$0	\$0
	\$226	\$5,797	-\$1,549	-\$3,770	\$704
Social:	\$399				\$399
Comfort		\$0	-\$100		-\$100
Sunday Coffee		\$278	-\$185		\$92
Social Total	\$399	\$278	-\$285	\$0	\$391
	\$7,973	\$12,435	-\$7,692	-\$3,870	\$8,845
Net Income		\$4,742			
Transfer Notes:					
1. Auction Gourmet Dinner Expenses recovered.					
2. Smth Farewell Proceeds. Did not put through Social Fund in order to track it separately.					
3. Holly Fair Gourmet Dinner Expenses					
4. \$600 Gift for Smith's. Balance is fee/gratuties for caterer.					
5. \$3,770 from proceeds of Parish Sales transferred to General Account.					

ST MARY'S BUDGET REVIEW - June 30, 2018

ITEM	2018 BUDGET	TO 2018-May 31	%AGE 50.0%	RMKS
INCOME				
REGULAR OFFERINGS	\$90,000	\$43,546	48.4%	
OPEN OFFERING	\$2,500	\$693	27.7%	
FESTIVAL	\$4,000	\$1,578	39.5%	
HALL /FACILITIES USE DONATIONS	\$17,000	\$7,653	45.0%	
INTEREST	\$0	\$0	0.0%	
SPECIFIC DONATIONS	\$300	\$145	48.3%	
ENVELOPES	\$0	\$0	0.0%	
H/M/D	\$520	\$200	38.5%	
GST REBATE	\$0	\$816	0.0%	
MISCELLANEOUS	\$200	\$115	57.6%	
TX FROM HOLLY FAIR	\$9,000	\$0	0.0%	
PARISH THRIFT SALES	\$5,600	\$3,770	67.3%	
DEFICIT ELIMINATION APPEAL - 2018	\$8,500	\$0	0.0%	
DEFICIT ELIMINATION APPEAL - 2015 CF	\$1,500	\$1,500	100.0%	
TX from Sunday Serenade	\$2,500	\$0	0.0%	
TX FROM MEMORIAL		\$18,500	0.0%	
TOTAL REVENUE	\$141,620	\$78,516	55.4%	
DISBURSEMENTS				
STIPEND/BENEFITS - Rector	\$35,396	\$0	0.0%	
RELIEF CLERGY	\$750	\$188	25.0%	
STIPEND/BENEFITS - Interim Priest-In-Charge	\$11,700	\$12,019	102.7%	
Mileage - all clergy	\$0	\$0	0.0%	
MUSIC DIRECTOR	\$11,100	\$5,865	52.8%	
RELIEF ORGANIST	\$600	\$125	20.8%	
ADMIN. ASST/BOOKKEEPER	\$24,700	\$13,355	54.1%	
PARISH FINANCIAL MGMT. CONSULT.	\$750	\$979	130.5%	
DIOCESAN ASSESSMENT	\$18,256	\$9,128	50.0%	
CHRISTIAN EDUCATION	\$350	\$0	0.0%	
CLERGY CONFERENCES	\$600	\$0	0.0%	
MUSIC	\$915	\$335	36.6%	
SANCTUARY SUPPLIES	\$400	\$339	84.6%	
ADVERTISING	\$300	\$315	104.9%	
INSURANCE	\$3,500	\$3,409	97.4%	
OFFERING ENVELOPES	\$0	\$0	0.0%	
PHOTOCOPY	\$3,700	\$1,515	41.0%	
POSTAGE	\$350	\$121	34.6%	
STATIONERY	\$1,400	\$361	25.8%	
MAINTENANCE - GENERAL	\$4,500	\$339	7.5%	Includes \$544 for Porta-Potty
MAINTENANCE - CLEANING CONTRACT	\$4,850	\$1,999	41.2%	
MAINTENANCE - CLEANING SUPPLIES	\$670	\$417	62.2%	
MAINTENANCE - GARDENING	\$350	\$75	21.3%	
Flood Expenses net of recovery		\$2,686	0.0%	
GARBAGE	\$450	\$439	97.6%	
HYDRO	\$9,650	\$3,256	33.7%	
WEBSITE SUPPORT (Church OS)	\$447	\$0	0.0%	
INTERNET	\$1,324	\$1,305	98.5%	
TELEPHONE	\$693	\$317	45.8%	
WATER/SEWER	\$600	\$345	57.5%	
MISCELLANEOUS	\$750	\$218	29.1%	
BANK CHARGES & RECONCILIATIONS	\$200	\$299	149.6%	
ACCOUNT TRANSFER TO MEMORIAL ACCOUNT			0.0	
TOTAL EXPENDITURES	\$139,251	\$59,747	42.9%	
OPERATING SURPLUS/DEFICIT	\$2,369	\$18,769	792.3	



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

September 8, 2018

By Email

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

Members of Operations Committee and Council:

RE: Comparative Financial Reporting to August 31, 2018 –
St. Mary's, Saanichton

Attached are the financial statements as of August 31, 2018 for the St. Mary's Church in the Parish of Central Saanich. This is the format of the reporting that is expected by the Diocese.

This financial package includes the following financial statements:

1. **Balance Sheet:** Our Assets, Liabilities, & Equity are collectively greater than for the same reporting period for last year. This is primarily because of the sharp increase this month in the funds being retained on behalf of the RAPID 2 Syrian Refugee Family.
2. **Statement of Income and Expenses:** Shows a surplus that is almost 7 times more than that reported at this time this year. However, this ration is expected to erode because as of September we are sharing the costs of a full time Rector with St. Stephen's, versus one working only 3 days per week.
3. **Statement of Changes in Equity:** The General and Memorial areas continue to improve, but the financial position of the Church Events area has weakened. St. Mary's has hosted fewer Events this year. Transfer of funds occurs mainly between the General and the Memorial business initiatives.
4. **Memorial Account:** Generally speaking, the Memorial Account documents the use of funds to support more significant projects, and where multiple disciplines are needed to achieve greater success. The portfolio of investments (\$131,000 of GIC's) are recorded within the Memorial Account.
5. **Church (or Parish) Events:** Shows the financial contribution of each of the Events. There has been \$3,770 in transfers from the Parish Events to the General Account.
6. **Budget Review:** documents the Operating Account income and disbursements, as measured against the Budget year-to-date.

The commentary associated with these comparative financial statements explains the underlying reasons for the significant comparisons in the statements, for the month of August.

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

Attachments

Respectfully

Derek Osman
Church Warden

Comparative Balances - All Three Accounts

1. The **fiscal year** is in sync with the calendar year.
2. St. Mary's has **consolidated their banking at Coast Capital Credit Union** from the three separate bank accounts (General, Memorial, and Church Events) into one (General) bank account. This was done after changes were made with the QuickBooks Accounting system to enable it to manage and report on the three business aspects of St. Mary's. Efficiencies are being realized with the banking functions formerly provided by the Coast Capital systems.

3. Balance Sheet –August 31, 2018

At the end of August, the Balance Sheet was more favorable in 2018 than it reports the status for the end of August in 2017. In 2018, we received a gift from a family and a bequest from another estate. These new sources of funds were invested, thereby increasing our assets. The significant variance is the way that some of the Trust Funds are now reported. For the Balance Sheet reported in 2018, The impact of the Memorial Account is reported directly from the QuickBooks system, rather than a separate spreadsheet. This change has increased the confidence in the numbers reported. Also, in 2018, there was an additional \$4,712 of Accounts Payable (GST) reported as Liabilities. Very significant though is the addition of the \$64,000 associated with the RAPID 2 Refugee support team of churches on the Peninsula. St. Mary's is providing the "banking services" for the RAPID 2 Team, and currently are the custodians of \$64,000 of "new" funds.

4. **Statement of Income and Expenses:** The Income to August 31, 2018 was \$93,788 (not including the RAPID 2 funds). This is \$5,419 (or 5.5%) less than August of last year (although it is an improvement over July). In 2017, \$3,266 had already been donated towards the Deficit Elimination fund, whereas nothing has been donated towards that fund this year yet. The focus this year is to increase the awareness of Stewardship. The Total Offerings for 2018 are just \$1,014 (or 1.7%) less than for 2017.

The operating Expenses to August 31 were \$21,996 or 22.8%, less than the previous year. One contributing factor was the variance between the compensation for a full time Incumbent versus a part-time Priest-In-Charge (2018 costs at \$16,323 are less than ½ of that for 2017). Last month, the costs associated with the watermain break were projected to be \$2,686. However, with the claim expenses exceeding \$25,000, the deductible has been waived, and the impact of the water main break is now limited to \$558.

The Surplus continues to be a positive number to report this year. At the end of August, the Surplus was \$19,363, versus \$2,786 in 2017. Without consideration of the "loan" of \$18,500 from the Memorial Account at the beginning of the year, there would still be a small reported surplus of \$863.

5. **Statement of Changes in Equity:** This report reveals the income receipts and expense disbursements from the three business lines – General Operating, Memorial, and Parish Events – and the resulting overall net income of \$30,862 (half of that reported last month)., Equity improved by a modest amount for the year to-date. It is noted that the performance (contribution) of the Parish Events activities has slipped compared to past years. In 2018, the Sunday Serenade concert series did not make a profit like in past years, and they have been discontinued. Net profit for the Parish Events is only \$37!

The only transfer that occurred in January was the transfer of \$18,500 from the Memorial to the Operating Account for working capital throughout the year. This amount is expected to be repaid by year-end. In March, there was a transfer of \$1,650 and in May \$2,120 from the Parish Events fund to the General operating Account.

In May, there were some other transfers, but they were related to the re-investment of the GIC's and had little impact on the reporting of transfers from one account to another.

6. **Memorial Account:** The following transactions were the only activity of this account to the end of August 31:

- 1) As previously reported, in January, \$18,500 was transferred to the Operating Account from the Memorial Account. It will be transferred back in December.
- 2) Thanks to the Thrifty's Foods and Fairway's programs, there was \$1,091 received. It was applied to the balance of the carpet replacement program leaving a balance owing of \$158.36. The application for a new grant from Thrifty's for the 2018 was approved. The new grant will fund the remainder of the carpeting, and then begin to fund some kitchen renovations.
- 3) The \$1,000 Indigeneous Bursary for 2018 was awarded to Liam Paul at a Sunday service in July. Liam is now registered in 2nd year computer science courses at UVIC. The Presentation was made by Nancy Choat and Fern Perkins. However, as noted in the monthly progress report, this program requires an infusion of funding to meet the commitment for next year, let alone future years.
- 4) **There are now only 2 In-Trust Accounts that have collective balance of \$15,583 after \$10,000 has been transferred to the RAPID 2 Refugee Initiative.:**
 - i. **Ron Smith Legacy:** The balance has been reduced to \$4,691 due to the Rector's discretion to assist a former St. Stephen's parishioner achieve

gainful employment. This fund is primarily for use as Rector's Discretionary, in support of those in the community who are challenged like Ron was.

- ii. **RAPID 2 Syrian Refugee Family:** This initiative will support a family of nine who are currently in Turkey, waiting for approval to travel to Canada. The family are expected to arrive in Victoria at 10:00 am on September 19. The Diocese has released an additional \$53,000 that has been donated anonymously (to be added to the \$10,000 donated from the PRF Refugee fund). So, unless there are some unforeseen expenses, the focus of this RAPID2 team will be to support the new family to speak English, organize personal and family finances, etc. A home in Sidney has been found for the family.

- 5) **Investments:** Following the re-investment of the GIC's, and the investment of the recently donated gift and bequest in May, the investments in August are as follows:

Investment	July Bal.
3 yr Rising Rate GIC; @ 2.4%; Matures June 12, 2019	<u>\$76,299</u>
3 Yr Rising Rate GIC; @ 1.25%; Matures May 17, 2020	<u>\$20,230</u>
1Yr Redeemable GIC; @ 1.2%; Matures May 20, 2019	<u>\$10,075</u>
1Yr Redeemable GIC; @ 2.0%; Matures May 25, 2019 (formerly 1-5 GIC ANN to mature May 30, 2019)	<u>\$15,000</u>
1Yr Redeemable GIC; @2.25%; Matures May 30, 2020 (Bequest - S.Rainey)	<u>\$10,000</u>
<u>Total Investments:</u>	<u>\$131,604</u>

Given that most of the GIC's will mature next near, we will seize that opportunity to establish a "laddering" investment strategy.

7. **Church (Parish) Events:** The Thrift Sales were very well received by the community. From the proceeds, \$3,770 was transferred to the General Account to help with the Deficit Elimination.

However, the Sunday Serenade Concert series did not generate a profit in 2018, and this historical source of revenue has been cancelled. Also, the Wine Fest has been a significant Outreach contributor. Due to limited and constrained resources, this fund raiser has been cancelled for 2018.

8. Budget Review:

This report is like the Statement of Income and Expenses, except that it also includes a comparison to the Budget.

The revenue was \$95,288 after including:

- a) the transfer of \$18,500 from the Memorial Account (to be returned by year-end)
- b) the transfer of \$3,770 from the Thrift Sales, and
- c) the carry-forward of the \$1,500 for Deficit Reduction.

The expenses were \$74,424, yielding a surplus of \$20,863.

The Flood expenses (due to the water main break) were projected to be \$2,686 for St. Mary's, with some recovery of those expenses is expected. However, because the claim was more than \$25,000, the deductible of \$2,500 has been waived. The impact of the water main break for St. Mary's is \$558.41!

Given the target of Actual to Budget at the end of August is 66.7%, Regular Offerings are tracking close at 64.0%, and Total Revenue is at 67.3%. However, without the loan of \$18,500 from the Memorial Account that needs to be repaid before the end of the year, Total Revenue is tracking at 54.2%. The Total Expenses are comfortably below the target of 66.7%, sitting at 53.4%. The Operating Surplus is \$20,863. There would still be a small surplus if the operating loan of \$18,500 were paid.

9. Concerns & Considerations:

- 1) Reconciliation of the QuickBooks system to the bank accounts has been completed. All appears satisfactory, subject to a review by Karen McColm.
- 2) The 3 bank accounts (General, Memorial, and Parish Events) have been consolidate into one new bank account (General). The reconciliation has taken place, and the results are positive (subject to a review being completed by Karen McColm).

			St. Mary's		
			Balance Sheet - August 31, 2018		
Assets			Liabilities & Equity		
	2018	2017		2018	2017
Bank	\$31,854	\$13,147	Accounts Payable	\$0	\$424
Memorial Account Invest	\$209,098	\$119,500	Memorial Acct Funds	\$88,957	\$44,089
Accounts Receivable	\$502	\$0	Deficit Elim. C.Fow'd	\$1,500	\$1,500
			General Outreach	\$1,885	\$2,186
Def. Elim. C. Fwd.	\$1,500	\$1,500	Church Events Equity	\$6,955	\$7,263
Memorial Not Committed	\$0	\$6,352	Equity		
In-Trust Funds	\$0	\$49,992			
			Opening Balance Equity -General	\$246	\$335
			Retained Earnings - General	\$4,496	\$2,785
			Retained Earnings-Church Events	\$6,516	\$5,111
			Retained Earnings - Memorial Acct	\$113,037	\$110,459
			Net Income	\$19,363	\$16,339
				\$143,658	\$135,029
Total	\$242,955	\$190,491	Total	\$242,955	\$190,491

	<u>St. Mary's</u>	
<u>Statement of Income and Expenses -August 31, 2018</u>		
<u>Income</u>	<u>2018</u>	<u>2017</u>
Regular Offerings	\$57,601	\$58,167
Open Offerings	\$917	\$1,705
Festival	\$1,578	\$1,237
<u>Total Offerings</u>	<u>\$60,095</u>	<u>\$61,109</u>
Rent	\$10,143	\$10,370
Interest	\$0	\$3
Specific Donations / Outreach	\$145	\$922
Miscellaneous	\$118	\$0
Guild/Parish Events	\$200	\$0
GST Rebate	\$816	\$1,332
Deficit/ Capital Appeal	\$0	\$3,266
<u>Total Operating Fund</u>	<u>\$71,518</u>	<u>\$77,002</u>
Memorial Account	\$18,500	\$18,500
Holly Fair	\$0	\$0
From Parish Events	\$3,770	\$3,705
<u>Total Income</u>	<u>\$93,788</u>	<u>\$99,207</u>
<u>Expenses:</u>		
<u>Operating Fund:</u>		
Stipend/Benefits	\$0	\$32,866
Interim Priest-In-Charge	\$16,023	\$0
Youth Worker	\$0	\$0
Relief Clergy	\$300	\$450
Relief Organist	\$350	\$999
Music Services	\$7,816	\$7,051
Admin. Support	\$16,190	\$15,466
Parish Financial Mgt. Consult.	\$979	\$0
<u>Total Salaries</u>	<u>\$41,658</u>	<u>\$56,833</u>
Diocesan Assessment	\$12,171	\$14,335
Christian Education	\$0	\$772
Flood Expenses net of recovery	\$558	
Music Services	\$704	\$948
Insurance	\$3,409	\$3,265
Office General	\$3,350	\$4,994
Maintenance - General	\$680	\$4,198
Maintenance - Cleaning	\$3,671	\$3,226
Utilities	\$7,506	\$7,512
Miscellaneous	\$717	\$338
Major Capital	\$0	\$0
<u>Total Operating Fund</u>	<u>\$74,425</u>	<u>\$96,421</u>
Memorial Fund		
Parish Events		
<u>Total Expenses</u>	<u>\$74,425</u>	<u>\$96,421</u>
<u>Surplus (Deficit)</u>	<u>\$19,363</u>	<u>\$2,786</u>
<u>** \$1,500 for Deficit Elimination was carried forward from previous years.</u>		

	<u>St Mary's</u>			
	<u>Statement of Changes in Equity - August 31, 2018</u>			
	<u>General</u>	<u>Memorial</u>	<u>Events</u>	<u>Total 2018</u>
Equity, Beginning of Year	\$4,495	\$176,129	\$6,496	\$187,120
Income	\$93,788	\$88,957	\$6,955	\$189,699
Expenses	\$74,425	\$77,495	\$6,918	\$158,837
Net Income	<u>\$19,363</u>	<u>\$11,462</u>	<u>\$37</u>	<u>\$30,862</u>
<u>Equity, End of Month</u>	<u>\$23,858</u>	<u>\$187,591</u>	<u>\$6,533</u>	<u>\$217,982</u>
<u>Transfers:</u>				
From Memorial (Jan.)	\$18,500	-\$18,500		
From Parish Events to General (Mar 23)	\$1,650		-\$1,650	
From Redeemable GIC to General	\$19,032	-\$19,032		
From General to Memorial (GIC)	-\$19,032	\$19,032		
From PRF Refugees to RAPID 2 Refugees - Remained within Memorial		\$10,000		
From PRF Refugees to RAPID 2 Refugees - Remained within Memorial		-\$10,000		
From Parish Events to General (May 22)	<u>\$2,120</u>		<u>-\$2,120</u>	
Mem. Prn. Refugee Fund (PRF) to Diocesan Refugee support fund		-\$18,235		
Thrifty's Smile Card to Carpet - staid within Memorial Fund		\$1,091		
To Carpet from Thrifty's Smile Card- staid within Memorial Fund		<u>-\$1,091</u>		
<u>Total:</u>	<u>\$22,270</u>	<u>-\$36,735</u>	<u>-\$3,770</u>	

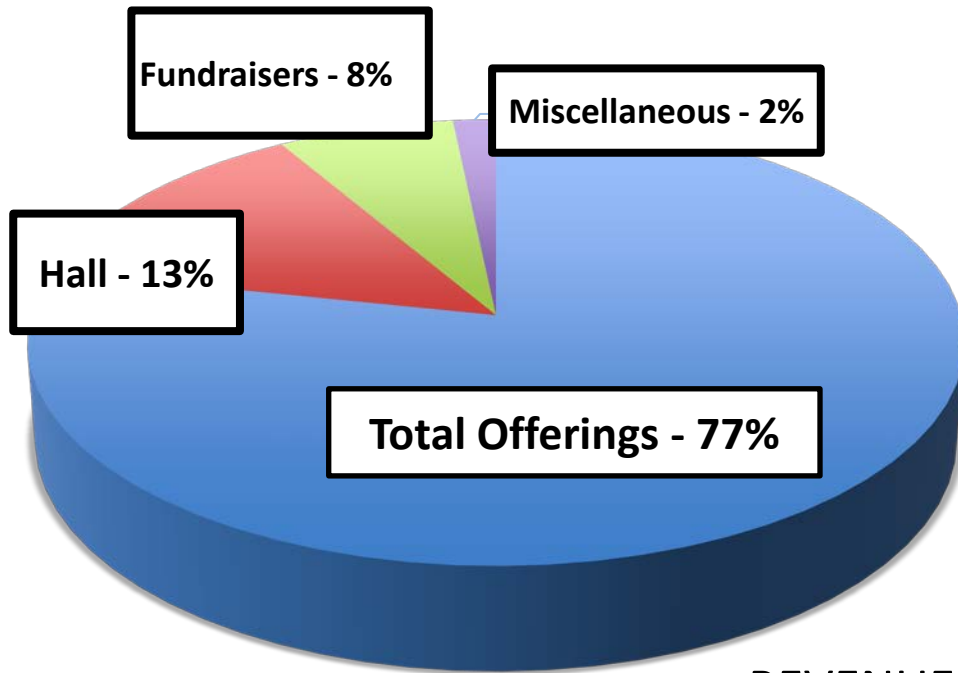
	St. Mary's				
	<u>Other Funds' Activity - August 31, 2018</u>				
	<u>Memorial Account</u>				
	Balance			Transfers	Balance Aug.
	<u>Jan 1, 2018</u>	<u>Revenue</u>	<u>Expenses</u>	<u>IN (OUT)</u>	<u>31, 2018</u>
<u>General</u>	\$19,038				
Transfer to Operating Fund (Jan 18)				-\$18,500	
Gift from Lott (Apr 24)		\$4,000			
Interest Earned on GIC (May 17)		\$180			
Interest Earned on GIC (May 20)		\$75			
Compound Interest (May 30)		\$1,799			
Compound Interest (May 30)		\$230			
Compound Interest (June - Aug. 30)		\$538			
Redeem 5-year Redeemable (to General)				-\$19,032	
RE-invest 5-year Redeemable (from General)				\$15,000	
From PRF (Refugees) June/18				\$18,235	
To Diocese from PRF Refugees (June)				-\$18,235	
Total General:	<u>\$19,038</u>	<u>\$6,821</u>	<u>\$0</u>	<u>-\$22,532</u>	<u>\$3,327</u>
<u>Interest</u>	\$13				
Rec'd (Jan 31)		\$1			
Rec'd (Feb 28)		\$1			
Rec'd (Mar 31)		\$1			
Rec'd (Apr 30)		\$1			
Rec'd (May 31)		\$1			
Total Interest:	<u>\$13</u>	<u>\$5</u>	<u>\$0</u>	<u>\$0</u>	<u>\$18</u>
<u>Thrifty Foods & Fairway's</u>	\$0				
Receipts from Thrifty's (Jan 15)		\$306			\$337
Receipts from Fairway's (Jan 29)		\$32			
Receipts from Thrifty's (Feb 8)		\$122			\$460
Receipts from Thrifty's (Mar 8)		\$191			\$651
Receipts from Thrifty's (Apr 5)		\$200			\$851
Receipts from Fairway's (Apr 24)		\$25			\$876
Receipts from Thrifty's (May 10) FINAL		\$215			\$1,091
Transfer to Smile Card (May 10)				-\$1,091	\$0
Receipts from Thrifty's (New Program June)		\$175			\$175
Receipts from Thrifty's (July 5)		\$227			\$402
Receipts from Thrifty's (Aug. 5)		\$226			\$628
Total Thrifty & Fairway:	<u>\$0</u>	<u>\$628</u>	<u>\$0</u>	<u>\$0</u>	<u>\$628</u>
Bequest from Shirley Rainey's Estate (May 7)		\$10,000			\$10,000
<u>Bequests & Donations</u>	<u>\$0</u>	<u>\$10,000</u>	<u>\$0</u>	<u>\$0</u>	<u>\$10,000</u>
<u>First Nations Memorial B</u>	\$1,476				\$1,476

First Nations Memorial Bursary	\$1,476				\$1,476
Gift for 2019 recipient			-\$25		-\$25
2018 Bursary awarded to Liam Paul			-\$1,000		-\$1,000
Total Bursary:	<u>\$1,476</u>	<u>\$0</u>	<u>-\$1,025</u>	<u>\$0</u>	<u>\$451</u>
Guild	\$3,633				
Purchase of chairs			-\$372		
Total Guild	<u>\$3,633</u>	<u>\$0</u>	<u>-\$372</u>	<u>\$0</u>	<u>\$3,261</u>
Carpet (funded by Smile Card)	-\$1,250				
Transfer From Thrifty's Smile Card (May 10)				\$1,091	
Total Carpet:	<u>-\$1,250</u>	<u>\$0</u>	<u>\$0</u>	<u>\$1,091</u>	<u>-\$158</u>
Sub-Total:	<u>\$22,911</u>	<u>\$16,690</u>	<u>-\$1,397</u>	<u>-\$21,441</u>	<u>\$16,763</u>
In-Trust Funds:					
Ron Smith Legacy	\$5,483				
	<u>\$5,483</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$5,483</u>
PRF (Refugees)	\$28,235				
Transfer to RAPID2 Refugee Fund (June)				-\$10,000	
Transfer to Memorial - General (June)				-\$18,235	
	<u>\$28,235</u>	<u>\$0</u>	<u>\$0</u>	<u>-\$28,235</u>	<u>\$0</u>
RAPID 2 Syrian Refugee Fund					
Anonymous Don. (March 25)- St. Mary's		\$100			
Transfer from PRF Refugees Fund				\$10,000	
	<u>\$0</u>	<u>\$100</u>	<u>\$0</u>	<u>\$10,000</u>	<u>\$10,100</u>
Total In-Trust:	<u>\$33,718</u>	<u>\$100</u>	<u>\$0</u>	<u>-\$18,235</u>	<u>\$15,583</u>
TOTALS	<u>\$56,628</u>	<u>\$16,790</u>	<u>-\$1,397</u>	<u>-\$39,676</u>	<u>\$32,345</u>
INVESTMENTS:					
3 yr Rising Rate GIC; @ 2.4%; Matures June 12, 2019	\$76,299				<u>\$76,299</u>
3 Yr Rising Rate GIC; @ 1.25%; Matures May 17, 2020	\$20,230				<u>\$20,230</u>
1Yr Redeemable GIC; @ 1.2%; Matures May 20, 2019	\$10,075				<u>\$10,075</u>
1Yr Redeemable GIC; @ 2.0%; Matures May 25, 2019 (formerly 1-5 GIC ANN to mature May 30, 2019)	\$0			\$15,000	<u>\$15,000</u>
1Yr Redeemable GIC; @2.25%; Matures May 30, 2020 (Bequest - S.Rainey)	\$10,000	\$0			<u>\$10,000</u>
Total Investments:	<u>\$116,604</u>	<u>\$0</u>	<u>\$0</u>	<u>\$15,000</u>	<u>\$131,604</u>
	<u>\$173,232</u>	<u>\$16,790</u>	<u>-\$1,397</u>	<u>-\$24,676</u>	<u>\$163,949</u>

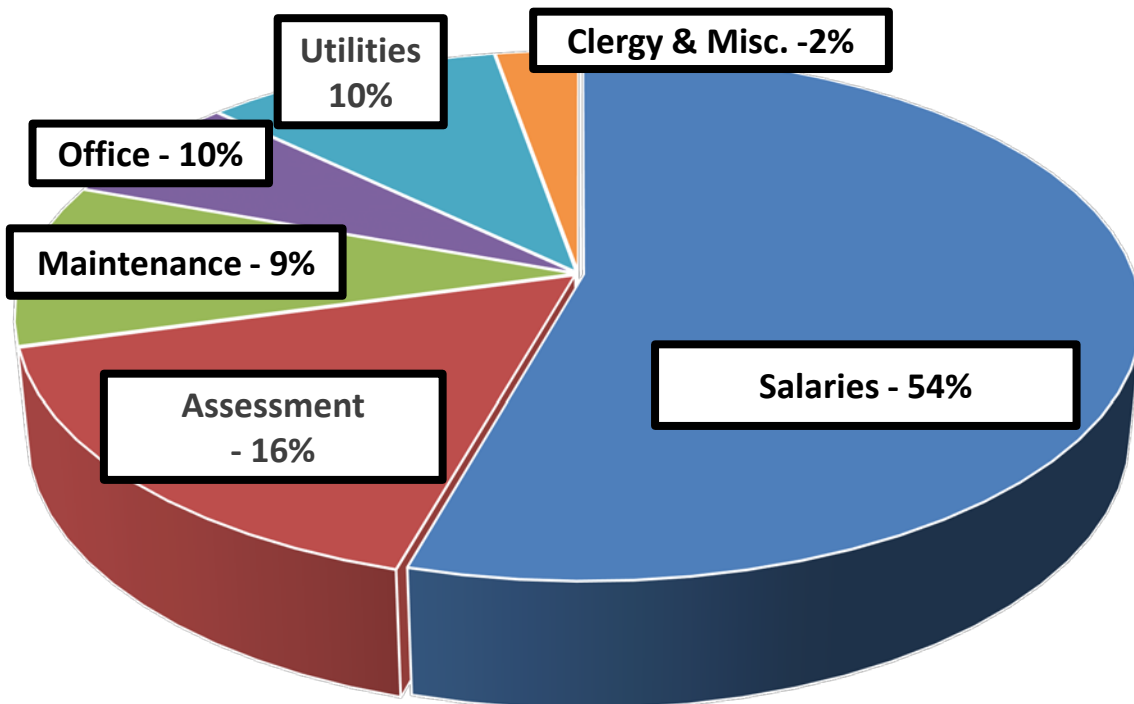
		St. Mary's			
	Other Funds' Activity - 2018				
		Parish Events			
	Balance			Transfers	Balance
	Jan 1, 2018	Revenue	Expenses	IN (OUT)	Mar 31, 2018
Altar	\$1,308	\$50	\$574		\$784
Choir					\$0
Flower	\$1,365	\$607	\$753		\$1,219
Holly Fair	\$191	\$75	\$872		-\$606
Musical Festival		\$1,283			\$1,283
Performers			\$1,100		-\$1,100
Advertising			\$875		-\$875
Other	\$1,806				\$1,806
Transfer to Operating Fund				-\$3,770	-\$3,770
General	\$1,097	\$3,999			\$5,096
Calendars					\$0
Books					\$0
Gifts		\$485	\$463		\$22
Bank			\$299		-\$299
Other	-\$241				-\$241
Transfer from Social					\$0
Parish Sale	\$133	\$5,965	\$1,467		\$4,632
Social	\$256	\$85	\$2,175		-\$1,834
Transfer to General					\$0
Wine Fest	\$7				\$7
Youth	\$286				\$286
Floats		\$600	\$600		\$0
Other	\$288	\$0	\$219		\$70
Comfort		\$150	\$100		\$50
Sunday Coffee		\$300	\$297		\$3
	\$6,496	\$13,600	\$9,793	-\$3,770	\$6,533

ST MARY'S BUDGET REVIEW - August 31, 2018

ITEM	2018 BUDGET	TO 2018-Aug 31	% AGE 66.7%	RMKS
INCOME				
REGULAR OFFERINGS	\$90,000	\$57,601	64.0%	
OPEN OFFERING	\$2,500	\$917	36.7%	
FESTIVAL	\$4,000	\$1,578	39.5%	
HALL /FACILITIES USE DONATIONS	\$17,000	\$10,143	59.7%	
INTEREST	\$0	\$0	0.0%	
SPECIFIC DONATIONS	\$300	\$145	48.3%	
ENVELOPES	\$0	\$0	0.0%	
H/M/D	\$520	\$200	38.5%	
GST REBATE	\$0	\$816	0.0%	
MISCELLANEOUS	\$200	\$118	59.2%	
TX FROM HOLLY FAIR	\$9,000	\$0	0.0%	
PARISH THRIFT SALES	\$5,600	\$3,770	67.3%	
DEFICIT ELIMINATION APPEAL - 2018	\$8,500	\$0	0.0%	
DEFICIT ELIMINATION APPEAL - 2015 CF	\$1,500	\$1,500	100.0%	
TX from Sunday Serenade	\$2,500	\$0	0.0%	
TX FROM MEMORIAL		\$18,500	0.0%	
TOTAL REVENUE	\$141,620	\$95,288	67.3%	
DISBURSEMENTS				
STIPEND/BENEFITS - Rector	\$35,396	\$0	0.0%	
RELIEF CLERGY	\$750	\$300	40.0%	
STIPEND/BENEFITS - Interim Priest-In-Charge	\$11,700	\$16,023	136.9%	30% of Rector + Interim-in-Charge
Mileage - all clergy	\$0	\$0	0.0%	
MUSIC DIRECTOR	\$11,100	\$7,816	70.4%	
RELIEF ORGANIST	\$600	\$350	58.3%	
ADMIN. ASST/BOOKKEEPER	\$24,700	\$16,190	65.5%	
PARISH FINANCIAL MGMT. CONSULT.	\$750	\$979	130.5%	
DIOCESAN ASSESSMENT	\$18,256	\$12,171	66.7%	
CHRISTIAN EDUCATION	\$350	\$0	0.0%	
CLERGY CONFERENCES	\$600	\$0	0.0%	
MUSIC	\$915	\$704	76.9%	
SANCTUARY SUPPLIES	\$400	\$375	93.7%	
ADVERTISING	\$300	\$315	104.9%	
INSURANCE	\$3,500	\$3,409	97.4%	
OFFERING ENVELOPES	\$0	\$0	0.0%	
PHOTOCOPY	\$3,700	\$2,003	54.1%	
POSTAGE	\$350	\$121	34.6%	
STATIONERY	\$1,400	\$536	38.3%	
MAINTENANCE - GENERAL	\$4,500	\$605	13.5%	
MAINTENANCE - CLEANING CONTRACT	\$4,850	\$3,254	67.1%	
MAINTENANCE - CLEANING SUPPLIES	\$670	\$417	62.2%	
MAINTENANCE - GARDENING	\$350	\$75	21.3%	
Flood Expenses net of recovery		\$558	0.0%	
GARBAGE	\$450	\$439	97.6%	
HYDRO	\$9,650	\$4,573	47.4%	
WEBSITE SUPPORT (Church OS)	\$447	\$0	0.0%	
INTERNET	\$1,324	\$1,736	131.1%	
TELEPHONE	\$693	\$413	59.6%	
WATER/SEWER	\$600	\$345	57.5%	
MISCELLANEOUS	\$750	\$418	55.7%	
BANK CHARGES & RECONCILIATIONS	\$200	\$299	149.6%	
ACCOUNT TRANSFER TO MEMORIAL ACCOUNT			0.0	
TOTAL EXPENDITURES	\$139,251	\$74,424	53.4%	
OPERATING SURPLUS/DEFICIT	\$2,369	\$20,863	880.7	



REVENUE
Aug./18



EXPENSE Aug./18

■ Salaries ■ Assessment ■ Office ■ Maintenance ■ Utilities ■ Clergy & Misc

St. Stephen's Narrative Financials

September 2018

I. Income:

For the comparisons I have worked with the report called "Income and Expenses with Budget Comparison". I worked with what it was at this time last year. Overall, Income is more in 2018 than 2017 by \$1,261 (or 1.9%), year-to-date.

1. Envelope donations are less than 2017 by \$3,043 (or 5.2%).
2. Our Open Offerings has increased considerably since June, and is almost 3 times what it was last year! This warrants further review to confirm this level of apparent success.
3. While the Preschool revenue is more than last year, it doesn't reflect the price increase applied this year nor does it include the summer months which we added in June. This appears to be an opportunity for increased reported revenue. It is good to see that the hall rentals has increased.
- 4.

II. Expenses:

1. Our assessment did increase this year, but only marginally (1.2%).
2. Our bookkeeping is certainly increased for the year, but that was expected because it includes the payroll costs for Bob Quicke, and the contract consultant charges for Myra Lucke. Bob has been transitioning into more duties related to the Quickbooks Accounting system and Myra's focus has been reduced to the report generation. However, Myra is also leading us through a change in the Code of Accounts – the backbone of the system. When completed, this change will help us to better understand the financial status of each of our accounts – without having to wade through 3" of paper! We have been fortunate not to have any major capital expense so far this year. When the new furnace is required we do have those funds ready.
3. Church and hall cleaning has increased, in large part due to the stripping and cleaning and sealing of the kitchen floor, and the main hall floor.
4. Our utilities, particularly hydro and heating oil, have increased considerably and there is no particular reason. It is important that everyone makes an effort to turn down thermostats and turn off lights. I have been at the hall several times over the past months and found lights left on, with the nursery being an area easily missed. It has been helpful to have the lights in the bathrooms governed by motion sensor. I would like to think some of this cost increase is due to an old and less than efficient furnace, but I may be all wrong!
5. Insurance cost is about half of what it was last year!
6. The issue of the garbage collection has been resolved finally. We had an error with two companies coming to collect the garbage. In our efforts to reduce costs and use the least expensive company, we ended up with two willingly collecting, though that was when the problem was noticed. Cans not emptied for some

time, investigation by Bob, and I am happy to say their threats to us to pay up have stopped.

7. There is a big increase in costs for the Newsletter, but a corresponding decrease in Office Supplies – so probably just a coding error.
8. The photocopier cost is increased mainly by the printing we did for the parades we were in this summer. The last parade we had a large number of leaflets left over, and the cost of colour printing has been shared between the two churches and summer camp as the main advertising was camp.
9. The repairs and maintenance costs have been kept down, this is mainly due to the help of parishioners. Bob Westgate has looked after many small things, Peter Simpson is always willing if we get stuck and we have.
10. I am puzzled about the increase in security costs, will need to follow up with Bob. We are well over the budgeted amount which I believe was held at the same from last year.
11. Two areas where no money has been spent are probably two that we as a parish would certainly benefit from.
 - a. One is Sunday School, I am not sure what curriculum is being used, but I anticipate there will be some discussion soon with the teachers and perhaps we can begin this year with some new ideas and help.
 - b. The other area is Spiritual Growth. We did not have a Parish Weekend this year and hopefully Lon and the wardens will be working on some days or evenings where there can be some teaching for the adults.
 - c. It would be great to have a Parish Weekend where we can have something happening for the youth at the same time (dreaming here). As important as the youth are we seem to be putting very little out to support their activities.
12. Lastly, probably the thing that has saved us financially is now changing. We saved \$\$ by not having a full-time Clergy this year, but this has now changed. In the end we are only a small amount in the red, but it will increase considerably unless the envelope donations increase by several thousand dollars.

I recently had a conversation with a member of the congregation and we agreed that this church has and continues to have a large Outreach but the “In reach is severely lacking”. There are jobs that need doing, our congregation is aging, and to have the fresh coat of paint may not be able to be done by us, and hiring help is expensive. Something to think about, with the intent to take some positive action. Volunteers are valuable but they wear out too.

III. Outreach Fund:

Our Outreach by the financial reports looks good, but we continue to struggle with it. As you may recall, the revenue for Outreach includes a balance forwarded from 2017. I believe I neglected to mention in my wardens report that after the Strawberry Tea, there arose an emergency with our Eritrea family that required money and there was not

enough left in the account, Sandra needed to ask for extra help from the Parish and we decided that from the funds of the tea we would put \$1000 towards this urgent need.

IV. Designated Funds:

I am not able to tell you why the dedicated funds expenses are more than the income. About 50% of the \$797 are costs incurred in August. I am still not totally sure what is included in dedicated funds.

V. Summary Comments:

1. The Outreach of \$53,012 is a grand some of money and some of this has been sent on to the intended recipients, but much is still being held and we are trying to get this moved along to the recipients more quickly. The procedures for tracking and banking outreach continue to be reviewed. We recently discovered an anomaly which we brought to the attention of the bookkeeper and it will be corrected, but unfortunately it does not solve our original query. We have been working at it over the summer. Each time Derek and I have think we have it, something else seems to crop up, very much like peeling an onion. Derek has been an incredible help to me throughout this process. I was determined to have it cleared up by September, but that is not to be. We met with Bob and Myra this past week and will continue to work on some of the procedures and continue our work until we are satisfied that it is all in good order.
2. Our reporting is not yet in the format that is required by the diocese and we are also behind in the submission of these reports. This is due partly to our occasional bookkeeper not reporting as we have asked. This may well be something within quick books which is beyond my understanding, but it was put in place last year and must be reestablished. We are coming up to another quarter and I will try to have this rectified quickly.

Respectfully submitted
Lynda Clifford

St. Stephen's Anglican Church

Balance Sheet

Aug 31, 18**ASSETS****Current Assets****Chequing/Savings**

1005 · Petty Cash	88.94
1050 · Coast Capital -Operating Acct.	119,066.68
1100 · Bank - TD Can.Trust - General	5,667.14
1150 · Royal Bank - Designated	180.24
1250 · Coast Capital - Designated	17,161.05
1300 · Bank - Coast Cap. - Outreach	6,360.70

Total Chequing/Savings	148,524.75
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Accounts Receivable

1450 · Accounts Receivable	(750.00)
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Total Accounts Receivable	(750.00)
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Other Current Assets

1460 · HST - F Recoverable	649.02
1480 · Prepaid Insurance	2,052.00
1500 · Investments	
1535 · Royal Bank- GIC#1-Church Rest.	99,609.91

Total 1500 · Investments	99,609.91
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Total Other Current Assets	102,310.93
----------------------------	------------

Total Current Assets	250,085.68
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TOTAL ASSETS	250,085.68
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LIABILITIES & EQUITY**Liabilities****Current Liabilities****Accounts Payable**

2000 · Accounts Payable	230.07
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Total Accounts Payable	230.07
------------------------	--------

Other Current Liabilities**2020 · Deferred Revenue**

2021 · Church Toilet	3,748.67
2022 · Church Restoration	100,425.53
2026 · Teaching Centre Fund	4,188.91
2027 · Grounds Maintenance Fund	19,025.53
2028 · Memorial Hall Fund	
2028a · Kitchen Appliances	(452.95)
2028b · Chairs	944.39
2028c · Furnace	2,279.59
2028 · Memorial Hall Fund - Other	38,176.81

Total 2028 · Memorial Hall Fund	40,947.84
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2029 · Lych-gate	2,844.37
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2031 · King Project	5,738.31
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2032 · Garden Project	215.47
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2033 · Pet Memorial Garden	480.00
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Total 2020 · Deferred Revenue	177,614.63
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Total Other Current Liabilities	177,614.63
---------------------------------	------------

Total Current Liabilities	177,844.70
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Total Liabilities	177,844.70
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Equity

3000 · Opening Bal Equity	42,361.36
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3200 · Retained Earnings	25,507.34
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Net Income	4,372.28
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Total Equity	72,240.98
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TOTAL LIABILITIES & EQUITY	250,085.68
---------------------------------------	-------------------

ST. STEPHEN'S ANGLICAN CHURCH
STATEMENT OF INCOME AND EXPENSES
FOR THE YEAR TO DATE AUGUST 31, 2018

	Operating Fund	Designated Funds	Outreach	Total 2018	Total 2017
Income					
Regular Offerings	55,443			55,443	58,486
Open Offerings	3,960			3,960	1,367
	59,403			59,403	59,852
Rentals	6,350			6,350	5,250
Interest	1,498			1,498	475
Weddings/Funerals	1,075			1,075	1,400
Miscellaneous	428			428	516
Dedicated Funds	-	555		555	10,343
Outreach	-		53,012	53,012	62,445
	68,755	555	53,012	122,322	140,282
Expenses					
Stipend/Benefits	16,098			16,098	32,339
Youth Worker	30			30	375
Secretary	7,800			7,800	6,087
Relief Clergy	225			225	688
Music Services	4,050			4,050	4,125
	28,203	-	-	28,203	43,614
Diocesan Assessment	14,469			14,469	14,296
Christian Education	34			34	750
Outreach	-		48,282	48,282	36,915
Dedicated Funds	-	797		797	640
Insurance	2,052			2,052	3,927
Music	237			237	154
Maintenance - General	2,565			2,565	4,007
Maintenance - Cleaning	3,242			3,242	2,332
Office - General	9,674			9,674	4,680
Utilities	8,395			8,395	6,321
Miscellaneous	-			-	-
Major Capital	-			-	8,076
Transfer to Liabilities (Unpaid Amounts)	-			-	-
Total	68,871	797	48,282	117,949	125,713
Surplus Before Transfer	(116)	(242)	4,730	4,372	14,569

**ST. STEPHEN'S ANGLICAN CHURCH
INCOME AND EXPENES WITH BUDGET COMPARISON**

**GENERAL ACCOUNT ONLY
August 2018**

	Budget	Monthly Budget	Monthly Actual	Year to Date Budget	Year to Date Actual	Year to Date 2017
INCOME						
Envelopes	99,000	8,250	5,511	41,250	55,443	58,486
Open Offerings	2,000	167	169	833	3,960	1,367
Hall Rentals - Preschool	9,000	750	250	3,750	5,000	4,800
Other Rentals	3,000	250	800	1,250	1,350	450
Interest Income	1,500	125	12	625	1,498	475
Weddings & Funerals	4,500	375	-	1,875	1,075	1,400
Social Events	1,000	83	27	417	428	516
TOTAL INCOME	\$120,000	10,000	6,768	50,000	68,755	67,494
GENERAL EXPENSES						
Advertising	500	42	-	208	315	448
Assessment	22,000	1,833	1,809	9,167	14,469	14,296
Bookkeeper	4,000	333	-	1,667	6,134	1,156
Capital Expenses	5,000	417	-	2,083	-	8,076
Church Supplies	1,500	125	41	625	71	342
Cleaning - Hall & Church	4,500	375	666	1,875	3,242	2,332
Clergy Conferences & Retreats	600	50	-	250	34	283
Electricity - Church	1,500	125	-	625	1,591	1,164
Electricity - Hall	2,800	233	-	1,167	2,537	1,660
Garbage & Re-Cycling	2,000	167	-	833	1,372	1,119
Heating Oil - Hall	3,000	250	-	1,250	2,255	1,776
Insurance	4,250	354	342	1,771	2,052	3,927
Music & Audio Supplies	200	17	237	83	237	154
Musicians	7,000	583	425	2,917	4,050	4,125
Newsletter	450	38	726	188	871	303
Office Supplies	1,000	83	(330)	417	(71)	528
Photocopier	3,700	308	117	1,542	1,909	1,438
Relief Clergy	750	63	113	313	225	688
Repairs & Maintenance	10,000	833	-	4,167	1,923	3,705
Security	434	36	324	181	642	303
Social Events	1,000	83	-	417	446	464
Spiritual Growth	1,000	83	-	417	-	468
Sunday School	1,500	125	-	625	-	-
Telephone & Internet	1,200	100	127	500	639	602
Total Clergy Payroll	48,000	4,000	1,851	20,000	16,098	32,339
Total Secretary Payroll	10,000	833	1,171	4,167	7,800	6,087
Youth/Family Ministry	500	42	-	208	30	375
TOTAL EXPENSES	138,384	11,532	7,618	57,660	68,871	88,158
NET PROFIT/LOSS	(18,384)	(1,532)	(850)	(7,660)	(116)	(20,664)

ST. STEPHEN'S ANGLICAN CHURCH
STATEMENT OF INCOME AND EXPENSES
FOR THE MONTH ENDED AUGUST 31 , 2018

	Operating Fund	Designated Funds	Outreach	Total 2018	Total 2017
Income					
Regular Offerings	5,511			5,511	5,923
Open Offerings	169			169	177
	5,679			5,679	6,100
Rentals	1,050			1,050	-
Interest	12			12	85
Weddings/Funerals	-			-	-
Miscellaneous	52			52	57
Dedicated Funds	-	-		-	-
Outreach	-		609	609	7,067
	6,793	-	609	7,402	13,309
Expenses					
Stipend/Benefits	1,851			1,851	4,306
Youth Worker	-			-	60
Secretary	1,171			1,171	849
Relief Clergy	113			113	-
Music Services	425			425	500
	3,559	-	-	3,559	5,715
Diocesan Assessment	1,809			1,809	1,787
Christian Education	-			-	-
Outreach			1,432	1,432	9,034
Dedicated Funds	-	396		396	-
Insurance	342			342	-
Music	237			237	-
Maintenance - General	324			324	159
Maintenance - Cleaning	666			666	-
Office - General	554			554	450
Utilities	127			127	89
Miscellaneous	-			-	-
Major Capital	-			-	-
Transfer to Liabilities (Unpaid Amounts)	-			-	-
Total	7,618	396	1,432	9,446	17,233
Surplus Before Transfer	(825)	(396)	(823)	(2,044)	(3,924)

From: **Courses At South Island Centre** <courses@southislandcentre.ca>

Date: Thu, Aug 23, 2018 at 11:31 AM

Subject: South Island Centre - Pastoral Care Team Training Workshop: The Nuts & Bolts Revisited

To: <courses@southislandcentre.ca>

Dear Friends,

We would like to invite you to join us for our **Pastoral Care Team Training Workshop: "The Nuts & Bolts" Revisited on Thursday, October 4, 2018.** A poster is attached with additional information.

This workshop is for all who are interested in continuing the process of dialogue and training in developing and maintaining pastoral care teams within their congregations, including clergy and pastoral care team workers.

Where: St. Peter Anglican Church (Lakehill), 3939 St. Peter's Road, Victoria

Time: 9:30am – 12:30pm

Cost: \$45 (includes coffee break)

(Anglicans from the Anglican Diocese of BC are eligible for a bursary (\$35). With approval by the Parish priest, please indicate your

eligibility at the time of registration)

Facilitators: Bill Cole, Margaret Anderson, Amber Eves

Registration deadline and payment due in full: **Monday, October 1, 2018.**

To register:

- Email: courses@southislandcentre.ca
- Online at www.southislandcentre.ca (link on homepage)
- Call us at (250) 472-2851 ext. 101

-

We look forward to seeing you at our upcoming workshop!

Warm Regards,

-

2018 COUNCIL
YEARS OF SERVICE COMPLETED
Calculated to February 2019 *(end of term)*
WITHIN THE PARISH OF CENTRAL SAANICH

	WARDEN	COUNCIL MEMBER	OTHER COMMENTS
Peoples Wardens: Derek Osman (St Mary's) Ian Stuart (St. Mary's) Lynda Clifford (St Stephen's)	5 1 4	2	Elected Feb. 2014 Elected Feb. 2018 Council 2014 & 2015 – appointed Warden Feb. 2015
Rector's Warden: Greg Robinson	2	1	Appointed Feb. 2017
Synod Delegates: Nancy Choat (St Mary's) David Stewart (St. Mary's) Don Wilson (St Stephen's)		5 1 3	Many years in Chapel & St. Stephen's prior to APCS
Members-at-large: Ken Pedlow (St M) Karen McColm (St M)		3 3	Former Warden, Council, Synod Delegate
Allan Carlson (St S) Dave Shields (St S)		4 1	

Concept Overview

Parish of Central Saanich

Rainbow Bridge Pet Memorial Garden

Prepared for
Parish Council meeting September 18, 2018

By
Peter Simpson (Chair RBPMG)

Acknowledgement and special thanks:

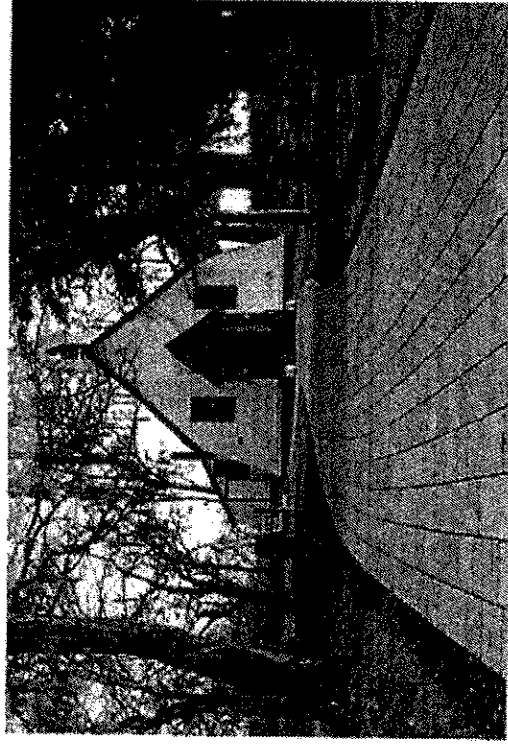
Dr. Nicole Little
David Scarth
Rev. Rob Szo
Canon Peter Parker
Lynda Clifford
Bob Quicke

President P.A.T.S
Cemetery Custodian
Past Rector
Past Interim Priest-in-Charge
Peoples Warden
Administrative Assistant

Do Not Print
- There will be
hard copies handed
out at the meeting

Folder

Parish of Central Saanich
Rainbow Bridge
Pet Memorial Garden



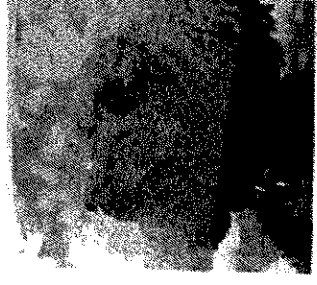
St. Stephen's
Anglican Church



St. Mary's
Anglican Church

Why a Pet Memorial Garden?

- a) Over the years people have asked for a place to remember their pets.
- b) This would be the only place providing this service in this area.



Benefit to the Parish

- 1) Raise the profile of the Parish in the greater Victoria (an beyond) area.
- 2) People who might not otherwise, would be encouraged to visit. (ie. Soups On!)
- 3) Provide continuous revenue to assist in the running of the Parish



St. Stephen's
Anglican Church

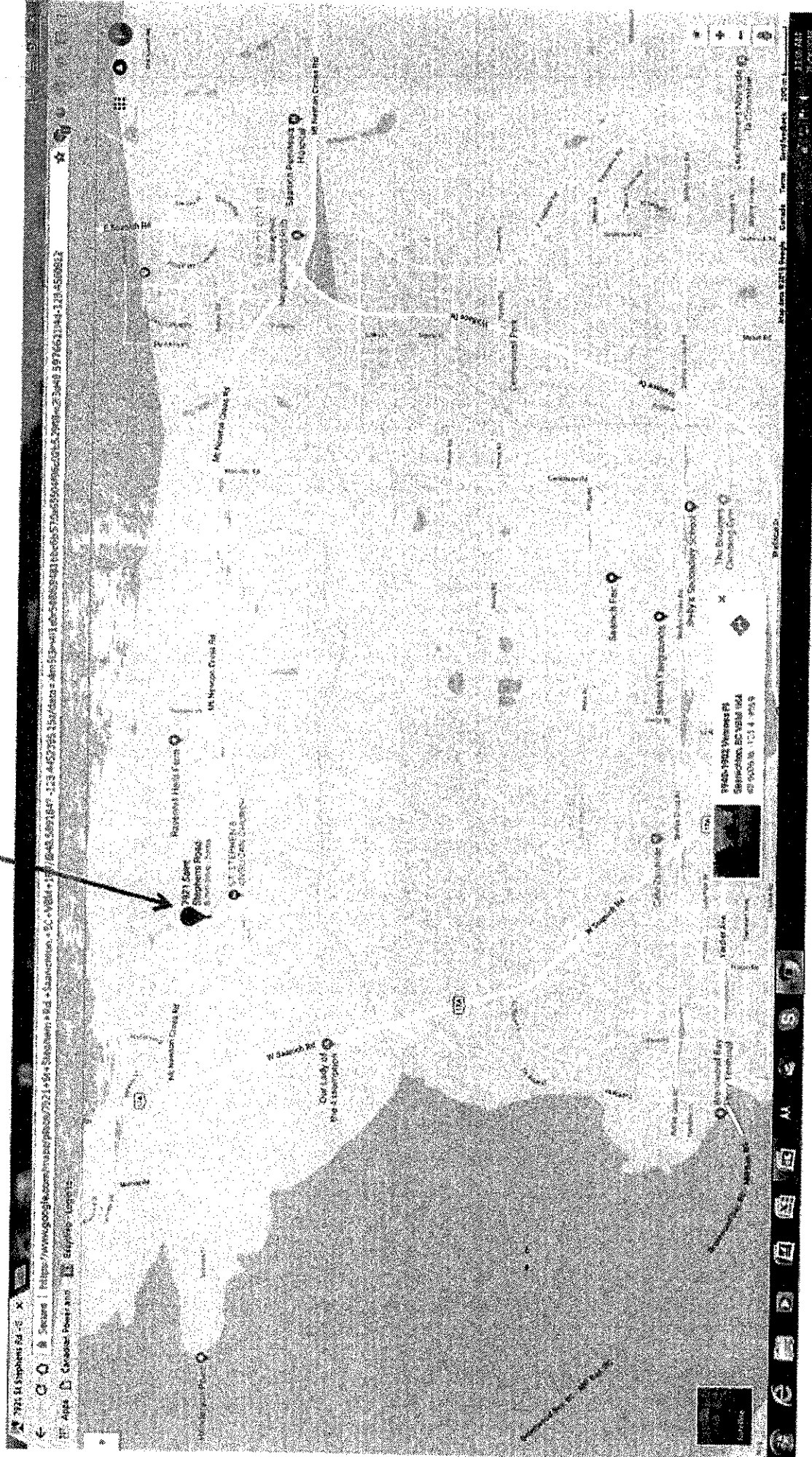


St. Mary's
Anglican Church

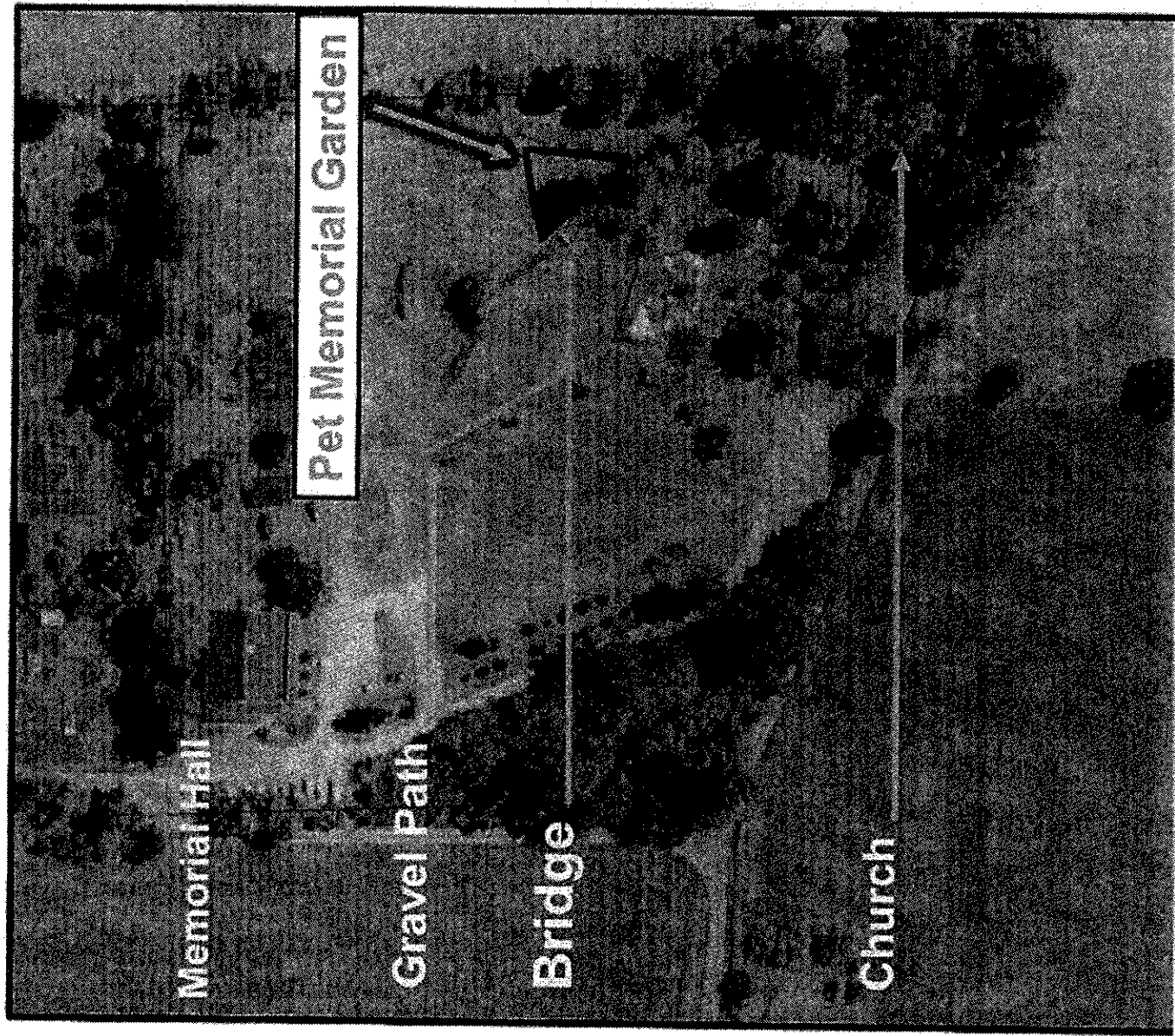
Where is the Pet Memorial Garden Located?

On the grounds of St. Stephen's Anglican Church

7921 St. Stephen's Road, Saanichton, B. C.



Past the hall.....down the gravel path.....across the field.....across the bridge.....





Pet Memorial Garden location

Not to scale

Creek

Property Line

Existing tree

Pathway - fall 2018

Fire Pit

field

Bridge

field

Possible Future Pathway

Existing gravel pathway

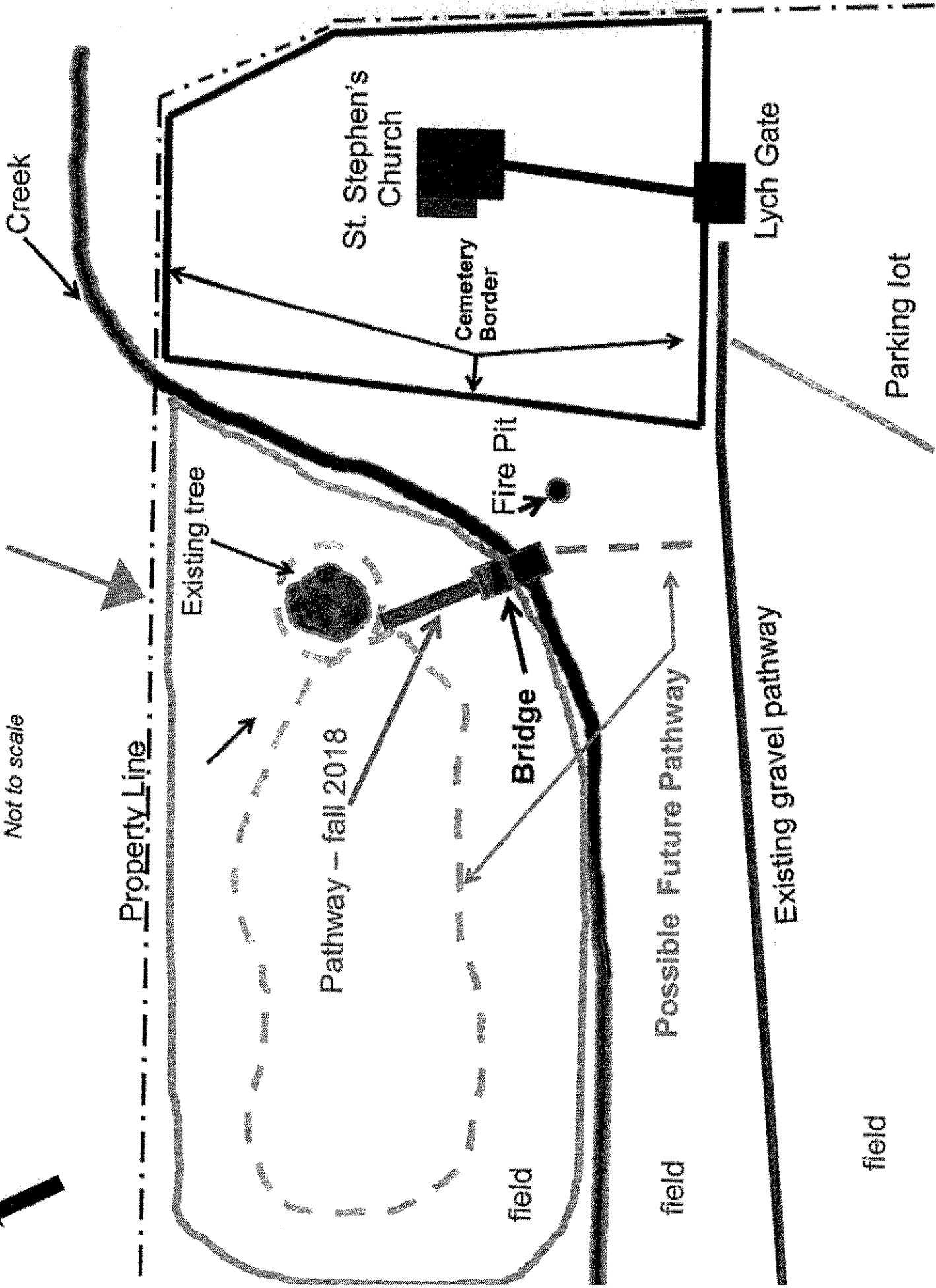
field

St. Stephen's Church

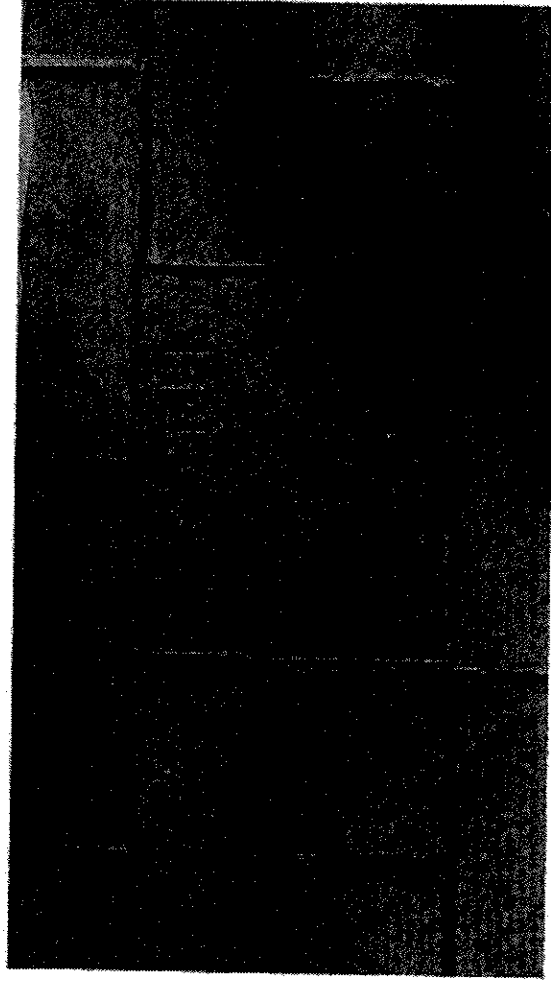
Cemetery Border

Lych Gate

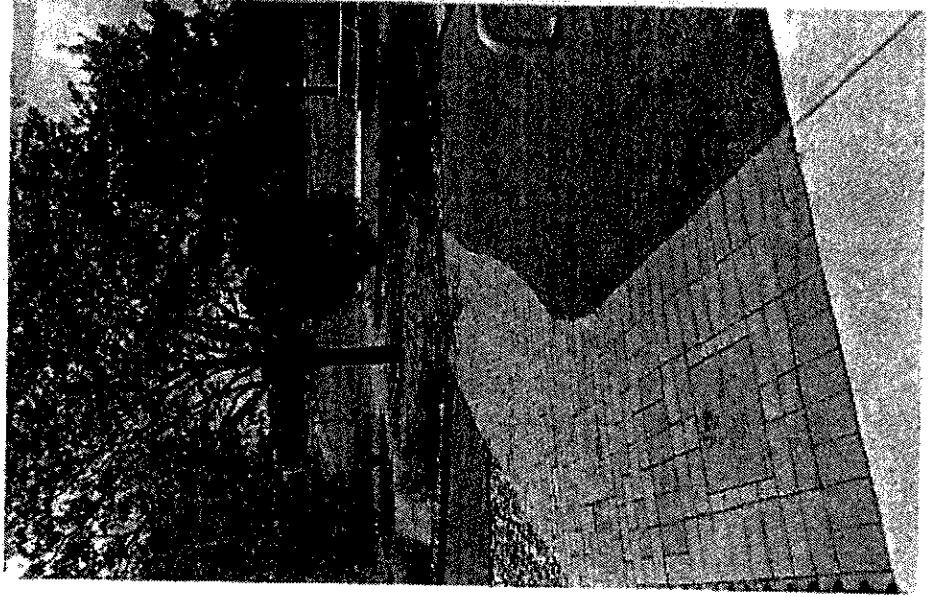
Parking lot



A peaceful place to remember.



Plaque and pathway not be exactly as shown.



There are 33,200* DOGS registered in greater Victoria area



There are more than 33,000 cats



*2014 Census

In Conclusion.

We have estimated that the cost to prepare the garden for pre-launch and immediate use will cost \$1500.00. This will provide the first 20 foot (6m) of pathway and a functioning garden.

Mr. Quick has informed me that there is a designated account for the Pet Memorial Garden with a donated balance of \$850.00.

An additional \$700.00 has been pledged for completion of the fall 2018 pathway.

In our view an annual income of \$2100.00 for the Parish of Central Saanich would be a conservative estimate.

With respect, we ask that Council authorize us to continue with this Parish Project.