

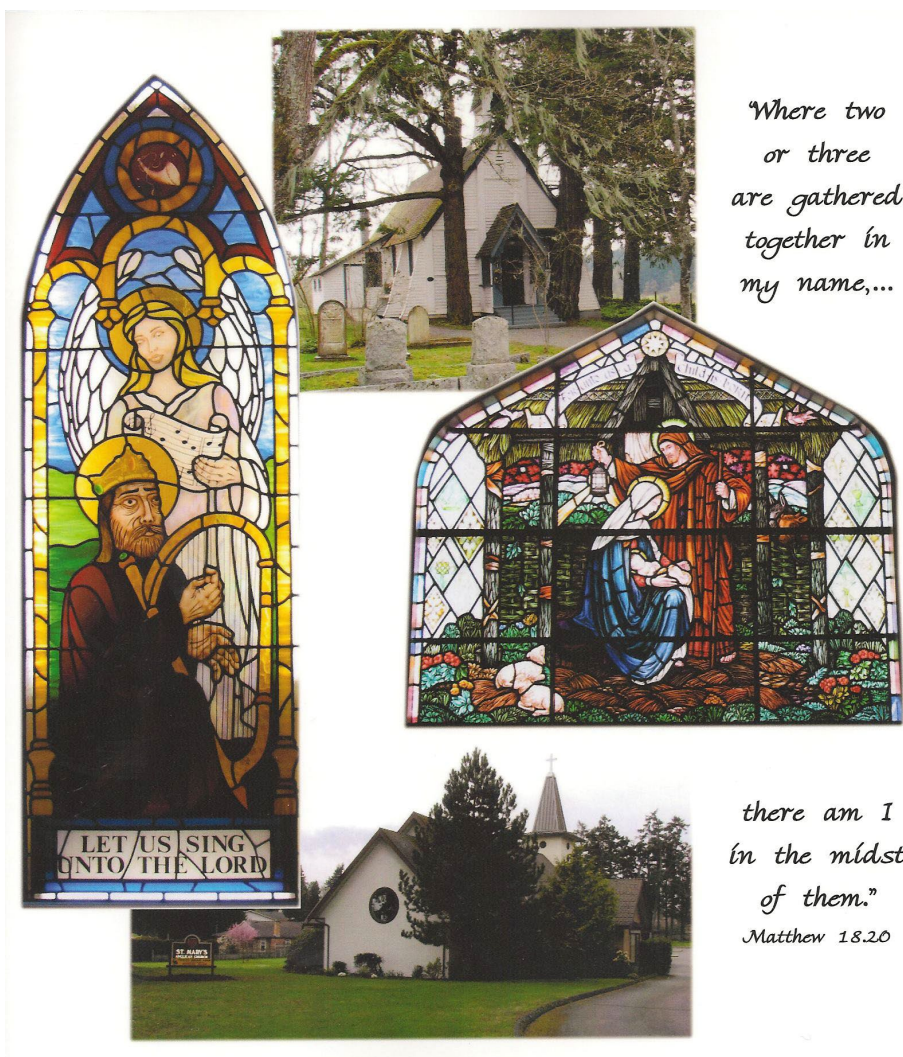


Anglican Parish of Central Saanich

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

Faith - Family - Friendship

Annual General Meeting – February 23, 2025 11:30 a.m. – In Person



2024 ANNUAL REPORTS

ParishCS.ca

At the beginning of the AGM

Lift High the Cross (CP # 602)

Refrain:

**Lift high the cross
The love of Christ proclaim,
Till all the world
Adore His sacred name**

**Come, Christian people, sing your praises, shout!
If we are silent, even stones cry out. *Refrain***

**Jesus, you wept to see our human strife;
Teach us compassion for each human life. *Refrain***

**Peace was your plea, and peace your loving theme
Let peace be our passport, peace a living dream. *Refrain***

**Worlds to be born and children yet to be,
Come, take up this song into eternity. *Refrain***

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A G E N D A

February 23, 2025 – 11:45 a.m. – 1:30 p.m. at St. Mary Church

Call to Order & Singing of Lift High the Cross

Opening Prayer and Land Acknowledgment

Memorial List: Gordon Andrews, Mario Costanzo, Keith Feir, Derek Fraser, Mel Hadinger, Sheila (Bunny) Nurse, Herbert O'Driscoll, Derek Osman, Flo Parker, Margaret Pollard, Audrey Quackenbush, Bill Rowell, Judith Rowell, Mike Sealey, Bruce Thomas, Mel Townley, Barbara Townley

Appointment of Recording Secretary – Leslie Pedlow

Adoption of Minutes – Sunday, February 25, 2024

☐ Motion to adopt

Reception of Team/Committee Reports

☐ Motion to receive: All Team/Committee Reports excluding Financial/Financial Review

☐ Motion to adopt: Special St. Mary & St. Stephen Outreach Envelope designations for 2025

Nominating Committee Report – Appointments:

- a) Envelope Secretaries: St. Mary & St. Stephen (Judi Clark & Lynda Clifford)
- b) 2025 Financial Reviewers: St. Mary & St. Stephen (Karen McColm & Don Wilson)
- c) Rector's Wardens: St. Mary & St. Stephen
- d) Parish Treasurer

Nominating Committee Report - Election of Members to the Parish Leadership Team

Please note that the Parish Leadership Team (Council) meets on the 3rd Tuesday of the month

Acknowledgement of those who have served.

Financial Reports:

St. Stephen Cemetery Report & Budget:

☐ Motion to adopt 2024 Financial Statements

☐ Motion to adopt 2025 Budget

Parish of Central Saanich Account Report:

☐ Motion to adopt 2024 Financial Statements

St. Mary Report & Budget:

☐ Motion to adopt 2024 Financial Statements

☐ Motion to adopt 2025 Budget

St. Stephen Report & Budget:

☐ Motion to adopt 2024 Financial Statements

☐ Motion to adopt 2025 Budget

Other Business

- a) Installation of Officers – March 2 at 9:00 a.m. & 11:15 a.m. Services
- b) Announcements & Adjournment – by motion & vote
- c) Closing Prayer

**We acknowledge that we gather to worship on the traditional lands of the
WSÁNEĆ and Coast Salish peoples**

THANK YOU, THANK YOU, THANK YOU 2024!

Thank-you to various people who will rotate out of positions this year, especially to Judi Clark, Lynda Clifford, Gary Moss, Sandra Scarth and Ian Stuart for your service on the Parish Leadership Team.

THANK-YOU TO GROUPS AND TEAMS – from the Leadership Team:

(in no particular order):

Administrator

Wardens

Parish Leadership Team

Envelope Secretaries

Financial Reviewers

Cemetery Committee Members

Our Deacon, Retired and associated Clergy

Altar Guilds

Flower Guilds

Safe Church Representative

Musicians and Singers

Coffee/Fellowship Time organizers and workers

Comfort Ministry teams

The Outreach Teams

Crafters, Canners & Prayer Shawl Knitters

Liturgical Assistants, Trained Lay Worship Leaders, Readers & Chalice Bearers

Sides people

Emergency Prayer Team Coordinators

The Video and Sound Technology Teams

Building and Grounds & Operations Teams

Grocery Store Card/Receipt fundraising Teams

Refundable Recycling organizers

Poster/Sign Creators

Website and Social Media teams

Wow! Look how many ways there are to be involved as God's Ministers in this place.

**The Parish of Central Saanich gratefully acknowledges the financial assistance
provided by the District of Central Saanich by way of its
Permissive Property Tax Exemption Program**

**MINUTES OF 2023 ANNUAL VESTRY MEETING
OF THE PARISH OF CENTRAL SAANICH
HELD AT ST. MARY ON SUNDAY, FEBRUARY 25, 2024**

The 2023 Annual Vestry Meeting was called to order by the Ven. Dr. Lon Towstego, Chair, at 12:00 p.m. We resumed our gathering by singing *Lift High the Cross*. The chair reminded people to sign the attendance list. Ian Stuart ensured that attendees had the materials they needed.

Lon Towstego opened with a prayer and the Land Acknowledgement.

Leslie Pedlow accepted the appointment as Recording Secretary.

Lon spoke about procedural matters. For those wishing to ask a question, please come to the microphone. Questions should be addressed to the Chair and not across the room. Lon hoped that the business could be concluded within an hour to an hour and a half as he had to conduct a service at Legion Manor.

Lon prayed for those who have died: Renee Adair, Suzie Wells Beresford, Joyce Butler, Berniece Delbrouck, Donald Farmer, George Mackie, Jean Matcham, Matthew Muzyka, Olga McColl, Danielle Poulson, Judy Rowell, Wesley Schroepfer, Ken Sexton, Margaret Sherwood, Hilda Shilliday, Nicholas Towstego, Sarah (Sally) Wait, and any others on our hearts.

Attendance – 47 including the Chair.

APPROVAL OF AGENDA: David Cooper asked if a status report on the review of the governance issue could be added. Lon agreed to add it to the agenda under New Business. The agenda was adopted as amended.

MINUTES:

Moved by Gay Miller, **seconded** by David Scarth, that the Minutes of the February 26, 2023, Annual Vestry Meeting be adopted as circulated. **Carried.**

APPOINTMENTS:

The appointments for 2024 are as follows:

Rector's Wardens – Ian Stuart & Lynda Clifford

Envelope Secretaries – Judi Clark for St. Mary & Lynda Clifford for St. Stephen

Financial Reviewers - Karen McColm for St. Mary, Don Wilson for St. Stephen

Parish Treasurer – Remains vacant. The Executive Archdeacon has approved that the Wardens may act as Treasurer in the interim. Ken Pedlow has been acting in that stead. The Wardens do have the ultimate responsibility for financial issues in the Parish.

THE NOMINATING COMMITTEE REPORT:

The Nominating Committee was comprised of Deb Butler, Lynda Clifford, Ken Pedlow and Ian Stuart.

Lon reiterated that the Leadership Team meets on the third Tuesday of each month.

The Parish is entitled to two representatives for the 2024 Synod to be held in November so each church will have one delegate.

Synod Reps:

Karen McColm (St. M), Don Wilson (St. S)

Ken Pedlow agreed to serve as the Alternate Synod Delegate. Although Alternate Synod Delegates do not have to sit on Council, it has been a pattern for the Parish to select Alternates from those already on Council.

The following names were put forward on behalf of the Nominating Committee and the Chair asked for further nominations from the floor for each position. There being none, the people below were acclaimed.

St. Mary's:
 People's Warden – Ken Pedlow
 Member-at-large – Judi Clark
 Member-at-large – Lynn Fallan

St. Stephen's:
 People's Warden – Robert (Bob) Buchanan
 Member-at-large – Terry Hartley
 Member-at-large – Sandra Scarth
 Member-at-large – Gary Moss

Youth Representative - Jacob Shoesmith

The installation of officers will take place at the 9:00a.m and 11:15a.m. Services on March 3rd.

There was a suggestion from the floor that a request for nominations or volunteers be advertised well in advance of the Annual meeting. The suggestion will be taken under advisement for 2025.

RECEPTION OF NON-FINANCIAL REPORTS:

Moved by John Beresford, **seconded** by Ian Stuart, that all of the non-financial Reports be received as circulated. There were no questions submitted or asked and the motion **Carried**.

Moved by Ken Pedlow, **seconded** by Ian Stuart, that St. Mary's use the list below (as presented in the Annual Report) as the 2024 Monthly Outreach Designations. **Carried**.

OUTREACH: ST. MARY'S:

January	Rector's Discretionary Fund	July	General Outreach
February	Threshold Housing	August	Anglican Appeal
March	General Outreach	September	Saanich Peninsula Hospital & Healthcare Foundation - Chaplaincy
April	Primates World Relief and Development Fund	October	Rector's Discretionary Fund
May	Saanich Peninsula Lions Food Bank	November	South Island Centre for Counselling and Training
June	ORCCA Dental Clinic	December	General Outreach

OUTREACH: ST. STEPHEN'S:

Moved by Lynda Clifford, **seconded** by Deb Butler, that St. Stephen use the list below as the 2024 Monthly Outreach Designations. **Carried**.

January	Saanich Peninsula Lions Food Bank	July	Rector's Discretionary Fund
February	Saanich Peninsula Hospital & Healthcare Foundation - Chaplaincy	August	Victoria Humane Society
March	Rector's Discretionary Fund	September	Primates World Relief and Development Fund
April	General Outreach	October	Grief & Loss Lunch Program
May	South Island Centre for Counselling and Training	November	Christmas Hampers
June	Anglican Appeal	December	General Outreach

FINANCIAL REPORTS:

St. Stephen Cemetery Report:

Ian Stuart drew attention to the Summary in the Annual Report outlining the 2023 Financials and the 2024 Budget. The expenditures were down from budget as some 2023 projects needed to be deferred to 2024. Ian thanked Lon Towstego and Howard Kolson for their diligent work.

It was **moved** by Ian Stuart, **seconded** by David Scarth that the Summary and 2024 Budget of St. Stephen Cemetery be adopted. **Carried**

Report of the Cemetery Custodian:

Howard (Howie) Kolson reiterated the information as outlined in his written report. The Cemetery fence was painted by Envision. Tree work will be done by the end of February at a cost of \$1,785. There are plots that will need refurbishment. The Cemetery Board hopes to undertake the repair of three sites in 2024. In looking ahead, the fencing will need to be replaced in the next two or three years as the posts are starting to decay. Howie thanked Tracy and Gary Stubbs for plot preparation and other duties, Angela Dyck for her work on keeping the Database updated and Adam Hill Yard Care for doing tremendous work, especially in the spring and fall.

Lon thanked the Cemetery Board for their good work. Brett thanked the Board on behalf of the family of one of his acquaintances for the Board's kindness in ensuring that the deceased was laid to rest with dignity.

The Financial Statements for the legal entity Parish of Central Saanich. Ken explained that this bank account serves as a flow through account for cheques or electronic deposits that are made payable to the legal entity. Karen McColm undertook the review of this set of books as well.

It was **moved** by Ken Pedlow, **seconded** by Ian Stuart, that the 2023 Financial Statements of the Parish of Central Saanich be adopted. There were no questions submitted or asked. The motion **Carried**.

St. Mary 2023 Financial Statements:

Ken Pedlow presented the statements with a brief recap noting that income exceeded budget due to generous giving, successful fundraisers and facilities use. Expenses were under budget. The savings realized related to not having a permanent musician and some general maintenance projects that had to be deferred to 2024.

Moved by Ken Pedlow, **seconded** by David Cooper, that St. Mary 2023 Financial Statements be adopted as presented in the Annual Report. **Carried**.

St. Mary 2024 Budget:

Ken Pedlow presented the draft 2024 dual Budget for St. Mary and explained the reason for showing one budget with a deficit (Budget 1) and another with the amount of the deficit shown as income achieved for Deficit Elimination (Budget 2). There was some discussion about the dual format and the question was asked which budget would be presented for approval.

It was **Moved** by David Cooper, **seconded** by Sandra Scarth that St. Mary 2024 Budget 1 showing a projected deficit of \$16,625 be adopted as circulated. **Carried**.

St. Stephen Financial Statements:

Lynda Clifford presented the 2023 Financial Statements and had no further comments to add.

It was **moved** by Greg Robinson and **seconded** by Maria King, that the 2023 Financial Statements of St. Stephen be adopted as presented. **Carried**

St. Stephen 2024 Budget:

Lynda Clifford commented that St. Stephen has cancelled the garbage/recycling service for a saving of approximately \$1,000 per year. Please watch for training opportunities on how to deal with waste. Lynda commented that there is a projected deficit of \$26,672. Although there is \$25,000+ in the Contingency Reserve Fund, if the Fund gets depleted, then it will not be available for future needs.

As per the discussion about the formatting of St. Mary's budget, it was **moved** by Don Wilson **seconded** by Bob Buchanan, that the 2024 Budget 1 for St. Stephen be adopted as circulated. **Carried**.

Before moving to Other Business, Lon expressed thanks to Deb Butler and David Cooper for their service as Deb steps down as Warden and David retires from Council. He also expressed his thanks, on behalf of the Parish, to Leslie Pedlow for her work and Ian presented her with a floral tribute for which she expressed her gratitude.

OTHER BUSINESS

- a) **Governance Review:** Lon addressed David Cooper's earlier question. For those who are newer, Lon explained that about fourteen years ago upon creation of the Parish of Central Saanich, a model was developed for how the Parish would operate. Lon advised that since that time, the Diocese and Canons have given more autonomy to parishes to pursue how they move forward. A number of advancements have happened organically such as the sharing of many expenses, amalgamation of the offices at one location and with one staff member; Wardens sharing their experience and tasks. The one outstanding duplication is the photocopier at St. Stephen. The lease is set to expire mid-year and will not be renewed. There would have been a penalty cost to buy out the lease early. There were no other questions or comments.
- b) **Memorial Plaque per page 19 of the Report:** David Scarth raised the topic of a memorial plaque in the Cemetery acknowledging the black pioneers. Lon advised David, that as written by Lynda Clifford in the Annual Report, she and Lon, representing the Cemetery Board, will meet with descendants to determine a way forward with this matter.
- c) **Installation of Officers:** The Installation of officers will take place at the 9:00 a.m and 11:15 a.m. Services on March 3rd. Those who are unable to attend will be installed at the next available opportunity.

Announcements – A reminder that we are looking for readers for the Good Friday walk.

Adjournment: Ken Pedlow moved to adjourn at 1:06 p.m.

Greg Robinson thanked Lon for his care, compassion and leadership of our Parish and those in attendance responded with a round of applause.

At Lon's request, our Deacon, the Rev. Gil Shoesmith closed the meeting in prayer.

The Ven. Dr. Lon Towstego, Chair

Here endeth the Minutes

INCUMBENT'S REPORT TO ANNUAL GENERAL MEETING

“To act justly and to love mercy and to walk humbly with your God.”

Micah 6:8b

I see a bright future in 2025 and forward.

Last year at this time groups in our parish gathered and studied a book by Mary Parmer, “Invite, Welcome, Connect.” This introduced us to a ministry. It is not a program, but a way of living out our faith as a parish that brings excitement, creativity, and the ability with God’s help to transform obstacles into opportunities. One year later I say thank-you and acknowledge a strengthening of our welcoming and retaining of newer people to the parish. It is all God’s work, and the Holy Spirit equips us as we live into the call.

When the disciples ask Jesus how he would feed all these people he responded with a simple “you will feed them.” We stepped out in faith in the year behind us and will continue to be called to do so even more in 2025. We live in a fractured world and people look for hope and for safe refuge.

Sunday attendances stay strong with people returning to church. God is blessing us with remarkable and interesting new people. Welcome!

Our parish music program is developing well at St. Mary under Joanne Lambert’s leadership. She has formed a capable and enthusiastic group of singers in our small but mighty choir. Thank-you.

Gary Moss is experiencing changes as he embraces what it means to be a seminarian. Rachel Moss continues to be a key contributor to the music at St. Stephen. The Psalm 98 Praise Band continues to offer a different musical worship experience once monthly under Rachel’s leadership. Please keep our seminarian and his family in your prayers.

I want to offer a huge thank-you to all of you for your ongoing financial stewardship within the parish. God is providing through each of us so that we can focus on all matters spiritual and pastoral.

Just a few of our ongoing activities are:

- Deacon Gil Shoesmith and I serve the RCMP Veteran Association. We also provide a Communion Service to the Legion Manor on the last Sunday of each month. These are expressions of “ministry outside the parish walls.”
- I am on the Aurora Supportive Housing Citizens Advisory Committee. The residents are doing better all the time, and the staff are extremely helpful and cooperative. They address challenges proactively and creatively.
- We continue our strong relations with the Saanichton Village Association. I am a member and day-to-day Lynn Fallan and Leslie Pedlow work closely with them.
- We support the Saanich Peninsula Lions Food Bank, and various other local organizations. We continue our relationship with First Nation People through the Grief and Loss group and other activities of reconciliation. We will be hosting a Lenten Study on related matters and how they interact with our faith.
- We provide two bursaries for First Nation Students at Stelly’s School seeking further education.
- We are considering new and creative ideas and looking for ways to streamline the decision-making process.
- Our Holly Fair was a tremendous success in 2024. We thank all who participated, and I assure you that plans are well under way for 2025.
- Leslie Pedlow does the administration work for the parish including, St. Stephen, and St. Mary. We hear many positive comments on our fully complete service bulletins. It is important for all of you to know that she does much more than produce bulletins. Our Admin person, with assistance from our wardens and me, takes care of all administrative work for both parishes including bookkeeping, paying the bills, and answering many inquiries that come via telephone, email, website and from me, as well as front-line reception. Thank you, Leslie.

- I want to thank everyone on our Parish Leadership Team. A special thanks to our wardens. Thank you, to Ian Stuart and Lynda Clifford, as you step away from your time as wardens. Well done and thank-you both for agreeing to stay on the Leadership Team as regular members.
- Thank you, the Operations Team, for both St. Mary and St. Stephen. Looking at the buildings, grounds and at the finer details of the finances, events as well as other matters that arise from time to time are just a few of the roles of these teams. You are unsung heroes.
- We have some newer people coming onto our Leadership Team. Welcome and thank you.
- Please read our Wardens' reports for more detail and their perspective.
- I thank our retired clergy, our Altar Guilds, flower arrangers, coffee makers, financial reviewers, and each of you for being part of the Parish of Central Saanich. Together we grow into the full maturity of Christ as a parish.
- Thank you for our parish being an integral part of the Region of the Western Peninsula and Southern Gulf Islands. We are part of a larger church here in the Diocese of Islands and Inlets, BC.

I am enjoying and looking forward to the rest of 2025. The past is in the rear-view mirror and the future is bright. May God bless our parish. God, please point us to what you are blessing.

On a personal note, I celebrated 20 years of ordained ministry on February 16, 2025. Thanks be to God, to my always supportive wife Marian and to all of you, the church. "One day at a time sweet Jesus". You have shown me infinitely more than I could ever ask or imagine.

Respectfully submitted,
Lon Towstego+

FROM THE DEACON'S DEN FOR THE A.G.M. REPORT

From the Anglican Book Centre book: *For All the Saints*, I learned the following:

The whole church joins in honouring Polycarp, a bishop who was martyred on Feb. 23rd, in the year 156. For over 40 years he guided the Christians of Smyrna on the western coast of Asia Minor and brought healing wisdom to issues which divided the churches at that time. The Roman governor urged him to renounce the Christian faith and curse Jesus Christ. To this, Polycarp answered: "For 86 yrs. I have been his servant and he has done me no wrong. How could I blaspheme against my King and Saviour!?"

At this he was bound to a stake and as he prayed the wood at his feet set ablaze. Witnesses reported that the flames did not touch him, but formed a vault around his body, so that a gladiator had to be sent into the flames to kill Polycarp. Not unlike Saint Agnes, another extreme example imploring us to thankfulness for our freedom of worship and expression.

In the near future I am intending on revitalizing two important aspects of our parish community needs: Visitations and Prayer. In consultation with our Rector, it appears that an effective way to meet these needs is to solicit the congregations by means of a sign-up sheet which we are all familiar with. So please consider these matters, first by praying about them and then by contributing input as to who would like a visitation or anyone you know may want one but is unable to sign for themselves once you have got their permission. Similarly, if you would like to be part of a prayer partner team then indicate same by signing the appropriate list and once the lists are compiled, prayer partners will be assigned and you will end up praying for each other on a regular basis.

A few short weeks ago I attended the funeral of a native brother, Lloyd Harry, from our weekly Grief and Loss group. I was most impressed at the community mindfulness of our indigenous neighbours of the Pacquachin Nation. They continually emphasized the importance of each individual present being not only

part of their community but perhaps more importantly, part of their family. My spirituality was enlightened; my sense of belonging was cemented; my aspirations of total reconciliation was raised tremendously.

Glory to God.

The Rev. Gil D. Shoesmith, deacon

WARDENS' REPORTS

St. Mary

2024 has been a year where the operation of St Mary, within the context of our Parish of Central Saanich family, has seen worship and activity levels continue to be immensely positive and rewarding. We are constantly giving grateful thanks for the continued support of our parishioners with their time, talents, and financial contributions.

Worship services at 9:00 am on Sunday and the 10:00 am Wednesday service have been increasingly well attended throughout the year. Refreshment and fellowship time in Cooper Hall after the Sunday service has continued to be popular although it would be appreciated to have more parishioners play a role in hosting this activity. The regular Wednesday morning Bible Study has been well supported as have a number of special study opportunities offered during the year. Many social and fund-raising activities have also returned and are providing further support to the life of the parish although our thrift shops have been scaled back as our congregation finds the workload challenging. We continue to be very thankful for the leadership and hard work of our Incumbent, Lon, and appreciate the heavy responsibilities he also bears as our Regional Archdeacon. We also are grateful for the support given to him in so many ways by our Associated Clergy and lay worship volunteers. We have also seen the continued training of additional Lay Ministers in the parish. Positive and energetic leaders and the active participation of so many parishioners in many aspects of worship preparation continue to strengthen our parish community.

The administrative and operational activities which support our worship program, and ever-expanding activity schedule, continue as required. We continue to acknowledge the arduous work and cheerful outlook exhibited by our Administrator, Leslie, and the effort she is putting into her parish-wide administrative Responsibilities. We are very pleased with our new Church Musician, Joanne, and thank her for her music leadership during the year. Thanks also to those parishioners who undertake the wide variety of tasks from Parish Council members to the Flower and Altar Guilds that are an essential component in the successful operation of our church and parish.

Reflecting on our 2024 year-end financial reporting, the Wardens are pleased to report that we have ended the year on a positive note as you will see in the financial statements. The surplus of \$1,128 was achieved without the usual end of year financial appeal and is the result of continuing expenditure restraint, wherever possible and significant increases in most income streams especially offerings, facilities use donations and fundraising opportunities. We continue to gratefully acknowledge and give thanks for the financial support of our parishioners in so many ways. We will continue to inform parishioners regularly throughout the course of the year regarding the parish financial situation in 2025 in a variety of ways and commend to all the importance of stewardship in the ongoing operation of our church.

We continue to be grateful to our local grocery stores and our parishioners who participate in the programs offered by them. In 2024, the Thrifty Foods Smile Card program earned \$3,185.60 and the use of the funds is not restricted. \$120 was received from Fairways Market which was used toward our Building Bridges Outreach. The Country Grocer Save-a-Tape programme earned us two \$50 gift cards that were distributed to those known to be in need at Christmas time. Thank you to Irene Feir for her efforts on the Thrifty and Country Grocer programmes.

Operational activities by your Wardens continue ranging from operational and financial reporting to numerous entities as well as day-to-day building maintenance and property management issues which continually crop up as parish activities and use of our facilities continue to grow. Building maintenance projects of note in 2024 included the de-mossing of the roof and a variety of electrical and security system improvements and preparation for projects in 2025 which include the unfortunately delayed repairing of damaged elements of the bell tower and the installation of new doors for the parish hall entrance. We collaborate regularly with the Wardens of St. Stephen on parish-wide issues and there is a keen sense of teamwork at play. The Wardens are always grateful for any volunteer assistance in completing maintenance tasks, especially our resolute grounds maintenance crew of Carl and John and those new helpers who signed up for specific gardening tasks.

Your Wardens remain very enthusiastic about the prospects for 2025 given some of the groundwork done in 2023 and 2024. With the continued participation and cooperation of all our parishioners, staff, and clergy, we look forward to 2025 being a year of success and growth. We give heartfelt praise to God for all he is doing for us, and we trust that what we are doing to lift God up is received with welcome praise. Our spiritual work is more important than anything and will allow St. Mary and the Parish of Central Saanich to continue to be a positive contributor to the Christian community both locally and around the world.

On a personal note, Ken would like to thank Ian for all his hard work as Warden over the past many years. His retirement as Warden is well earned and we are pleased that he will continue to offer his expertise and experience as a member of Parish Council and the Operations Committee.

With Blessings to you all,
Respectfully Submitted
Ken Pedlow & Ian Stuart

St. Stephen

Gratitude is where we will begin again this year; we are so very grateful for those of you who have been so kind and continue with your financial support of our church throughout the year. We have continued to put our trust in God to lead us through another year, and without a doubt He has carried us. We continue to be supported by our Diocese, and our leadership here in this parish have guided us too. The year has certainly presented challenges, but we have been able to find workable solutions, and in so many cases you have stepped up to help.

We want to begin with the end of the year, by thanking all of you for your financial contributions. Unfortunately, our income fell short of our expenses by \$8,095. We are grateful, with a withdrawal of \$8,200 from our Contingency Reserve Fund into the General Operating Account, for being able to end the year with a balanced budget. This leaves a balance in that Contingency Fund of \$17,800, which at the current rate of use, will soon be depleted. We are especially thankful for the support we receive from the members of this church family who are faithful with their giving, yet they seldom are able to worship with us. All of them are in our prayers; we miss you and thank you so very much.

Looking forward to 2025, we will continue to work with Leslie on our church administration and preparation for the weekly service bulletins. She is a tremendous help!

Regarding the use of the Memorial Hall, the Wardens will maintain a phone and regularly monitored answering machine in the St. Stephen office. Both Howie, the Cemetery Custodian, and Lon have offices in the Memorial Hall. Lon is there most Friday mornings throughout the year. The Operations Committee has held their regular meetings in the Hall boardroom. However, this space is under-utilized at the moment, as the office has been centralized at St. Mary. If there is a need to drop off mail, there is a secure mail slot in the Hall door. We request that you please not use the wooden mailbox that is outside the door.

Regarding church finances and the possibility of rental income, the Operations Committee will investigate the rental of the boardroom and the office to a non-profit organization whose mandate compliments that of St. Stephen Church. We will also continue operating the two donation boxes which were installed outside two years ago; one is in the lower parking lot near the Lych gate and the other is on the east side of the north parking lot. Both of these locked boxes are emptied regularly and we collected \$1,710.00 in 2024.

The Wardens will continue to run a fundraiser by collecting refundable bottles and containers. **If you return your bottles to any Return it bottle depot, give them the church number, which is 213, in order for your refund to go to the church account.** This money will go to help recoup the cost of the work to repair the stained-glass window in the church. We intend to continue to build the Church Restoration Fund back to where it was prior to the work done. We will also continue to participate in the **Country Grocer Save A Tape** program. Maria King will collect our grocery receipts and Diana Abbott keeps the account until the receipts reach \$5,000.00. Once turned in at the grocery store, we receive a \$50.00 gift card. These cards will be used for our Christmas Hamper program.

We will be using the Pet Memorial Garden to hold some Sunday outdoor services as it enables us to be close together outside. The trees provide shade and it is a wonderful worship space. The pet blessing will be held on October 5th this year. We also generate revenue by selling Pet Memorial bricks at \$50.00 each, plus a freewill donation.

St. Stephen continues to periodically take rental bookings for the church, the Hall and the park. We have already secured a few repeat rentals for this year. The Operations Committee will continue to look for rental opportunities, and Lynda Clifford has agreed to manage any rental bookings.

The Countryside Preschool will hopefully continue to operate out of the Memorial Hall for the 2025/26 school year. Their rental is a reliable source of income for St. Stephen, and they are enjoying the space in the Hall.

The Grief and Loss Group meets in Holy Trinity Church every Friday and members of St. Stephen help to set up, prepare food, serve and clean up. This group is welcoming new participants.

Our garden is extremely productive in the summer. We hope that Don Wilson, and Kathy and Eric Fisher will continue to tend the garden this year. Don and Kathy donate produce from the garden every Thursday to the Food Bank or Food Distribution Site at the Centennial Baptist church across from Centennial Park in Saanichton.

Peter Simpson continues to be our chief outdoor custodian, and observing him cutting our park area with the tractor is a common sight in the warmer months. Other people fill in when he is off to enjoy some time on the ocean. Peter also looks after a multitude of other maintenance issues at St. Stephens. He has a very patient wife, Margaret.

This year we will once again enjoy the organ and keyboard music provided by Joanne Lambert. She is scheduled to play the 1st, 3rd and 5th Sunday services of each month. Rachel Moss, our talented guitarist and singer, is scheduled to play on the 2nd Sunday of each month, and on the 4th Sunday with the Praise Band.

Special services are held during the Easter Holy Week, including Ash Wednesday, Maundy Thursday, Good Friday and Easter Sunday. We continue to honor and commemorate these reverent times in our church year.

Our Christmas Eve service is always a special, Holy time for St. Stephen. We are regularly blessed with many visitors and relatives. Thank you to all those who contribute to make this service the wonderful occasion during the Christmas festival.

The St. Stephen Prayer Shawl Ministry was extremely busy this past year; they made and gifted 10 prayer shawls to friends and families both near and far. Thank you to all of you who have given generously to this ministry, and a heartfelt thanks to those who can knit so beautifully.

The Church will once again financially support the General Outreach and the Christmas Hamper Fund by purchasing gift cards for those in need in our community. Each year, we also collect donations of non-perishable food items during the Thanksgiving and Advent seasons, and deliver them to the Sidney Food Bank.

The monthly Men's Breakfast has been particularly popular, and will continue this year to serve a hearty breakfast in the Hall. Volunteer cooks are heartily encouraged to step up.

Potluck lunches are always a big hit, so we will continue with them at least until June, then break for the summer and resume in the fall. Please do not stay away from a potluck lunch because you forgot to bring a dish or dessert. There is always enough food!

St. Stephen volunteers enjoy helping St. Mary Church with their very popular Thrift Shop sale and the Holly Fair. They bring together our two churches for a common purpose, as do the Parish Council Meetings at St. Mary. We also meet jointly on Wednesday mornings for a Communion Service and Bible Study, which is a great blessing for everyone.

Eva Townsend is a special blessing to our Church. Each year she plans how to bless those people who are shut-in or unable to get out of their homes often. She arranges for a special hello to make them feel that we are thinking of them. The Wardens, or another volunteer, are urged to work with Eva again this year in this wonderful ministry. Thank you! Eva's prayer group will also continue to meet each Wednesday at her house and new prayer warriors are always welcome.

Unfortunately, Eva has retired from baking her delicious rhubarb squares for our Sunday morning coffee time after church. After many years of indulging, we will miss her baking dearly. If anyone is inclined to bake their secret family goodie recipe for our Sunday mornings, please bring it along. You can be sure that we will love it. A huge and loving thank you to Eva for making our lives richer and more blessed by your many contributions over so many years.

Thank you all who work so hard to keep this church community alive and running well. Each and everyone is appreciated for the gifts and service you bring. Your willingness to help is amazing, and your commitment to this and the wider community is a blessing. May the Lord be praised in this Church and through our efforts to serve and build a strong foundation together.

Respectfully submitted,
Bob Buchanan and Lynda Clifford

PARISH STATISTICS 2024

Special Services	2021	2021	2021		2022	2022		2023	2023		2024	2024
	SS	SM	V		SS	SM		SS	SM		SS	SM
Easter Day	22 (zoom)	22 (zoom)	158		63	63		40	58		29	62
Pentecost*	0	0	123		30	31		30	38		27	50
2 nd Sunday in September*	28	25	80		25	35		20	37		28	44
Harvest Sunday	24	54	72		27	47		29	43		24	43
Christmas Eve	38	42	44		45	58		85	68		82	72
Christmas Day	0	17	45		-	34 **		-	44 **		-	23**

*Not included in Parish Statistics reporting in previous years.

Sacramental Rites	2021	2021		2022	2022		2023	2023		2024	2024
	SS	SM		SS	SM		SS	SM		SS	SM
# Baptized	1	0		2	3		1	0		0	1
# of Confirmed	0	0		0	0		0	0		0**	3**
# of Marriages	0	3		3	3		2	0		2	0
# of Memorials	10	4		17	7		13	3		20	3

** Combined SS and SM.

	2021	2021	2021	2022	2022	2023	2023	2024	2024
	SS	SM	V	SS	SM	SS	SM	SS	SM
Population of Congregation over age 16	75	103	--	81	105	70	101	63	95
Identifiable Givers	73	74	--	75	n/a	81	83	66	97
Average Sunday Attendance	*32	*33	95	30	38	29	38	22	46
Average Weekly Attendance	34	40	105	32	45	30	50	34	61

Note: SS is in person at St. Stephen, SM is in person at St. Mary, V is virtual or on-line views.

OUTREACH

St. Mary

St. Mary's Church 2024 Outreach Report – December 2024

Client	Open. Bal. Jan. 1/24	Donations	Transfers In/Out of Gen. O/R	Disbursed/ Grant	Balance Dec. 31/24	Type
Rector's Discretionary Fund	0	1,619.00		1,619.00	0	Parish
ORRCA Dental Clinic	0	736.00		736.00	0	Parish
Saanich Peninsula Hospital & Health Foundation	0	400.00		400.00	0	Parish
S. Island Centre/Counsel/Train	0	400.00		400.00	0	Diocese
PWRDF	0	1,398.00		1,398.00	0	O'seas
Building Bridges (Christmas)	0	1,286.25	² +213.75	1,500.00	0	Parish
Threshold Housing Society	0	463.00	+252.00	715.00	0	Diocese
Anglican Appeal	0	1,480.00		1,480.00	0	O'seas
Saanich Peninsula Lions Food Bank	0	270.00	+730.00	1,000.00	0	Parish
Prayer Shawl Ministry	68.11				68.11	Parish
St. Matthew's Library ²	1,000.00				1,000.00	O'seas
General Use:	0	³ 2,684.00	-1,195.75	<i>as below</i>	0	
Legion #37 Poppy Fund				100.00		Parish
Cridge Centre for the Family				750.00		Diocese
Rainbow Kitchen				638.25		Diocese
TOTALS	1,068.11	10,736.25	0	10,736.25	1,068.11	
St. Mary's Bursary	830.65	44.76	555.00 (recycle \$)	⁵ 1,044.76	385.65	Parish
Lily Shields Bursary	0	1,000.00		1,000.00	0	Parish

1. The funds for St. Matthew's Library include donations received late in 2022 via St. Stephen. Disbursement has not been made due to two-hour banking time required for two signatories.
2. From General Outreach
3. Includes \$950 from Holly Fair Proceeds
4. Includes \$1,000 Bursary plus presentation gifts to both bursary recipients.

NOTICE OF MOTION – ST. MARY

Moved by Ken Pedlow, **Seconded** by Ian Stuart that the following be the 2024 Special Monthly Outreach Designations for St. Mary’s Church:

MONTH	DESIGNATION	DESCRIPTION
January	Rector’s Discretionary Fund	This is a dedicated fund under the Rector’s control and discretion which provides (but is not limited to) financial assistance to members of the parish and the wider community.
February	Threshold Housing	Threshold Housing Society works to prevent adult homelessness by providing safe housing, support services, and community to at-risk youth.
March	General Outreach	Monies donated for General Outreach are dedicated at the end of the year to be used for requests received during the year and to “top up” totals in monthly outreach designations.
April	Alongside Hope <i>(formerly PWRDF)</i>	We support the Anglican Church of Canada’s agency for sustainable development, relief, refugees, and global justice.
May	Saanich Peninsula Lions Food Bank	Donations in monetary form combined with an ongoing collection of staple foods and hygiene products allow us to help this non-profit, charitable organization support those in need on the Peninsula.
June	ORCCA Dental Clinic	ORCCA's purpose is to provide children and adolescents under 19 years of age from low-income families access to oral care in a not for profit setting.
July	General Outreach	See description for March.
August	Anglican Appeal	Donations support the mission work and ministry in Canada’s North and our church partners overseas.
September	Saanich Peninsula Hospital	Donations provide funding toward the Spiritual Health Practitioner (formerly Chaplaincy) program at the hospital.
October	Rector’s Discretionary Fund	This is a dedicated fund under the Rector’s control and discretion which provides (but is not limited to) financial assistance to members of the parish and the wider community.
November	South Island Counselling	Our donations help fund programs and staffing at this non-profit counselling and training agency which is funded solely through donations, fees, and grants.
December	General Outreach	See description for March

ST. STEPHEN'S CHURCH 2024 OUTREACH REPORT – DECEMBER 2024

Client	Open. Bal. Jan. 1/24	Donations	Disbursed/ Grant	Balance Dec. 31/24	Type
Christmas Hampers	0	210.00	210.00	0	
Saanich Peninsula Lions Food Bank	0	575.00	575.00	0	Parish
Grief & Support Lunch	39.04	70.00	0	109.04	Parish
Rector's Discretionary Fund	0	3,620.00	3,620.00	0	Parish
Victoria Humane Society	0	195.00	195.00	0	Diocese
South Island Counselling	0	100.00	100.00	0	
PWRDF	0	630.00	630.00	0	O'seas
Saanich Peninsula Health & Hospital Foundation	0	50.00	50.00	0	Parish
Prayer Shawl Ministry	719.37	230.00	431.34	518.03	all
General Outreach	119.70	630.00	717.88	31.82	Parish
TOTALS	878.11	6,310.00	6,529.22	658.89	

St. Stephen Donating to Outreach 2025

There are various ways to donate to outreach at St Stephen

1. To Donate to a specific outreach program
Write the name of the specific outreach onto the special offering line of your weekly envelope.
2. To Donate to general church outreach
Simply write "outreach" on the special offering line of your weekly envelope.
This fund is used to support various St. Stephen community outreach programs during the year.
3. To donate to the designated monthly outreach program
Put your outreach offering into the yellow "Monthly Outreach Offering" envelope. You can of course donate to any of these programs at any time of the year using method #1

NOTICE OF MOTION – ST. STEPHEN

Moved by Lynda Clifford, **Seconded** by Deb Butler that the following be the 2024 Special Monthly Outreach Designations for St. Stephen’s Church:

MONTH	DESIGNATION	DESCRIPTION
January	Saanich Peninsula Lions Food Bank	Donations in monetary form combined with an ongoing collection of staple foods and hygiene products allow us to help this non-profit, charitable organization support those in need on the Peninsula.
February	Saanich Peninsula Health/Hospital Foundation	Donations provide funding toward the Spiritual Health Practitioner (formerly Chaplaincy) program at the hospital.
March	Rector’s Discretionary Fund	This is a dedicated fund under the Rector’s control and discretion which provides (but is not limited to) financial assistance to members of the parish and the wider community.
April	General Outreach	Monies donated for General Outreach are dedicated at the end of the year to be used for requests received during the year and to “top up” totals in monthly outreach designations.
May	South Island Counselling	Our donations help fund programs and staffing at this non-profit counselling and training agency which is funded solely through donations, fees, and grants.
June	Anglican Appeal	Donations support the mission work and ministry in Canada’s North and our church partners overseas.
July	Rector’s Discretionary Fund	See description for March
August	Victoria Humane Society	Rescues dogs and cats, and sometimes other small animals. The costs incurred are significant, from arranging transportation for the animals out of remote communities and into our care, to emergency medical bills to save animals lives, to spay and neuter costs, vaccinations, hospitalizations, medications and on-going food costs and incidentals. Month coincides with our Blessing of the Animals Service.
September	Alongside Hope <i>(formerly PWRDF)</i>	We support the Anglican Church of Canada’s agency for sustainable development, relief, refugees, and global justice.
October	Grief & Loss Lunch Program	To assist with providing food towards the lunch preparations in our joint ministry with Holy Trinity for the participants from Tsawout, Tseycum and Pauquachin communities.
November	Christmas Hampers	To provide grocery store gift cards to local families in need.
December	General Outreach	See description for April

NOMINATION REPORT FOR PARISH LEADERSHIP TEAM FEBRUARY 11, 2025

New nominations:

People's Warden (St. M) (message from Lon)
Becky Lowe (St. M.)
Marcia McMenamie (St. M.)
Maria King (St. Stephen) People's Warden, to be elected

Appointments accepted:

Leslie Pedlow, Recording Secretary (Voice but no vote)
Bob Buchanon, Appointed Warden
Ken Pedlow, Appointed Warden
Lynn Schumacher, Parish Treasurer

People continuing to serve:

Lynda Clifford (as Council Member)
Ian Stuart (as Council Member)
Terry Hartley
Lynn Fallan
Karen McColm, Synod Delegate
Gil Shoesmith
Don Wilson, Synod Delegate
Jacob Shoesmith (No attendance expectation until Synod)

Nominations from the floor are welcome.

THE ST. STEPHEN'S CEMETERY 2024 ANNUAL REPORT

*The first part of this report is that of the custodian Howie Kolson,
Followed by a brief report from the Chair of the St. Stephen's Cemetery Board
and the Financials.*

Report of the Cemetery Custodian

2024 was a relatively quiet year in respects to the Cemetery. All is going well and hopefully will continue to do so. In the Fall we did have a little bit of damage to our grounds from a new digger operator who had never worked in a Cemetery before and just after 4 days of continual rain we had prior to a Full Burial dig. Our garden person Adam was able to fill in the digger tracks with Topsoil and all should be back to normal come Spring 2025. This year we have had four Full Burials which after 6 months and a bit of rain the fill has a tendency to sink. Once again our "Jack of all Trades" person Adam Hill was able to top up three of the four graves. We have one grave left to fill in once the snow disappears. These graves probably will have to be filled in once more before spring and warmer weather arrives.

Angela Dyck, our Database person, continues to keep up dating and up grading the Cemetery Database despite having given birth to Oran, a bouncing baby Boy on September 22, 2024 and still being on Maternity Leave, Angela continues to help out with my many questions. Thank You Angela..!!

The Ash and Full Burial Interments for the 2024 Fiscal year - we had 17 Reservations of which thirteen were Ash Interments and four were Full Burial Interments. As of February 2025, we still have 269 Cremation Plots and 133 Full Burial Plots available for Reservation. This past year we also completed the work started by David Scarth and Norma Sealey concerning the "Black Pioneer's Memorial Headstone". This headstone is centering the two headstones of the Black Pioneer's Whims Family. Our thanks go out to Mortimers Monument Works without whose help with this would never have seen completion, Thank You. You can see this Headstone in the front of the Cemetery first walkway to the North, in line with the Church front steps.

This Spring I will once again be contacting Carl Hughes and staff to do some more levelling of headstones and fixing Grave curbs before summer tourist season. I will try to have them do twelve sites this year in two separate parts and that should finish the front part of the Cemetery and then we can start doing the same for the back part of the Cemetery.

This Spring I will also start canvassing Fencing Companies on various types of Fences, costs and materials and see if we can get a good price. I will also look into pricing and all costs concerning erecting a Columbarium for the Cemetery.

Adam Hill, our Lawn and Garden and Jack of All Trades person, is really doing a great job in keeping the Cemetery mowed, neat and clean looking. On March 24th Adam's contract is up for renewal and hopefully we can retain him for 2 more years.

That Ladies and Gentleman is all that I have for 2024 Report from St. Stephen's Anglican Cemetery. Having said that I shall now close. Thank You.

Respectfully submitted,
Howard W. Kolson, Custodian

Chair of the St. Stephen's Cemetery Board

As you will have read above all is well with the management of the cemetery. With Howie looking after the day-to-day maintenance and operations and Lon providing spiritual and practical guidance where needed the cemetery's operation is truly blessed. During the spring of 2024 I took part in helping the Diocese develop Cemetery Canons, Regulations and Bylaws. Due to the excellent work of past cemetery board members much of our work was used as guidelines for the development of the resulting Canon, Regulations and Bylaws for the Diocese.

The cemetery's financial outlook continues to be strong and our ability to look at continued improvements within the cemetery is well supported.

Please find following a summary of the 2024 financial position and a proposed 2025 budget. Full financial statements for the year end are available upon request.

Respectfully submitted,
Ian Stuart

St Stephen's Cemetery Financials - Summary of Actuals 2024 / Proposed 2025 Budget

Income	Budget in 2024	Actual in 2024	Proposed 2025 Budget	Comments on actual amounts and 2025 proposed budget where necessary
Gifts & Donations	\$ 1,500.00	\$3,225.00	\$1,500.00	Gifts & Donations were very generous, Budget amount kept the same in 2025.
Interments	\$ 3,000.00	\$6,750.00	\$4,500.00	More activity than budgeted, budget amount adjusted to reflect continued activities at near the same level in 2025.
Reservations	\$ 30,000.00	\$39,050.00	\$32,000.00	A very active 2024 for plot reservations, budget adjusted to be attuned to this higher activity level in 2025
Investment Income	\$ 5,000.00	\$8,717.58	\$5,000.00	A larger amount of interest income, the budget amount has been set conservatively. (Note that 2024 4th quarter income will be credited in January 2025, showing as a receivable on balance sheet.
Total Income	\$ 39,500.00	\$57,742.58	\$43,000.00	2024 Income overall was 46% higher than the budget in 2024
		46%		
Expenses				
Operations	\$ 16,000.00	\$15,480.00	\$18,000.00	Maintenance (grounds care cost were within 2024 budget) The 2025 budget set to reflect a higher amount being needed to complete projects as well as an allowance for grounds keeping increases.
Administration	\$ 22,000.00	\$18,401.90	\$24,000.00	Data base work was below the expected amount, in the 2025 budget the custodian salary has been adjusted for COLA.
Total Expenses	\$ 38,000.00	\$33,881.90	\$42,000.00	In 2024 expenses were less than budgeted (11%). The 2025 budget has been set with a slight positive income position.
		-11%		
Net Income	\$ 1,500.00	\$23,860.68	\$1,000.00	

PARISH OF CENTRAL SAANICH 2024 FINANCIAL STATEMENTS

Following are the financial Statements as of December 31, 2024, for the Anglican Parish of Central Saanich in the Diocese of British Columbia. This account is used primarily as a flow-through of funds received from the Tithe.ly website donate feature or from the churches to each other when either receives a cheque intended for them but is made out to the Parish of Central Saanich. This is not uncommon because it is the Parish of Central Saanich that is the legal entity, and the churches are not legal entities.

Parish of Central Saanich - Balance Sheet As of 31 December 2024

	31 Dec 24
ASSETS	
Current Assets	
Chequing/Savings	
1005 · Angl. Parish of Central Saanich	
1010 · APCS - General	2,219.68
Total 1005 · Angl. Parish of Central Saanich	2,219.68
Total Chequing/Savings	2,219.68
Total Current Assets	2,219.68
TOTAL ASSETS	2,219.68
LIABILITIES & EQUITY	
Equity	
32001 · *Retained Earnings	2,944.03
Net Income	-724.35
Total Equity	2,219.68
TOTAL LIABILITIES & EQUITY	2,219.68

Parish of Central Saanich – Profit & Loss As of 31 December 2024

	Jan - Dec 24
Income	
4000 · Income	
4110 · Income - St. Mary's	11,039.34
4120 · Income - St. Stephen's	6,445.78
4135 · Income - CemeteryMemorials	361.08
4150 · Income - Pancake Breakfasts	743.55
Total 4000 · Income	18,589.75
Total Income	18,589.75
Expense	
5000 · Expenditures - General	
5010 · Expenses - St. Mary's	
5015 · Fundraising Expenses - St. Mary	84.32
5010 · Expenses - St. Mary's - Other	10,788.80
Total 5010 · Expenses - St. Mary's	10,873.12
5020 · Expenses - St. Stephen's	
5025 · Fundraising Expense-St. Stephen	185.43
5020 · Expenses - St. Stephen's - Other	5,944.13
Total 5020 · Expenses - St. Stephen's	6,129.56
5035 · Expenses - Cemetery/Memorials	361.08
5040 · Wine Fest General Expenses	
5045 · Wine Fest - Outreach Grants	1,544.00
Total 5040 · Wine Fest General Expenses	1,544.00
5050 · Expenses - Pancake Breakfasts	406.34
Total 5000 · Expenditures - General	19,314.10
Total Expense	19,314.10
Net Income	-724.35

2024 Parish of Central Saanich Financial Report to the Annual General Meeting – February 23, 2025

The following is a brief overview of the 2024 financial results and 2025 Budget prospects of the Parish of Central Saanich which comprises the two churches of St Stephen and St Mary. The financial records for each church continue to be maintained independently but are being reported together here as it is important for all parishioners to be aware of the collective condition of the parish as a whole as we are increasingly interdependent and have many shared expenses. Below you will find reports for each church which summarize their individual financial situations.

We wish to thank our Bookkeeper, Leslie Pedlow, for her diligence in recording our financial transactions over the past year. We also thank Karen McCole and Don Wilson for reviewing our financial records and finding them in order. We trust that you will give the detailed 2024 financial documents included in the Annual Report and draft 2025 budgets due consideration and bring any concerns or questions forward at the Annual General Meeting in the manner provided.

St. Mary

St Mary has been able to achieve a surplus of \$1,128.24 for 2024 based on revenues of \$160,030.41 and expenditures of \$158,902.17. This is, like last year, in stark contrast to the \$16,925 deficit budget which was approved at last year's Annual General Meeting. It is notable that the revenue from regular, open and festival offerings, facilities donations and the Holly Fair were all in excess of the amounts projected in the 2024 budget. We were also the beneficiaries of a \$5,000 bequest. Expenditures were up significantly over those for 2023 across a wide range of categories but were \$8,000 less than budgeted. Major reasons for the increases were the finalizing of the Church Musician position and some maintenance repairs to the exterior of the building. Given the challenging economic circumstances last year, this level of support from the members of this church is most gratifying and we wish to thank you most sincerely for your continuing support of St Mary during this time.

With respect to the draft 2025 budget, projected income reflects modest increases in most categories consistent with actual levels achieved in 2024. Larger increases are forecast for facilities donations due to increased revenue from parking agreements and for interest income as financial stability allows for longer term investment of church funds in the Diocesan Consolidated Trust Fund and other investment vehicles. Projected expenditures unfortunately indicate a significant increase of over \$20,000 from 2024 actuals. This reflects a significant increase in maintenance costs to accomplish those capital projects deferred from 2024, salary, assessment and insurance costs from the Diocese and increased costs for other materials and services purchased. The budget shows a \$10,382 deficit.

St. Stephen

St Stephen in 2024 has had revenues of \$124,341.42 and expenditures of \$124,235.57 which has resulted in a surplus of \$105.85. Regular and open offerings were significantly less than in 2023 and last year's budget, and Festival offerings increased over last year and exceeded the budget. A significant increase was also seen in other hall donations. It should be noted, however that \$8,200 was required to be used from the contingency reserve funds accumulated in previous years to result in a small surplus. This situation is not sustainable over the long term and will need to be addressed going forward. Despite the decline in offerings, we are most thankful and grateful for those who have continued to support St Stephen during this time. On the expenditure side, our expenditures overall were down by \$5,000 from 2023 and were over \$20,000 less than were budgeted in 2024 and reflect savings wherever we have been able to find them particularly with regard to relief musicians, admin support, the Diocesan Assessment, photocopying, grounds maintenance, garbage and heating oil.

With respect to the 2025 budget, projected income reflects levels of offerings consistent with actual levels achieved in 2024 and a conservative approach to other sources of income. We will be taking advantage of any income opportunities which present themselves during the course of the year including the possible rental of office space in the church hall. Projected expenditures reflect an increase in expenditures of just over \$3,000 from last year's budget but unfortunately almost \$24,000 over last year's actuals which includes salary, assessment and insurance costs from the Diocese and increased costs for other materials and services purchased. The budget shows a \$26,704 deficit.

As the Wardens of this parish, we would again like to thank all who have contributed with their time, talent and treasure to the ongoing operation of our parish and its two congregations in 2024. We would respectfully ask that all of us review the materials in the Annual Report and give prayerful consideration to what we can contribute to the continuing success of our parish in 2025.

Respectfully Submitted
Ken Pedlow, Warden (Acting Treasurer)

ST. MARY'S DECEMBER 2024 FINANCIAL REVIEW

St. Mary's December 2024 Financial Review

ITEM	Actual To 31-Dec	% To Budget Target=100%	2024 BUDGET	REMARKS 2024 Budget to 2024 Actuals
INCOME				
REGULAR OFFERINGS	\$112,532.54	102.3%	\$110,000	
OPEN OFFERING	\$1,956.30	150.5%	\$1,300	
FESTIVAL	\$11,680.00	106.2%	\$11,000	
HALL /FACILITIES USE DONATIONS	\$13,720.00	105.5%	\$13,000	
BAPTISMS/ WEDDINGS/ FUNERALS	\$1,250.00	83.3%	\$1,500	
MISCELLANEOUS/INTEREST	\$0.00	0.0%	\$500	
INCOME FROM HOLLY FAIR	\$9,076.57	121.0%	\$7,500	
PARISH THRIFT SALES (SPRING ONLY)	\$3,000.00	54.5%	\$5,500	
SPECIFIC DONATIONS	\$0.00	0.0%	\$0	
NEW BEQUESTS	\$5,000.00	0.0%	\$0	
DEFICIT ELIMINATION APPEALS	\$0.00	0.0%	\$0	
TRANSFERS - OTHER	\$1,815.00	0.0%	\$0	
TOTAL REVENUE	\$160,030.41	106.5%	\$150,300	
DISBURSEMENTS				
STIPEND/BENEFITS - RECTOR	\$52,782.91	100.2%	\$52,686	
RELIEF CLERGY & OTHER CLERGY	\$837.50	39.0%	\$2,150	
CHURCH MUSICIAN	\$15,809.25	106.7%	\$14,820	
RELIEF MUSICIAN	\$450.00	37.5%	\$1,200	
ADMIN. ASST/BOOKKEEPER	\$26,567.36	99.1%	\$26,814	
DIOCESAN ASSESSMENT	\$22,485.00	100.0%	\$22,485	
CHRISTIAN EDUCATION	\$274.53	109.8%	\$250	
DIACONATE PROFESS DEVELOPMENT	\$0.00	0.0%	\$1,000	
CLERGY CONFERENCES	\$338.69	45.2%	\$750	
MUSIC MINISTRY	\$658.32	73.1%	\$900	
SANCTUARY SUPPLIES	\$463.46	132.4%	\$350	
ADVERTISING	\$315.54	42.1%	\$750	
INSURANCE	\$8,313.00	96.2%	\$8,638	
PHOTOCOPY	\$3,486.07	116.2%	\$3,000	
POSTAGE	\$0.00	0.0%	\$150	
STATIONERY	\$744.18	99.2%	\$750	
COMPUTER EXPENSES	\$0.00	0.0%	\$1,500	
MAINTENANCE - GENERAL	\$6,663.93	78.4%	\$8,500	
MAINTENANCE - CLEANING CONTRACT	\$3,690.00	87.9%	\$4,200	
MAINTENANCE - CLEANING SUPPLIES	\$538.78	107.8%	\$500	
MAINTENANCE - GARDENING	\$37.44	3.7%	\$1,000	
GARBAGE	\$500.23	95.3%	\$525	
HYDRO	\$8,020.31	114.1%	\$7,032	
WEBSITE SUPPORT/Online licenses	\$182.17	24.3%	\$750	
COMMUNICATIONS (Internet/Telephone)	\$4,334.28	90.3%	\$4,800	
WATER/SEWER	\$1,177.51	134.6%	\$875	Undetected leak has now been fixed
MISCELLANEOUS	\$231.71	46.3%	\$500	Includes Fundraising of \$152.00
BANK CHARGES & RECONCILIATIONS	\$0.00	0.0%	\$50	
TRANSFER TO MEMORIAL ACCOUNT	\$0.00		\$0	
TOTAL EXPENDITURES	\$158,902.17	95.2%	\$166,925	
OPERATING SURPLUS/DEFICIT	\$1,128.24	-6.8%	-\$16,625	

St. Mary's Anglican Church
Balance Sheet
As of 31 December 2024

	31 Dec 24
ASSETS	
Current Assets	
Chequing/Savings	
1005 · Consolidated Bank Account	
1010 · General Operating Account	23,417.21
1110 · St. Mary's Church Events	2,681.58
1210 · St. Mary's Memorial Operating	166,557.21
Total 1005 · Consolidated Bank Account	192,656.00
Total Chequing/Savings	192,656.00
Accounts Receivable	
1400 · GST Receivable	1,268.98
Total Accounts Receivable	1,268.98
Total Current Assets	193,924.98
TOTAL ASSETS	193,924.98
LIABILITIES & EQUITY	
Liabilities	
Long Term Liabilities	
3100 · Current Special Ministries - CE	
3110 · Church Events - Altar Fund	1,523.53
3120 · Church Events - Flower	2,253.96
3130 · Church Events - Holly Fair	
3131 · Church Events - Holly Fair Sale	515.69
Total 3130 · Church Events - Holly Fair	515.69
3150 · Church Events - General	101.99
3160 · Church Events - Church Sales	294.50
3170 · Church Events - Social Fund	657.94
3190 · Church Events- Recycle Refunds	640.00
Total 3100 · Current Special Ministries - CE	5,987.61
3400 · Outreach Funds	
3493 · Prayer Shawl Ministry	68.11
3495 · Outreach-St. Matthews Library	1,000.00
Total 3400 · Outreach Funds	1,068.11
3500 · Deferred Sp. Ministries - Mem.	
3510 · Memorial-General	17,390.01
3515 · Memorial - Deficit Reserves	780.00
3520 · Memorial- Thrifty's	4,990.96
3530 · Memorial-Bequests	10,000.00
3540 · Memorial-Bursary - St. Mary's	385.65
3560 · Memorial-Guild	1,715.84

St. Mary's Anglican Church
Balance Sheet
As of 31 December 2024

	31 Dec 24
3570 · Memorial-Ron Smith Legacy	4,086.97
3590 · Memorial-Sound/Video	1,420.00
Total 3500 · Deferred Sp. Ministries - Mem.	40,769.43
Total Long Term Liabilities	47,825.15
Total Liabilities	47,825.15
Equity	
32000 · Retained Earnings	16,455.73
3900 · Opening Balance Equity-General	246.16
3910 · Retained Earnings-General	4,951.93
3920 · Retained Earnings-Church Events	6,515.82
3930 · Retained Earnings-Memorial Acct	116,801.95
Net Income	1,128.24
Total Equity	146,099.83
TOTAL LIABILITIES & EQUITY	193,924.98

Financial Reviewer's Statement:

As requested, I have examined the 2024 Financial records of the Parish of Central Saanich Account and of St. Mary's Church General Operating Account and have found the records accurately reflect the transactions for the year. I am confident that the Wardens and the Parish Administrator/Bookkeeper have performed their duties and provided excellent financial control over the administration of these two entities.

KMcColm

Karen McColm
February 10, 2025

St. Mary's Anglican Church
Profit & Loss
January through December 2024

	Jan - Dec 24
Income	
4000 · INCOME - General	
4100 · Offering Income	
4110 · Offering-Open Offering	1,956.30
4120 · Offering-Weekly	112,532.54
4130 · Offering - Festivals	
4131 · Offering-Festival-Easter	3,465.00
4132 · Offering-Festival-Thanksgiving	4,030.00
4133 · Offering - Festival-Christmas	4,185.00
Total 4130 · Offering - Festivals	11,680.00
Total 4100 · Offering Income	126,168.84
4300 · General Income	
4310 · General Income-Bapt./Wed/Funer.	1,250.00
4330 · General Income-Facilities Use	13,720.00
4380 · General Income - New Bequests	5,000.00
Total 4300 · General Income	19,970.00
4400 · Transfers IN-General	
4410 · Transfer IN-CE-Holly Fair	9,076.57
4420 · Transfer IN-CE-Church Sales	3,000.00
4430 · Transfer IN-CE-Other	1,815.00
Total 4400 · Transfers IN-General	13,891.57
Total 4000 · INCOME - General	160,030.41
Total Income	160,030.41
Expense	
5000 · EXPENDITURES - General	
5100 · Wages & Benefits - General	
5110 · Salary/Benefits - Rector	52,782.91
5120 · Salary/Benefits-Music Director	15,809.25
5130 · Salary/Benefits-Admin./Bookeep.	26,567.36
5140 · Relief Clergy/Other Clergy	837.50
5150 · Relief Musician	450.00
Total 5100 · Wages & Benefits - General	96,447.02
5300 · Expenditures - Admin - General	
5310 · Website/Electronic. Media	182.17
5330 · Stationery Expenses	
5331 · Stationery - General	250.52
5330 · Stationery Expenses - Other	493.66
Total 5330 · Stationery Expenses	744.18

8:40 AM
2025-02-10
Accrual Basis

St. Mary's Anglican Church
Profit & Loss
January through December 2024

	Jan - Dec 24
5340 · Photocopier - General	3,486.07
5350 · Insurance	8,313.00
5360 · Diocesan Assessment	22,485.00
5370 · Advertising	315.54
5380 · Fundraising Expenses	152.00
Total 5300 · Expenditures - Admin - General	35,677.96
5400 · Expenditures-Ministries-General	
5410 · Music	658.32
5420 · Sanctuary	463.46
5430 · Christian Education	274.53
5440 · Conferences	338.69
Total 5400 · Expenditures-Ministries-General	1,735.00
5500 · Expenditures-Maintenance-Gener.	
5510 · General Maintenance	6,663.93
5520 · Cleaning-General	
5521 · Cleaning-Contract	3,690.00
5522 · Cleaning-Supplies	538.78
Total 5520 · Cleaning-General	4,228.78
5530 · Grounds and Equipment	37.44
Total 5500 · Expenditures-Maintenance-Gener.	10,930.15
5600 · Expenditures-Utilities-General	
5610 · Water/Sewer	1,177.51
5620 · Hydro	8,020.31
5640 · Communications (Internet/phone)	4,334.28
5660 · Garbage Disposal	500.23
Total 5600 · Expenditures-Utilities-General	14,032.33
5800 · Miscellaneous Expenses-General	79.71
Total 5000 · EXPENDITURES - General	158,902.17
Total Expense	158,902.17
Net Income	1,128.24

ST. MARY'S DRAFT 2025 BUDGET

St. Mary's Draft 2025 Budget

ITEM	Dec-24	2024	2025	
	Actuals	Budget	Budget	2025 Budget Remarks
INCOME				
REGULAR OFFERINGS	\$112,532.54	\$110,000	\$115,000	Modest budget increase
OPEN OFFERING	\$1,956.30	\$1,300	\$2,000	Increased to reflect 2024 trend
FESTIVAL	\$11,680.00	\$11,000	\$13,000	Increased to reflect 2024 trend
HALL /FACILITIES USE DONATIONS	\$13,720.00	\$13,000	\$19,000	Increased to reflect 2024 actual and parking rental income
BAPTISMS/ WEDDINGS/ FUNERALS	\$1,250.00	\$1,500	\$1,500	No change
MISCELLANEOUS INCOME/INTEREST	\$0.00	\$500	\$4,500	Increased to reflect funds investment in 2025
INCOME FROM HOLLY FAIR	\$9,076.57	\$7,500	\$8,500	Increased to reflect 2024 actuals
PARISH THRIFT SALES (SPRING)	\$3,000.00	\$5,500	\$3,500	Reduced to reflect no fall sale?
SPECIFIC DONATIONS	\$0	\$0	\$0	
NEW BEQUESTS	\$5,000	\$0	\$0	
DEFICIT ELIMINATION APPEALS	\$0.00	\$0	\$0	
TRANSFER - OTHER	\$1,815.00	\$0	\$500	
TOTAL REVENUE	\$160,030.41	\$150,300	\$167,500	

DISBURSEMENTS				
STIPEND/BENEFITS - RECTOR	52,782.91	\$52,686	\$56,041	50% of the clergy payroll calculation for Lon which Reflects COL & new compensation system increase
RELIEF CLERGY & OTHER CLERGY	\$837.50	\$2,150	\$2,150	No change
CHURCH MUSICIAN	\$15,809.25	\$14,820	\$17,000	Increased
RELIEF MUSICIAN	\$450.00	\$1,200	\$750	Reduced
ADMIN. ASST/BOOKKEEPER	\$26,567.36	\$26,814	\$27,565	Cost of living increase
DIOCESAN ASSESSMENT	\$22,485.00	\$22,485	\$24,306	Calculation from the 2023 Parish Annual Return
CHRISTIAN EDUCATION	\$274.53	\$250	\$300	Increase to reflect 2024 actuals
DIACONATE PROFESSIONAL DEVELOPMENT	\$0	\$1,000	\$1,000	No change
CLERGY CONFERENCES	\$338.69	\$750	\$750	No change
MUSIC MINISTRY	\$658.32	\$900	\$900	No change
SANCTUARY SUPPLIES	\$463.46	\$350	\$500	Increase to reflect 2024 actuals
ADVERTISING	\$315.54	\$750	\$750	No change
INSURANCE	\$8,313.00	\$8,638	\$9,560	15% increase recommended by the Diocese
PHOTOCOPY	\$3,486.07	\$3,000	\$3,500	Increased to reflect 2024 actuals
POSTAGE	\$0.00	\$150	\$150	No change
STATIONERY	\$744.18	\$750	\$750	No change
COMPUTER EXPENSES	\$0	\$1,500	\$1,500	No change
MAINTENANCE - GENERAL	\$6,663.93	\$8,500	\$10,000	Increase to reflect roof repairs etc in 2025
MAINTENANCE - CLEANING CONTRACT	\$3,690.00	\$4,200	\$4,400	Increased to reflect new contract amount
MAINTENANCE - CLEANING SUPPLIES	\$538.78	\$500	\$500	No change
MAINTENANCE - GARDENING	\$37.44	\$1,000	\$500	Reduce to reflect expected costs
GARBAGE	\$500.23	\$525	\$525	No change
HYDRO	\$8,020.31	\$7,032	\$8,160	Increase to reflect costs indicated by BC Hydro
WEBSITE SUPPORT/Online Licenses	\$182.17	\$750	\$750	No change
COMMUNICATIONS (Internet/telephone)	\$4,334.28	\$4,800	\$4,350	Reduce to reflect expected costs
WATER/SEWER	\$1,177.51	\$875	\$925	Slight increase/2023 undetected leak
MISCELLANEOUS	\$231.71	\$500	\$250	Reduce to reflect 2024 actuals
BANK CHARGES & RECONCILIATIONS	\$0.00	\$50	\$50	No change
TOTAL EXPENDITURES	\$158,902.17	\$166,925	\$177,882	
OPERATING SURPLUS/DEFICIT	\$1,128.24	-\$16,625	-\$10,382	

ST. STEPHEN'S DECEMBER 2024 FINANCIAL REVIEW

St Stephen's December 2024 Financial Review

ITEM	Actual To	% To Budget	2024	REMARKS
	31-Dec	Target=100%	BUDGET	2024 Budget to 2024 Actuals
INCOME				
REGULAR OFFERINGS	\$70,245.42	86.7%	\$81,000	
OPEN OFFERING	\$1,794.65	89.7%	\$2,000	
FESTIVAL	\$14,690.00	133.5%	\$11,000	Xmas \$12,555
HALL /Preschool Donation	\$14,200.00	105.2%	\$13,500	
OTHER HALL DONATIONS	\$7,634.95	254.5%	\$3,000	Includes \$2,600 grounds donations
WEDDINGS/ FUNERALS	\$1,050.00	105.0%	\$1,000	
FUNERAL BULLETIN FEES	\$0.00	0.0%	\$400	
INTEREST INCOME	\$5,401.40	90.0%	\$6,000	
DEFICIT ELIMINATION APPEALS	\$0.00	0.0%	\$0	
CONTINGENCY FUNDS TRANSFER	\$8,200.00	0.0%	\$0	
MISCELLANEOUS INCOME	\$125.00	0.0%	\$0	
NEW BEQUESTS	\$1,000.00			
TOTAL REVENUE	\$124,341.42	105.5%	\$117,900	
DISBURSEMENTS				
STIPEND/BENEFITS - RECTOR	\$52,784.32	100.2%	\$52,686	
RELIEF CLERGY & OTHER CLERGY	\$837.50	39.0%	\$2,150	
CHURCH MUSICIANS	\$10,116.53	104.3%	\$9,701	
RELIEF MUSICIANS & SOUND	\$0.00	0.0%	\$1,200	
ADMIN. ASST/BOOKKEEPER	\$12,452.95	92.6%	\$13,445	
DIOCESAN ASSESSMENT	\$17,945.04	100.0%	\$17,945	
CHRISTIAN EDUCATION	\$80.86	20.2%	\$400	
DIACONATE PROFESS. DEVELOPMENT	\$0.00	0.0%	\$1,000	
CLERGY CONFERENCES	\$338.68	45.2%	\$750	
MUSIC MINISTRY	\$228.50	76.2%	\$300	
SANCTUARY SUPPLIES	\$287.58	57.5%	\$500	
ADVERTISING	\$456.49	60.9%	\$750	
INSURANCE	\$8,124.00	95.1%	\$8,545	
PHOTOCOPY	\$2,507.64	71.6%	\$3,500	
POSTAGE	\$273.05	68.3%	\$400	
STATIONERY	\$456.01	76.0%	\$600	
COMPUTER EXPENSES	\$0.00	0.0%	\$2,000	
MAINTENANCE - GENERAL	\$2,219.21	44.4%	\$5,000	
SECURITY	\$428.28	65.9%	\$650	
MAINTENANCE - CLEANING CONTRACT	\$3,413.24	97.5%	\$3,500	
MAINTENANCE - CLEANING SUPPLIES	\$49.26	9.9%	\$500	
MAINTENANCE - GROUNDS	\$1,463.69	48.8%	\$3,000	
GARBAGE	\$102.17	10.2%	\$1,000	
HYDRO	\$4,706.92	85.6%	\$5,500	
WEBSITE SUPPORT/Online Licenses MAINTENANCE	\$61.50	10.3%	\$600	
HEATING OIL (HALL)	\$2,165.59	36.1%	\$6,000	
COMMUNICATIONS (Internet/Telephone)	\$2,547.56	99.9%	\$2,550	
YOUTH MINISTRY	\$0.00	0.0%	\$100	
SUNDAY SCHOOL	\$0.00	0.0%	\$200	
MISCELLANEOUS	\$114.00	0.0%	\$0	Includes Fundraising of \$114.00.
BANK CHARGES & RECONCILIATIONS	\$75.00	75.0%	\$100	
RECONCILIATION VARIANCES	\$0.00	0.0%	\$0	
TOTAL EXPENDITURES	\$124,235.57	85.9%	\$144,572	
OPERATING SURPLUS/DEFICIT	\$105.85	-0.4%	-\$26,672	

1:39 PM
2025-01-08
Accrual Basis

St. Stephen Church -Anglican ParishCS
Balance Sheet
As of 31 December 2024

31 Dec 24

ASSETS

Current Assets

Chequing/Savings

1000 · Consolidated Bank
1010 · Coast Capital Operating Account

132,808.60

Total 1000 · Consolidated Bank 132,808.60

Total Chequing/Savings 132,808.60

Other Current Assets

1400 · GST -(2.5%) Recoverable 1,779.44

1500 · INVESTMENTS

1505 · Diocesan Investment (CTF)

1506 · CTF Market Value Fluctuation (8,308.26)

1505 · Diocesan Investment (CTF) - Other 130,000.00

Total 1505 · Diocesan Investment (CTF) 121,691.74

Total 1500 · INVESTMENTS 121,691.74

Total Other Current Assets 123,471.18

Total Current Assets 256,279.78

TOTAL ASSETS 256,279.78

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Accounts Payable

2000 · ACCOUNTS PAYABLE

2020 · Individuals Payable (125.00)

Total 2000 · ACCOUNTS PAYABLE (125.00)

Total Accounts Payable (125.00)

Other Current Liabilities

3100 · CURRENT SPECIAL MINISTRIES

3110 · Altar Flowers /Guild 115.39

3160 · Community Lunch (#5) 215.56

3175 · Sunday School / Christian Ed. 20.00

3190 · Social Fund 598.53

Total 3100 · CURRENT SPECIAL MINISTRIES 949.48

3400 · OUTREACH PROJECTS

3415 · Grief & Support Lunch 109.04

3420 · General Outreach 31.82

3493 · Prayer Shawls 518.03

Total 3400 · OUTREACH PROJECTS 658.89

Total Other Current Liabilities 1,608.37

Total Current Liabilities 1,483.37

Long Term Liabilities

3500 · DEFERRED SPECIAL PROJECTS

3505 · Church Restoration (CTF) 91,233.48

1:39 PM
2025-01-08
Accrual Basis

St. Stephen Church -Anglican ParishCS
Balance Sheet
As of 31 December 2024

	31 Dec 24
3510 · Contingency Reserve Fund	17,836.47
3520 · Garden Project (#5)	215.47
3525 · Grounds Maintenance (CTF)	26,579.58
3535 · Lych-gate (#5)	500.00
3540 · Memorial Hall Fund	
3543 · General Memorial Funds	40,665.79
Total 3540 · Memorial Hall Fund	40,665.79
3545 · Pet Memorial (#5)	1,015.50
3560 · Education Fund (#5)	4,838.91
Total 3500 · DEFERRED SPECIAL PROJECTS	182,885.20
Total Long Term Liabilities	182,885.20
Total Liabilities	184,368.57
Equity	
30000 · Opening Bal Equity	40,712.67
32000 · Retained Earnings	39,400.95
32150 · Unrealized Gain/Loss	(8,308.26)
Net Income	105.85
Total Equity	71,911.21
TOTAL LIABILITIES & EQUITY	256,279.78

FINANCIAL REVIEWER'S STATEMENT

Fulfilling the requirement of *Canon 7.6 C and Regulation R8.4.7_ A.3 of the Constitution, Canons and Regulations of the Anglican Synod of Diocese of British Columbia, November 2024*, the Financial Reviewer has examined the accounts of St. Stephen Anglican Church, Parish of Central Saanich, reviewed procedures of counting and accounting, reviewed reconciled receipts and disbursements with bank deposits and bank balances, and has found the balances displayed correctly, presented fairly, with proper procedures, and records properly kept.

Signed:  Date 2/2/2025
Financial Review Committee Member

Donald W Wilson

Committee Member

1:25 PM
2025-01-08
Accrual Basis

St. Stephen Church -Anglican ParishCS
Profit & Loss

January through December 2024

Jan - Dec 24

Ordinary Income/Expense

Income

4000 · OPERATING INCOME

4100 · Offering Income

4110 · Open Offerings 1,794.65

4120 · Identified Donors 70,245.42

4130 · Festival Donations

4131 · Easter Envelopes 1,305.00

4132 · Thanksgiving / Harvest 830.00

4133 · Christmas Season 12,555.00

Total 4130 · Festival Donations 14,690.00

4200 · Contingency Funds Transfer 8,200.00

Total 4100 · Offering Income 94,930.07

4300 · General Income

4310 · Weddings / Funerals 1,050.00

4350 · Miscellaneous Income 125.00

4380 · General Income - New Bequests 1,000.00

Total 4300 · General Income 2,175.00

4330 · Facilities Income

4334 · Community Facilities Use 3,150.00

4335 · Community Grounds User 2,600.00

4337 · Pre-School 14,200.00

4339 · Donation Boxes 1,784.95

4330 · Facilities Income - Other 100.00

Total 4330 · Facilities Income 21,834.95

4340 · Interest 5,401.40

Total 4000 · OPERATING INCOME 124,341.42

Total Income 124,341.42

Gross Profit 124,341.42

Expense

5000 · General Expenditure

5100 · Wages & Benefits

5110 · Priest Salary/Benefits 52,784.32

5130 · Administrator -Salary/Benefits 12,452.95

5140 · Relief Clergy 837.50

5150 · Musicians

5151 · Musicians -Contract 10,116.53

Total 5150 · Musicians 10,116.53

Total 5100 · Wages & Benefits 76,191.30

Total 5000 · General Expenditure 76,191.30

5300 · General Administration

5310 · Web Maintenance 61.50

5320 · Post Box & Postage 273.05

1:25 PM
2025-01-08
Accrual Basis

St. Stephen Church -Anglican ParishCS
Profit & Loss

January through December 2024

	<u>Jan - Dec 24</u>
5330 · Office Supplies	456.01
5340 · Photocopier	2,507.64
5350 · Insurance	8,124.00
5360 · Diocesan Assessment	17,945.04
5370 · Advertising	456.49
5380 · Fundraising Expenses	114.00
5390 · Bank Charges /Error Correction	75.00
Total 5300 · General Administration	30,012.73
5400 · Ministry Expense	
5410 · Music Supplies	228.50
5420 · Church & Sanctuary Supplies	287.58
5430 · Christian Education	80.86
5440 · Conferences	338.68
Total 5400 · Ministry Expense	935.62
5500 · Maintenance Expenses	
5510 · General Maintenance	2,219.21
5520 · Cleaning Expense	
5521 · Janitorial Contract	3,413.24
5522 · Cleaning Supplies	49.26
Total 5520 · Cleaning Expense	3,462.50
5530 · Grounds Keeping	
5532 · Grounds Equipment	728.69
5533 · Grounds Labour	735.00
Total 5530 · Grounds Keeping	1,463.69
5550 · Security	428.28
Total 5500 · Maintenance Expenses	7,573.68
5600 · Utilities Expenses	
5620 · Hydro	
5621 · Electricity - Church	1,982.57
5622 · Electricity - Hall	2,724.35
Total 5620 · Hydro	4,706.92
5630 · Heating Oil - Hall	2,165.59
5640 · Communications (Phone/Internet)	2,547.56
5660 · Garbage & Recycling	102.17
Total 5600 · Utilities Expenses	9,522.24
5800 · Miscellaneous Expenses	
5810 · General Misc.	0.00
Total 5800 · Miscellaneous Expenses	0.00
Total Expense	124,235.57
Net Ordinary Income	105.85
Net Income	105.85

ST. STEPHEN'S DRAFT 2025 BUDGET

St. Stephen's Draft 2025 Budget				
	31-Dec	2024	2025	
	Actuals	Budget	Budget	2025 Budget Remarks
INCOME				
REGULAR OFFERINGS	\$70,245.42	\$81,000	\$75,000	Reduced to reflect 2024 actuals
OPEN OFFERING	\$1,794.65	\$2,000	\$2,000	No change
FESTIVAL	\$14,690.00	\$11,000	\$14,000	Increased. Xmas 2024 was \$12,555.
HALL/Preschool Donation	\$14,200.00	\$13,500	\$15,300	Increased to reflect higher rate
OTHER HALL DONATIONS	\$7,634.95	\$3,000	\$8,000	Increased to reflect 2024 actuals
WEDDINGS/ FUNERALS	\$1,050.00	\$1,000	\$1,000	No change
FUNERAL BULLETIN FEES	\$0.00	\$400	\$0	Remove category Done as photocopying recoveries.
INTEREST INCOME	\$5,401.40	\$6,000	\$6,000	No change
DEFICIT ELIMINATION APPEALS	\$0.00	\$0	\$0	
CONTINGENCY FUNDS TRANSFER	\$8,200.00	\$0	\$0	New category for budget 2025
MISCELLANEOUS INCOME	\$125.00	\$0	\$150	Increased to reflect 2024 actuals
NEW BEQUESTS	\$1,000.00	\$0	\$0	No change
TOTAL REVENUE	\$124,341.42	\$117,900	\$121,450	
DISBURSEMENTS				
STIPEND/BENEFITS - RECTOR	52,784.32	\$52,686	\$56,041	50% of the clergy payroll calculation for Lon which reflects COL & new compensation system increase
RELIEF CLERGY & OTHER CLERGY	\$837.50	\$2,150	\$2,150	No change
CHURCH MUSICIANS	\$10,116.53	\$9,701	\$10,400	Cost of living increase on 2024 actual
RELIEF MUSICIANS	\$0.00	\$1,200	\$500	Reduced
ADMIN. ASST/BOOKKEEPER	\$12,452.95	\$13,445	\$13,821	Cost of living increase
DIOCESAN ASSESSMENT	\$17,945.04	\$17,945	\$20,199	Calculation from Parish Annual Return
CHRISTIAN EDUCATION	\$80.86	\$400	\$300	Reduced slightly
DIACONATE PROFESS. DEVELOPMENT	\$0	\$1,000	\$1,000	No change
CLERGY CONFERENCES	\$ 338.68	\$750	\$750	No change
MUSIC MINISTRY	\$228.50	\$300	\$300	No change
SANCTUARY SUPPLIES	\$287.58	\$500	\$500	No change
ADVERTISING	\$456.49	\$750	\$750	No change
INSURANCE	\$8,124.00	\$8,545	\$9,343	15% increase recommended by the Diocese
PHOTOCOPY	\$2,507.64	\$3,500	\$2,800	Reduced to reflect 2024 actuals
POSTAGE	\$273.05	\$400	\$400	No change
STATIONERY	\$456.01	\$600	\$600	No change
COMPUTER EXPENSES	\$0	\$2,000	\$2,000	No change
MAINTENANCE - GENERAL	\$2,219.21	\$5,000	\$5,000	No change
SECURITY	\$428.28	\$650	\$650	No change
MAINTENANCE - CLEANING CONTRACT	\$3,413.24	\$3,500	\$4,000	Increased to reflect new 2025 rate
MAINTENANCE - CLEANING SUPPLIES	\$49.26	\$500	\$500	No change
MAINTENANCE - GARDENING	\$1,463.69	\$3,000	\$3,000	No change
GARBAGE	\$102.17	\$1,000	\$0	Cost eliminated
HYDRO	\$4,706.92	\$5,500	\$5,500	No change
WEBSITE SUPPORT/Online Licenses	\$61.50	\$600	\$600	No change
HEATING OIL (HALL)	\$2,165.59	\$6,000	\$4,000	Reduced to reflect 2024 actual
COMMUNICATIONS	\$2,547.56	\$2,550	\$2,550	No change
YOUTH MINISTRY	\$0.00	\$100	\$100	No change
SUNDAY SCHOOL	\$0.00	\$200	\$200	No change
MISCELLANEOUS	\$114.00	\$0	\$100	Includes fundraising expenses
BANK CHARGES & RECONCILIATIONS	\$75.00	\$100	\$100	No change
RECONCILIATION VARIANCES	\$0.00	\$0.00	\$0.00	
TOTAL EXPENDITURES	\$124,235.57	\$144,572	\$148,154	
OPERATING SURPLUS/DEFICIT	\$105.85	-\$26,672	-\$26,704	

