St. Mary's Operation Committee Minutes
March 8, 2019

Follow-up Action Items arising from the meeting:

Name	Action Item	Page Reference	Target Date
Ian/Derek	Curb repair when weather is suitable	3	
Ian Stuart Derek	Capital Plan – including Operational costs, Hall Lighting and Heating Supply Ian with BC Hydro Account details	4	
Derek	Website Redesign – ask the congregations for volunteers to join the committee	4	
Ian Stuart	Liaise with Lynn Fallan regarding kitchen Island & continue to liaise with supplier over countertop choice	6	
Derek/Ian	Pulpit Stair	6	

MINUTES

Attendees: John Beresford, Irene Feir, Derek Osman (Chair), Leslie Pedlow, Ian Stuart, Lon Towstego

Regrets: Len Fallan

I. **Opening:** The meeting was called to order at 1:02 pm. Leslie opened with our meeting prayer.

II. **Adoption of Agenda:** Derek called for any additions or changes to the Agenda. None being noted the Meeting proceeded.

III. **Minutes of January 11, 2019:** Approved by electronic vote (5/5 in favour).

IV. **Thanks:** Derek thanked Ian for coordinating the backflow project and thanked John and Carl for their prompt attention to remediating the grounds following the work. Ian thanked everyone who assisted with the snow and ice removal during the February snowstorms. Derek was thanked for supplying the Donuts!. Derek reminded the Committee that there was free salt available from St. Stephen's.

V. **Review of Action Items:**
1. Sermon Recording – was deferred to Derek's report
2. Kitchen Reno – Samples – was deferred to the end of the agenda
3. Hymnals – Repairs done by Alison Stewart. Leslie reported that Alison had done a wonderful job and the Committee thanked her for her professional work.
4. Capital Plan – was deferred to Ian's report
5. On Line Donations – This has been deferred to the Web Steering Committee for discussion along with the Website Redesign.

VI. Business Arising:

Nothing at this time.

VII. Financial Reports:

1. Financial Statements to January 31, 2019 and the Variance Comments: Derek handed out copies of the January material. He drew attention to the new procedure for handling GST. The financial information was rolled into the February statements.
2. Financial Statements to February 28, 2019, and the Variance Comments: Derek handed out the material with apologies for not having it available prior to the meeting. He took us through the Commentary section, and where appropriate referred to a financial statement. He was pleased to report that since the first of the year, the long-awaited advancement of being able to produce comparative Profit and Loss and Balance Sheets directly from the QuickBooks system has been achieved.
   He pointed out that he has had second thoughts regarding the statement on page 2 regarding the Balance Sheet being over-stated by $10,000 due to the investment of the Rainey bequest as a GIC. He now believes that, because it is showing on both sides of the Balance sheet, it is not an overstatement. Leslie agreed that she, too has had second thoughts but has not had time to do a transactional analysis in order to confirm. There was some discussion regarding the difference between a "gift" and a "bequest" – with or without strings – and Lon indicated that any confusion could be mitigated through the Stewardship Program.
   Derek continued to review the Narrative indicating that the main changes in Equity relate to the drawing down of the RAPID2 funds as we act as the Banker for the current program. There was some discussion regarding the substantial need for dental work. Derek advised that this was a recognized problem from our experience with the first sponsorship and indicated that a special fund has been set up and one or two of the churches were taking on the fundraising for this particular issue. Ian asked if the family had received their vaccinations since this issue has been a highlighted concern in the media of late.
   Derek noted the chart of investments on page 4 and the need to discuss some options for laddering of GIC's that are due to mature in 2019.
   He expressed concerns about the revenue loss of the Soundings Concerts (wanting a bigger venue) and the WW Canada workshops (lack of attendance/closures globally).

It was **Moved** by Ian Stuart, **Seconded** by Irene Feir, that the Financial Reports to February 28, 2019 be received and recommended for adoption by Council. **CARRIED.**

VIII. Other Reports:

1. Irene indicated she had nothing to report.
2. Len's report was circulated with the electronic package but he was not available

to speak to it. Derek indicated that he had already placed the broken curbing back in position and it looks like all of the pieces are there. Ian suggested that we could undertake to repair this in-house as opposed to hiring a contractor, especially in light of our financial challenges this year. The Committee agreed. Ian and Derek will coordinate the repair once the weather cooperates. Subsequent to Len's report he sent Leslie an email indicating that he and Roy set up the six-foot tables for the Spaghetti dinner and noticed that several of the tables had loose or stripped screws. He advised that "at some point I will tighten the screws and put "lock tight" onto the screws that are stripped from the plastic tops."

Derek asked if we could resurrect (or if need be, create) a the list of Contractors that we have had positive working relationships with. Ian said the material he had access to was not up to date. Perhaps Ian and Leslie could coordinate such a list together?

3. John indicated he had nothing to report. He did, however, express some concern about maintaining client satisfaction with our remaining hall users. He was concerned about mowing the lawn during Tai Chi's morning sessions if they were noise sensitive pointing to the noise concern from the lighting. Leslie indicated that the lighting situation (noise and flickering) was more of a health concern due to neurological factors of some members. He was somewhat relieved to hear that the reasons for other losses was not customer dissatisfaction but their own extenuating circumstances. Leslie assured John that she had not received any complaints regarding the mowing. She will liaise with the group to ensure user satisfaction and John will try to get the mowing done in the afternoon instead. Lon added a quick comment about scheduling events on High Holy Days and it was agreed that doing so this year was an oversight and it shouldn't happen again.

   John also indicated that he had manipulated the scan of the Honour Scroll (very labour intensive for actual result) and will have it printed and placed back in the frame. Derek thanked John for undertaking this labour-intensive task.
4. Ian's report was circulated electronically. He noted that beginning next fiscal year we should be budgeting $400 for the testing and reporting to the CRD for the new back-flow work. Ian again thanked John and Carl for leveling the ground. Ian also felt that cover of the outflow pipe in the kitchen to the outside should be reviewed to improve its appearance.

   Ian asked if we wanted to keep the sand and it was agreed that we should have some on hand. John indicated there was room in the shed. Ian will take his spreader home. Derek reminded Ian to submit his receipts.

   Ian has a plan to remediate the Aumbry Candle in the sanctuary. Lon and Ian have both discuss this with Nancy Jackson and she seems satisfied with the solution.

   The Capital Plan has not been forgotten. It will include a component of the operating budget to spread the cost of significant annual expenses over a number of years. It is in abeyance while Ian works on some personal projects in Vancouver. He asked Derek to supply him with the BC Hydro account information so that he can make inquiries about rebates for commercial accounts.

5. Derek's report was circulated at the meeting. Under **Outreach** he highlighted the RAPID2 program and indicated it had been spoken about earlier.
   He was pleased to report that the Minutes from the last **Wine Fest** were passed to David Stewart who will be having a meeting of the Parish Team to be followed up with meetings with attendees from other Peninsula Churches. Ian suggested to Derek that the WF committee liaise with Nelles Shackleton due to her strong connections in the culinary field. The date for the WF has not been set but Lon advised the Committee of the new date we were given for Summer Camp (July 21-28)
   Derek's report outlined the Operations work that has taken place and the date for an upcoming Regional Wardens' meeting.
   Derek's report outlined several new or updated policies that had been received from the Diocese and they will be posted to our website.
   The Diocese has also confirmed that they will absorb a portion of the cost of the maintenance costs for the website in 2019 as they did in 2018. We had already budgeted accordingly.
   Derek feels the need to refresh the process of approving and assessing new and recurring initiatives due to the overwhelming number of events that have been scheduled in the first few months of the year. Lon is in agreement.
   With a new platform available, it is time to **redesign the website**. The website has now been operating for five years, two years past the optimum time for reinvention. The original Steering Committee was Rob Szo, Sandra Scarth, John Beresford and himself with Leslie taking on some administrative tasks. It is time to build a new team. Derek expressed hope that John would continue, given his skills and knowledge. John agreed and Lon was asked if he would provide leadership in directing the team. Leslie suggested canvassing the congregations for people with appropriate skills. Derek indicated that he would write something up.
   Derek segued the conversation to the continuing delay of getting sermons posted to the website. He is recommending that we purchase a hand-held recording device. He noted that he had technical specifications and positive reviews for a model that was recommended by Daniel Pedlow as being industry standard.
   Derek noted that the recent Thrift Sale contributed slightly over $1,800, thereby exceeding budget.

   It was **Moved** by Ian Stuart, **Seconded** by John Beresford that we expend the required amount to purchase a ZoomH4n Pro Handheld Recorder and the requisite editing software. **CARRIED.**

Derek had some comments regarding Financial Systems and the financial reports were discussed previously.

For the second year in a row, the question was raised at the AGM if Derek was in **Conflict of Interest** in his position of Treasurer as well as a Warden. Derek felt he needed to allow for an opportunity for the Operations Committee to raise any concerns or clear the air. Lon has raised the issue with respected colleagues at the Diocese and both Lon and the Diocese have confidence that there is no conflict of interest and that there are procedures in place, to take care that none arise, such as no one signing a cheque made payable to one's self or their partner. The Committee was satisfied that there is no Conflict present and they noted, with thanks, the heavy workload that Derek carried by taking on both roles.

6. Leslie advised that subsequent to her written report, the Spaghetti dinner was a wonderful success and the Saanichton Village Association donated $1,000 to St. Mary's. Many thanks to Lynn Fallan and her crew for all of the preparation work that allow for such a great welcome to the community and for all of those who helped clear up following.
   Leslie also reported that Derek has received a reply from WW Canada Ltd. indicating that they had emailed her on the evening of February 5th giving notice of their intention to conclude at the end of February. Leslie has no record of the email. Derek followed up with the WW Territory Manager on March 7th indicating that the keys had just been returned at noon that day. Derek and the WW representative agreed that due to the inadequate notice and the lateness of the keys being returned that she would put forward a request to her Headquarters for payment of the March rent. Good compromise Derek! There have been some items left behind, most significantly the grey metal cabinet in the church hall. We have been advised that we are welcome to these items if we can use them. Leslie felt that we could find a use for the metal cabinet, perhaps for the craft group. Irene suggested it might be suitable to move it to the nursery and empty the hall Sunday School cupboard contents into the metal cabinet. This would free up another cupboard in the hall for use of Holly Fair items. The other "differently keyed" hall cupboard would be suitable for storage of financial records and preliminary archivable material. Moving the financial records from the choir loft would be more secure and provide some extra room in the loft cupboard.

IX. New Business

1. Smile Card Application: Irene advised that it is time to think about what our submission will be for the next round of Smile Card fundraising. Leslie's report outlined the monies earned to date so that it could be compared to the budget for the kitchen counter and sink repair. After some discussion Irene was asked to prepare the application for continuing generic kitchen improvements (new hood fans, painting, upgraded fire safety equipment) as well as new energy efficient LED lighting in the Church Hall.

2. Pulpit Placement & Step: It was reported that returning the pulpit to its original spot had created a safety issue with stepping into the pulpit and some crowding for the Choir. There have been several suggestions as to how to mitigate the issue, including modifying the structure of the pulpit. Leslie expressed concern that this was a heritage piece of furniture and would like that taken into consideration. Ian and Derek will continue to investigate and undertake the best possible solution.

X. Next Meeting:

Proposed Meeting Schedule – 2019. There was some concern expressed that May to September might be too long to go without a meeting.

- May 10th
- Sept. 13th
- Nov. 8th

XI. The meeting moved into the kitchen so that counter and paint samples could be reviewed. Upon reflection the paint sample N240-2 Adobe Sand and Countertop sample 4726K-52 Quarry Finish were chosen. It was agreed that the preferred solution was to install a backsplash having the same appearance as the counter. However, Ian will obtain the costs of both options before a final decision is made.

There was some discussion regarding the poor condition of the kitchen island and whether it made sense to put a new countertop on a base that appeared to have a limited life span. Ian suggested that a stainless steel culinary "table" could be purchased for a reasonable price (~$300). The item does not have cupboards or drawers but does have the ability for shelving. The Committee would like to see the current island replaced with the stainless steel table but asked Ian to liaise with Lynn Fallan.

XII. Adjournment: Leslie and Derek moved the meeting adjourned at 4:10pm.

Derek Osman, Chair

St. Mary's Operation Committee Agenda – March 8, 2019

Regrets: Len

I. **Open meeting with Prayer** - Leslie

II. **Adoption of Agenda**

III. **Minutes of the January 11, 2019 Meeting** –approved

IV. **Thanks**

V. **Review Action Items – status, date adjustment, explanations?**
1. Sermon Recording - Derek
2. Kitchen Reno - Samples
3. Hymnals – Repairs done by Alison Stewart
4. Capital Plan
5. On Line Donations

VI. **Business Arising/Discussion from Jan. 11, 2019 Minutes**

VII. **Financial Reports**
1. Financial Statement to February 28, 2019 & Variance Comments – Derek

✓ Motion to receive Financial Report, and recommend for adoption by Council

VIII. **Other Reports**
1. Irene – Nothing to report
2. Len (attached)
3. John – Nothing to report
4. Ian (attached)
5. Derek (to follow)
6. Leslie (attached)

✓ Discussion & Motion to receive non-financial reports

IX. **New Business**
1. Smile Card Application

X. **Next Meeting** (at 1:00 p.m.)
- May 10, 2019
- September 13, 2019
- November 8, 2019

XI. **Closing with Prayer and Grace**

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

Faith - Family - Friendship

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

February 20, 2019

By Email

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

Members of Operations Committee and Council:

RE: Comparative Financial Reporting to January31, 2019 – St. Mary's, Saanichton

Attached are the financial statements as of January 31, 2019 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 month last year. This is primarily because of the sharp increase since September 2018 (still $37,0117 at January 31) in the funds being retained on behalf of the RAPID 2 Syrian Refugee Family (note the Memorial Account investments). Also, a bequest of $10,000 was received in May, 2018.
2. **Profit & Loss:** Shows a surplus that is $14,626 attributed to the transfer of $18,500 from the Memorial Account. It is $7,437 less that the same month for last year. One change is that we are now enjoying the fulltime commitment of Rev. Lon Towstego.
3. **Statement of Changes in Equity**: The General and Events areas continued with positive growth, but the Memorial Account is used to fund the Refugees and so does not show the same positive growth.
4. **Memorial Account:** The Memorial Account (page 10) documents the use of funds needed to support more significant projects, and where multiple disciplines are needed to achieve greater success. The Memorial Account is used mainly to manage the RAPID2 Refugee account. The portfolio of investments ($131,604 of GIC's) are recorded within the Memorial Account.
5. **Church (or Parish) Events:** Shows the financial contribution of each of the significant Parish Events. This account provides incremental funding for the General account throughout the year, but so far, there has only been one Thrift Sale.
6. **Budget Review**: documents the Operating Account income and disbursements, as measured against the Budget year-to-date. There is a surplus of $14,626.

The commentary associated with these comparative financial statements explains the underlying reasons for the significant comparisons in the statements, for the month ended January 31, 2019.

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. In 2018, St. Mary's **consolidated their banking at Coast Capital Credit Union** for the three separate bank interests (General, Memorial, and Church Events) into one (General) bank account. January, 2019 is the first month that the year-to-year comparative reports could be generated directly off the QuickBooks system. The Balance Sheet and the Profit & Loss reports are two reports that were done in this fashion.

3. Balance Sheet – January 31, 2019, (on page 6)

   At the end of January, the Balance Sheet was more favorable in 2019 than it reports the status for at the end of January in 2018, by $34,750 or 18%.

   The format of this report is different from the traditional horizontal one, and contains more detailed information than previously reported on, but it is the standard one available directly off the QuickBooks system.

   Also, in 2019, there was $1,392 of Accounts Receivable (GST) reported as Assets. This is the accrued, or carried forward, GST Rebate.

   Under the Outreach Funds category, there is the line item "3499 – St. Matthews's Library 2017 for $3,475.01 This pertains to 2 cheques that will have to be reissued this year to that charity; to be done in conjunction with this year's donation.

   The Deficit Elimination of $1,500 from 2015 and the Deficit Elimination of $6,500 from 2018 have been combined into the "Memorial – Deficit Elimination" of $8,000. This will be used in 2019 to help eliminate the projected deficit.

   The Balance Sheet is over-stated by $10,000 because the Bequest received last year is being reported as an investment (Memorial Account GIC (103)) and as a Bequest (Memorial-Bequests). This will be corrected in the February statements.

   Very significant though is the addition of the funds ($37,016.53 at the end of January) 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 those "new" funds. The initial funding provided was $63,263, but initial one-time and some prepaid expenses have been realized. The $37,016 includes a special fund to focus on Dental appointment costs; a fund that is $1,176.20 at January 31, 2019.

4. **Statement of Profit & Loss:** (on page 7) The Income to January 31, 2019 was $14,626 (inclusive of the loan of $18,500 for cashflow from the Memorial Fund). This is $7,437 (or 33.7%) less than the same month last year. Without profound results from the Stewardship program this year, the Deficit Elimination campaign will likely need to be run in 2019. The Total Offerings for January were $1,356 (or 16.9%) less than for the same month in 2018.

   The operating Expenses to January 31 were $3,853 or 48.5% more 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 (2019 costs were $1,940 or 88.3% greater than those for 2018).

The Surplus is a positive number to report for 2019. However, at the end of January, the Surplus was only $14,626, versus $22,063 in 2018.

5. **Statement of Changes in Equity:** **(on page 8)** This report reveals the summary level income receipts and expense disbursements from the three business lines – General Operating, Memorial, and Parish Events – and the resulting overall net income of $12,256. Our end-of-month Equity position was $157,738, down from $201,280 at the end of 2018.

   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 will be repaid by the end of the year.

   Since then, the significant funding for the RAPID 2 Refugee program has reflected total financial gains of $63,263 in 2018 (most of it being an anonymous donation). The current balance has been reduced to $37,017. This decrease has had a significant impact upon the equity position of St. Mary's.

6. **Memorial Account:** **(on page 9)** The following transactions were the only activity of this account to the end of January 31, 2019:

   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) **There are now only 2 In-Trust Accounts that have collective balance of $35,604:**

   i. **Ron Smith Legacy:** The balance remains at $5,087. This fund is primarily for use as Rector's discretion, in support of those in the community who are challenged in the same manner as Ron had been.

   ii. **RAPID 2 Syrian Refugee Family:** Funding from an anonymous donor permitted the sponsoring team to focus on supporting a family of nine who have immigrated to Canada via Turkey. 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.. Recently, dental cost have become a concern, and so a separate dental fund under the Refugee umbrella was established. At the end of January, the various startup costs have reduced the balance of the RAPID 2 funding to $35,840 plus a dental fund of $1,175 (for a total of $37,017).

3) **Investments:** Following the re-investment of the GIC's in 2018, and the investment of the donated gift and bequest in May, 2018, the investments in January are as follows:

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

Given that most of the GIC's will mature in 2019, we will seize that opportunity to establish a "laddering" investment strategy.

7. **Church (Parish) Events: (on page 10)** The Thrift Sale hosted in January was very well received by the community. It generated net proceeds of $1,792.

   Net income at the end of January was $1,651.

8. **Budget Review: (on page 11)**
   This report is like the Statement of Profit & Loss on page 7, except that it also includes a comparison to the Budget.

   The revenue was $26,428 after including the transfer of $18,500 from the Memorial Account (to be paid back by year-end),

   The 2019 expenses as of January 31 were $11,802, yielding a surplus of $14,626.

   Regular Offerings to the end of January 31 were $6,678 (6.9% of Budget versus the target of 8.3%). Total Revenue was $7,928 (without the operating loan of $18,500), being less than Budget by $12,118. The Total Expenses were $11,802. This is $308 less than the Budget primarily due to the timing of some costs.

9. Concerns & Considerations:

Given the projections of the receipts and expenses, the probability is high that the annual Deficit Elimination Appeal would be required in 2019, without an exceptional response to the Stewardship program and message.

Through working with Gail Gauthier (Finance & Admin, Diocese) we have redefined the correct recording and use of the GST tax and GST Rebate. The procedure and process for handling GST effective January 2019 has been adopted by the parish (both churches) and is attached to this report for reference. It was articulated after the Budget was finalized and therefore the GST Rebate should not have been budgeted on the Profit & Loss sheet, but only on the Balance Sheet. The GST Rebate should not have been computed into the budgeted Revenue. Unfortunately this will need to be recognized on subsequent Outlooks throughout 2019.

There was an error in processing the transfer of the $10,000 Bequest in 2018. Currently the Balance Sheet is over-stated by $10,000 because that amount is represented in the investment portfolio, and in the Bequest folio.

All things considered, we are not off to a stellar performance in 2019, and we will have to be prudent with discretionary spending while continuing to be assertive with seeking revenues in excess of the budget.

Balance Sheet
As of January 31 2019

	31 Jan 19	31 Jan 18
ASSETS		
Current Assets		
Chequing/Savings		
1005 · Consolidated Bank Account		
1010 · General Operating Account	25,121.97	28,073.70
1110 · St. Mary's Church Events	9,686.71	5,602.56
1200 · Memorial Account Cash		
1210 · St. Mary's Memorial Operating	58,617.92	38,448.32
1220 · Memorial Account GIC (102)	10,075.00	10,000.00
1230 · Memorial Account GIC (110)	20,230.00	20,000.00
1240 · Memorial Account GIC (101)	15,000.00	15,000.00
1250 · Memorial Account GIC (107)	76,298.65	74,500.00
1260 · Memorial Account GIC (103)	10,000.00	0.00
Total 1200 · Memorial Account Cash	190,221.57	157,948.32
Total 1005 · Consolidated Bank Account	225,030.25	191,624.58
Total Chequing/Savings	**225,030.25**	**191,624.58**
Accounts Receivable		
1400 · GST Receivable	1,392.01	47.22
Total Accounts Receivable	1,392.01	47.22
Total Current Assets	226,422.26	191,671.80
TOTAL ASSETS	**226,422.26**	**191,671.80**
LIABILITIES & EQUITY		
Liabilities		
Long Term Liabilities		
3100 · Church Events		
3110 · Church Events - Altar Fund	1,494.72	1,458.37
3120 · Church Events - Flower	1,649.17	1,404.79
3130 · Church Events - Holly Fair	1,818.14	148.52
3140 · Church Events - Music Festival	0.00	2,001.65
3150 · Church Events - General	366.03	31.35
3160 · Church Events - Church Sales	1,939.26	46.37
3170 · Church Events - Social Fund	338.17	344.12
3180 · Church Events - Wine Fest	168.31	168.31
Total 3100 · Church Events	7,773.80	5,603.48
3400 · Outreach Funds		
3410 · Outreach - Rector's Discretion	170.00	0.00
3490 · Outreach-Christmas Hampers	59.52	944.82
3493 · Prayer Shawl Ministry	100.87	0.00
3495 · Outreach-St. Matthews Library		
3499 · St. Matthew's Library 2017	3,475.01	0.00
3495 · Outreach-St. Matthews Library - Other	832.00	317.38
Total 3495 · Outreach-St. Matthews Library	**4,307.01**	**317.38**
Total 3400 · Outreach Funds	**4,637.40**	**1,262.20**
3500 · Memorial Account Funds		
3510 · Memorial-General	6,820.53	533.36
3515 · Memorial - Deficit Elimination	8,000.00	0.00
3520 · Memorial- Thrity's/Fairways	1,594.48	337.25
3530 · Memorial-Bequests	10,000.00	0.00
3540 · Memorial-Bursary	2,407.30	1,476.45
3550 · Memorial - Carpet	0.00	-1,249.52
3560 · Memorial-Guild	3,261.06	3,633.14
3570 · Memorial-Ron Smith Legacy	5,086.97	5,482.64
3590 · Memorial-Pen.Refugee Fund	0.00	28,235.00
3595 · Memorial - RAPID 2		
3596 · RAPID 2 - Dental	1,176.20	0.00
3595 · Memorial - RAPID 2 - Other	35,840.33	0.00
Total 3595 · Memorial - RAPID 2	37,016.53	0.00
3500 · Memorial Account Funds - Other	-6,500.00	0.00
Total 3500 · Memorial Account Funds	**67,686.87**	38,448.32
Total Long Term Liabilities	**80,098.07**	**45,314.00**
Total Liabilities	**80,098.07**	45,314.00
Equity		
32000 · Retained Earnings	8,087.35	0.00
3900 · Opening Balance Equity-General	246.16	246.16
3910 · Retained Earnings-General	3,811.81	4,496.02
3920 · Retained Earnings-Church Events	6,515.82	6,515.82
3930 · Retained Earnings-Memorial Acct	113,037.12	113,037.12
Net Income	14,625.93	22,062.68
Total Equity	**146,324.19**	**146,357.80**
TOTAL LIABILITIES & EQUITY	**226,422.26**	**191,671.80**

Profit & Loss JANUARY 2019	Jan. 19		Jan.18	
Income				
4000 - INCOME - General				
4110 · Offering-Open Offering	29.50		70.00	
4120 · Offering-Weekly	6,647.91		7,443.25	
4130 · Offering - Festivals				
4133 · Offeirng-Festival-Christmas	0.00		520.00	
Total 4130 · Offering - Festivals	0.00		520.00	
Total 4100 · Offering Income	6,677.41		8,033.25	
4300 · General Income				
4320 · General Income-Specific Don.	0.00		91.00	
4330 · General Income-Facilities Use	1,145.00		1,145.00	
4360 · General Income-Miscellaneous	105.17		2,241.95	
Total 4300 · General Income	1,250.17		3,477.95	
4400 · Transfers IN-General				
4440 · Transfers IN-Memorial Account	18,500.00		18,500.00	
Total 4400 · Transfers IN-General	18,500.00		18,500.00	
Total 4000 · INCOME - General		26,427.58		30,011.20
Total Income		26,427.58		30,011.20
Expense				
Reconciliation Discrepancies		0.00		-290.90
5000 · EXPENDITURES - General				
5100 · Wages & Benefits - General				
5110 · Salary/Benefits - Rector	4,136.60		0.00	
5115 · Salary/Benefits-Priest in Charg	0.00		2,197.24	
5120 · Salary/Benefits-Music Director	975.48		958.36	
5130 · Salary/Benefits-Admin./Bookeep.	2,280.28		1,626.70	
5140 · Relief Clergy	75.00		0.00	
5150 · Relief Musician	150.00		0.00	
Total 5100 · Wages & Benefits - General	7,617.36		4,782.30	
5300 · Expenditures - Admin - General				
5330 · Stationery	22.20		0.00	
5340 · Photocopier - General	508.15		-12.00	
5360 · Diocesan Assessment	1,739.50		1,521.33	
5370 · Advertising	173.74		152.73	
Total 5300 · Expenditures - Admin - General	2,443.59		1,662.06	
5400 · Expenditures-Ministries-General				
5410 · Music	0.00		9.99	
5420 · Sanctuary	37.18		104.60	
Total 5400 · Expenditures-Ministries-General	37.18		114.59	
5500 · Expenditures-Maintenance-Gener.				
5520 · Cleaning-General				
5521 · Cleaning-Contract	333.12		333.12	
5522 · Cleaning-Supplies	0.00		78.39	
Total 5520 · Cleaning-General	333.12		411.51	
Total 5500 · Expenditures-Maintenance-Gener.	333.12		411.51	
5600 · Expenditures-Utilities-General				
5610 · Water/Sewer	195.04		201.88	
5620 · Hydro	636.22		686.39	
5640 · Telephone	47.90		0.00	
5650 · Internet	215.88		161.69	
5660 · Garbage Disposal	220.00		219.00	
Total 5600 · Expenditures-Utilities-General	1,315.04		1,268.96	
5800 · Miscellaneous Expenses-General	55.36		0.00	
Total 5000 · EXPENDITURES - General		11,801.65		8,239.42
Total Expense		11,801.65		7,948.52
Net Income		**14,625.93**		**22,062.68**

	St Mary's			
Statement of Changes in Equity - January 31, 2019				
	General	**Memorial**	**Events**	**Total 2018**
Equity, Beginning of Year	$9,687	$121,579	$14,216	$145,482
Income	$26,428	$488	$2,554	$29,470
Expenses	$11,802	$4,509	$903	$17,214
Net Income	**$14,626**	**-$4,021**	**$1,651**	**$12,256**
Equity, End of Month	**$24,313**	**$117,558**	**$15,867**	**$157,738**
Transfers Year-to-Date:				
From Memorial (Jan.11)	$18,500	-$18,500		
Total:	**$18,500**	**-$18,500**	**$0**	

St. Mary's

Other Funds' Activity - January 31, 2019

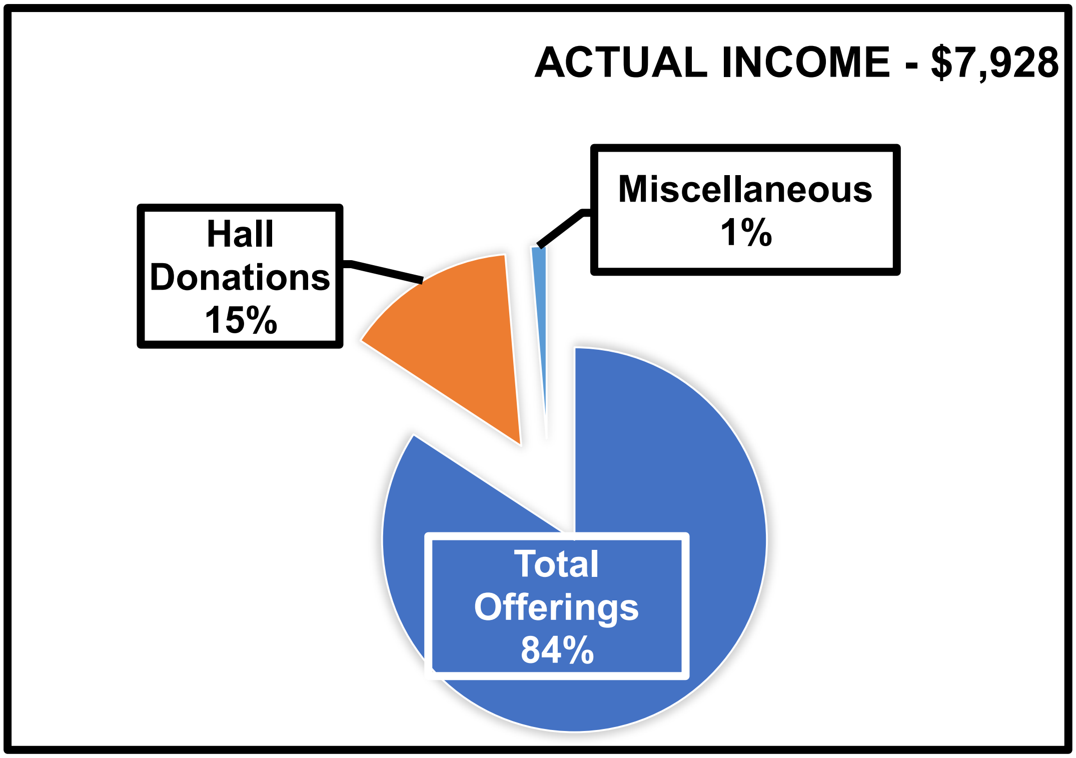
Memorial Account

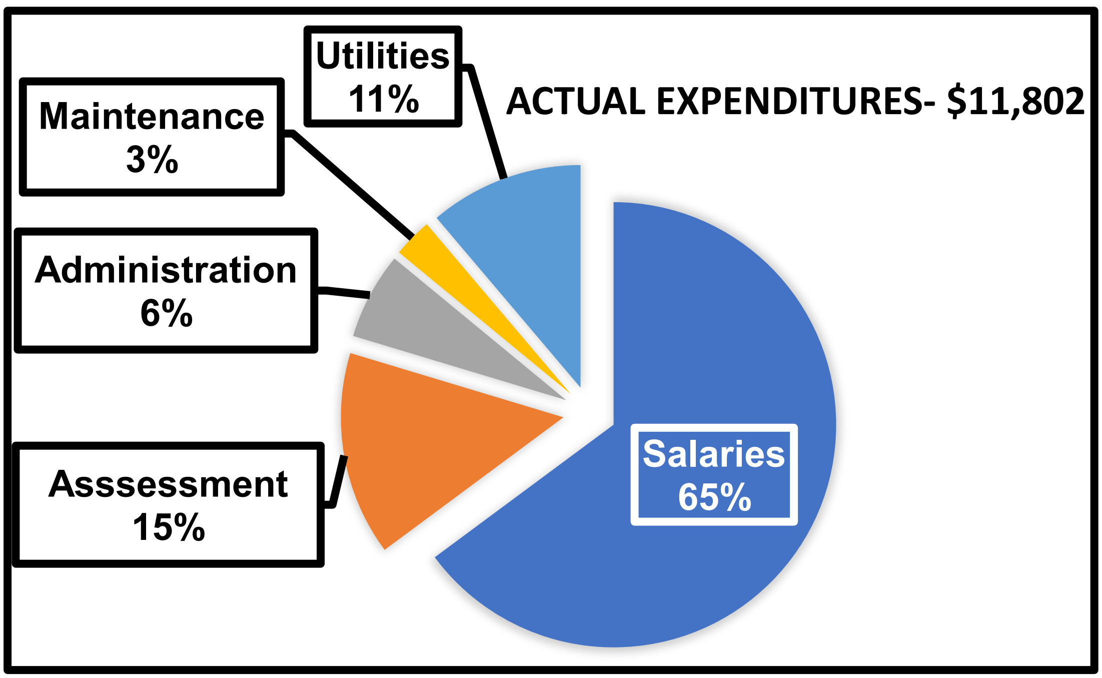
	Balance Jan 1, 2019	Revenue	Expenses	Transfers IN (OUT)	Balance Jan.31, 2019
General	$25,321				
Transfer to Operating Fund (Jan 11)				-$18,500	
Total General:	$25,321	$0	$0	-$18,500	$6,821
Interest					
Total Interest:	$0	$0	$0	$0	$0
Deficit Elimination: Carry Fwd (2018)	$8,000				$8,000
Deposit Deficit Elimination Reserve		$0			$0
Total Deficit Eliminaton:	$8,000	$0	$0	$0	$8,000
Thrifty Foods & Fairway's	$1,306				
Receipts from Thrifty's (Jan 14)		$273			$1,579
Receipts from Fairway's (Jan 28)		$15			$1,594
Total Thrifty & Fairway:	$1,306	$288	$0	$0	$1,594
Bequests & Donations	$10,000				
Bequests & Donations	$10,000	$0	$0	$0	$10,000
First Nations Memorial Bursary	$2,407				$2,407
Gift for 2020 recipient			$0		$0
2019 Bursary awarded to Mitchell Beauvais			$0		$0
Total Bursary:	$2,407	$0	$0	$0	$2,407
Guild	$3,261				
Total Guild	$3,261	$0	$0	$0	$3,261
Sub-Total:	$50,295	$288	$0	-$18,500	$32,083
In-Trust Funds:					
Ron Smith Legacy	$5,087				$5,087
	$5,087	$0	$0	$0	$5,087
RAPID 2 Syrian Refugee Dental Func	$1,885				
Donation (Jan. 28)		$200			$2,085
Dental Care (Jan. 28)			-$909		-$909
Total Refugee Dental	$1,885	$200	-$909	$0	$1,176
RAPID 2 Syrian Refugee Fund	$39,440				
Bi-weekly Allowance (Jan. 11)			-$1,800		$37,640
Bi-weekly Allowance (Jan. 25)			-$1,800		$35,840
RAPID 2 Refugee Fund Total:	$39,440	$0	-$3,600	$0	$35,840
Total RAPID 2	$41,325	$200	-$4,509	$0	$37,017
Memorial Acct Funds Other:	-$6,500				
St.Mary's Memorial Operations					-$6,500
Total Memorial Funds Other	-$6,500	$0	$0	$0	-$6,500
Total In-Trust:	$39,912	$200	-$4,509	$0	$35,604
Memorial Account Funds	$90,207	$488	-$4,509	-$18,500	$67,687
Total Long Term Liabilities					$80,098
Total Liabilities					$80,098
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
1 Yr Redeemable GIC; @ 1.2%; Matures May 20, 2019	$10,075				$10,075
1 Yr Redeemable GIC; @ 2.0%; Matures May 25, 2019 (formerly 1-5 GIC ANN to mature May 30, 2019)	$15,000				$15,000
1 Yr Redeemable GIC; @2.25%; Matures May 30, 2020 (Bequest - S.Rainey)	$10,000				$10,000
Total Investments:	$131,604	$0	$0	$0	$131,604
	$221,811	$488	-$4,509	-$18,500	$199,291

	St. Mary's				
Other Funds' Activity - January 31, 2019					
Parish Events Fund					
	Balance Jan 1. 2019	**Revenue**	**Expenses**	**Transfers IN (OUT)**	**Balance Jan.31, 2019**
Altar	$1,495	$0	$0	$0	**$1,495**
Flower	$1.819	$130	-$300		**$1.649**
Holly Fair	$1,789	$29			**$1,818**
General	$366	$0	$0	$0	**$366**
Parish Sale	$147	$2,395	-$603		**$1,939**
Wine Fest	$168	$0			**$168**
Social	$338	$0	$0	$0	**$338**
	$6,123	**$2,554**	**-$903**	**$0**	**$7,774**
Net Income		**$1,651**			
Transfer Notes:					

St. MARY'S BUDGET REVIEW

ITEM	2019 BUDGET	To Jan.31,2019	%AGE 8.3%	RMKS 2019 Budget to 2018 Actuals
INCOME				
REGULAR OFFERINGS	$96,800	$6,648	6.9%	
OPEN OFFERING	$1,500	$30	2.0%	
FESTIVAL	$4,400		0.0%	
HALL /FACILITIES USE DONATIONS	$16,500	$1,145	6.9%	
SPECIFIC DONATIONS	$180		0.0%	
H/M/D	$775		0.0%	
GST REBATE	$1,345	$0	0.0%	Not to be included in Revenue
MISCELLANEOUS	$225	$105	46.7%	
TX FROM HOLLY FAIR	$9,000		0.0%	
PARISH THRIFT SALES	$6,070		0.0%	
DEFICIT ELIMINATION APPEAL - 2019	$1,200	$0	0.0%	
DEFICIT ELIMINATION RESERVE - 2018	$6,500	$0	0.0%	
DEFICIT ELIMINATION RESERVE - 2015	$1,500	$0	0.0%	
TX from Sunday Serenade	$0	$0	0.0%	
TX FROM MEMORIAL		$18,500	0.0%	
TOTAL REVENUE	**$145,995**	**$26,428**	18.1%	
DISBURSEMENTS				
STIPEND/BENEFITS - Rector	$48,240	$4,137	8.6%	
RELIEF CLERGY	$766	$75	9.8%	
MUSIC DIRECTOR	$11,760	$975	8.3%	
RELIEF ORGANIST	$613	$150	24.5%	
ADMIN. ASST/BOOKKEEPER	$26,189	$2,280	8.7%	
DIOCESAN ASSESSMENT	$21,046	$1,740	8.3%	
CHRISTIAN EDUCATION	$300	$0	0.0%	
CLERGY CONFERENCES	$325	$0	0.0%	
MUSIC	$2,200	$0	0.0%	
SANCTUARY SUPPLIES	$400	$37	9.3%	
ADVERTISING	$350	$174	49.6%	
INSURANCE	$3,850	$0	0.0%	
PHOTOCOPY	$3,457	$508	14.7%	
POSTAGE	$350	$0	0.0%	
STATIONERY	$1,037	$22	2.1%	
MAINTENANCE - GENERAL	$4,000	$0	0.0%	
MAINTENANCE - CLEANING CONTRACT	$4,850	$333	6.9%	
MAINTENANCE - CLEANING SUPPLIES	$711	$0	0.0%	
MAINTENANCE - GARDENING	$350	$0	0.0%	
GARBAGE	$470	$220	46.8%	
HYDRO	$8,000	$636	8.0%	
WEBSITE SUPPORT (Church OS)	$260	$0	0.0%	
INTERNET	$2,860	$216	7.5%	
TELEPHONE	$800	$48	6.0%	
WATER/SEWER	$725	$195	26.9%	
MISCELLANEOUS	$800	$55	6.9%	
BANK CHARGES & RECONCILIATIONS	$200	$0	0.0%	
GST Paid (2.5%) non-Refundable / REBATE	$1,000	$0	0.0%	
ACCOUNT TRANSFER TO MEMORIAL ACCOUNT		$0	0.0%	
DEFICIT ELIMINATION RESERVE		$0		
TOTAL EXPENDITURES	**$145,909**	**$11,802**	1016.9%	
OPERATING SURPLUS/DEFICIT	**$86**	**$14,626**	-8.3%	


ACTUAL INCOME - $7,928
Miscellaneous 1%
Hall Donations 15%
Total Offerings 84%


Utilities 11%
ACTUAL EXPENDITURES- $11,802
Maintenance 3%
Administration 6%
Assssessment 15%
Salaries 65%

The Parish of Central Saanich – GST Accounting

The need to handle the accounting of GST the same for both churches within the Parish of Central Saanich has now been recognized. St. Mary's has discussed the issue with Gail Gauthier, Finance & Admin at the Diocese and is able to share the changed position with St. Stephen's. The new process and procedure are effective January 2019, and are as follows:

1. GST Rebate:

GST Rebate is applied for recovery on an annual basis. Previously, the amount of GST Rebate the church was entitled to receive was tracked via an account appearing on the Profit and Loss report. This was done as the information for this was tracked as an invoice was paid, and when the GST Rebate was received, it was treated as revenue that was included in the Assessment formula.

However, the correct procedure is to track the accumulated GST owing (GST Rebate) by way of **an Accounts Receivable (GST)** account on the Balance Sheet. The Accounts Receivable (GST) account will accumulate the GST owing to the church, as each invoice is paid, at the rate of 0.025 (or 2.5%) of the amount of the invoice pre-tax total.

When the **GST Rebate** is applied for, and then received, the Accounts Receivable (GST) account is reduced by the amount of the Rebate received, and the Bank account is credited with the same amount. The transactions affect only the two Balance Sheet Accounts. **The "revenue" is not subject to being Assessed**.

2. What is the Cost (Expense) of GST?

As an invoice is paid, **½ of the calculated GST** is accumulated in an account called something like "**GST Paid (2.5%) non-Refundable**". This is a portion of your cost-of-goods-sold. This update of the GST Rebate account should be done monthly.

Rather than determining the GST paid for each invoice, the GST paid could be determined based upon the sales over a specific period, like a quarter. **It is also equal to the amount of the Accounts Receivable (GST) since the last time that this type of reconciliation was completed.**

So, for example, you continue to track the cost of the product (s) purchased assuming the retail price, and then calculate the amount of GST you should pay on the product purchased over the period of the quarter. The retail price plus the GST cost is the true full cost of the products purchased.

3. Budgeting for GST Cost and Rebate:

You are welcome to budget for both the Rebate and for the cost of GST, but do **not** do so in a fashion that will infer that you will receive a GST Rebate as a P&L item – it is strictly a Balance Sheet item. Be careful how you label the expense line item. Furthermore, it will not be reflected as revenue.

Of course, you can project what your GST Expense will be by multiplying your retail purchases by 0.025 (2.5%), to uplift your purchases by the amount of GST to be paid. Similarly, if you were selling products, you would multiply the budgeted total sales by 0.025 to calculate the amount of GST payable. **A more simplistic approach would be to take the amount of the Accounts Receivable (GST) since the last time that this type of reconciliation was completed (or assume it is GST year-to-date).**

So, your detailed Budget (assuming that you are developing your budget via a spreadsheet), should have:

1. **a line for projected GST Payable.** This is equal to ½ of the total amount of GST to be paid, based upon the projected purchases to be made throughout the year. **This amount of GST will be unrecoverable. It is a cost of doing business.**

2. **a line for the projected GST Rebate.** This is the recoverable portion of the GST paid, but will not appear on the P&L Statement when it is received. Rather, as stated in section 1 above, it will impact the Balance Sheet by reducing the Accounts Receivable (GST) account. **This amount cannot be included as Revenue for the year.**

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

March 7, 2019

By Email

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

Members of Operations Committee and Council:

RE: Comparative Financial Reporting to February 28, 2019 – St. Mary's, Saanichton

Attached are the financial statements as of February 28, 2019 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:** This report compares the month ending in February 2019 with the same period in 2018.Our Assets, Liabilities, & Equity are collectively greater than for the same month last year. This is primarily because of the sharp increase since September 2018 (still $32,993 at February 28) in the funds being retained on behalf of the RAPID 2 Syrian Refugee Family (note the Memorial Account investments). Also, a bequest of $10,000 was received in May 2018.
2. **Profit & Loss:** This report also compares the performance of 2019 to 2018. It shows a surplus that is $12,426 attributed to the transfer of $18,500 from the Memorial Account. That is $5,186 less that the same month for last year. One change is that we are now enjoying the fulltime commitment of Rev. Lon Towstego.
3. **Statement of Changes in Equity**: The General and Events areas continued with positive growth, but the Memorial Account is used to fund the Refugees and so does not show the same positive growth. On the other hand, $18,500 is being used for cashflow, from the Memorial Account.
4. **Memorial Account:** The Memorial Account (page 9) documents the use of funds needed to support more significant projects, and where multiple disciplines are needed to achieve greater success. The Memorial Account is used mainly to manage the RAPID2 Refugee funds. The portfolio of investments ($131,604 of GIC's) are recorded within the Memorial Account.
5. **Church (or Parish) Events:** Shows the financial contribution of each of the significant Parish Events. This account provides incremental funding for the General account throughout the year, but so far, there has only been one Thrift Sale – but it contributed $1,792.
6. **Budget Review**: documents the Operating Account income and disbursements, as measured against the Budget year-to-date. There is a surplus of $12,425.

The commentary associated with these comparative financial statements explains the underlying reasons for the significant comparisons in the statements, for the month ended February 28, 2019.

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. In 2018, St. Mary's **consolidated their banking at Coast Capital Credit Union** for the three separate bank interests (General, Memorial, and Church Events) into one (General) bank account. January 2019 is the first month that the year-to-year comparative reports could be generated directly off the QuickBooks system. This has been a long-awaited achievement in productivity! The Balance Sheet and the Profit & Loss reports are two reports that were done in this fashion.

3. **Balance Sheet – February 28, 2019**, (on page 6)

   At the end of February, the Balance Sheet was more favorable in 2019 than it reports the status for at the end of February in 2018, by $25,892 or 13.6%.

   The format of this report is different from the traditional horizontal one, and contains more detailed information than previously reported on, but it is the standard one available directly off the QuickBooks system.

   Also, in 2019, there was $1,538 of Accounts Receivable (GST) reported as Assets. This is the accrued, or carried forward, GST Rebate.

   Under the Outreach Funds category, there is the line item "3499 – St. Matthews's Library 2017 for $3,475.01 This pertains to 2 cheques that will have to be reissued this year to that charity; to be done in conjunction with this year's donation.

   The Deficit Elimination of $1,500 from 2015 and the Deficit Elimination of $6,500 from 2018 have been combined into the "Memorial – Deficit Elimination" of $8,000. This will be used in 2019 to help eliminate the projected deficit.

   The Balance Sheet is over-stated by $10,000 because the Bequest received last year is being reported as an investment (Memorial Account GIC (103)) and as a Bequest (Memorial-Bequests). This will be corrected in the March Quarter-end statements.

   Very significant though is the addition of the funds (still $32,993.41 at the end of February) 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 those "new" funds. The initial funding provided was $63,263, but initial one-time and some prepaid expenses have been realized. The $32,993 includes a special fund to focus on Dental appointment costs; a fund that is $753.08 at February 28, 2019.

4. Statement of Profit & Loss**:** (on page 7) The Total Income to February 28, 2019 was $35,460 (inclusive of the loan of $18,500 for cashflow from the Memorial Fund). This is only $643 (or 1.8) less than the same month last year. Without profound results from the Stewardship program this year, the Deficit Elimination campaign will likely need to be run in 2019. The Total Offerings up to February 28 were $422(or 2.8%) less than for the same month in 2018.

   The operating Expenses to February 28 were $4,543 or 24.6% more 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 (2019 costs were $4,225 or more than double that experienced for part-time service in 2018).

The Surplus is a positive number to report for 2019. However, at the end of February, the Surplus was only $12,426, versus $17,612 in 2018.

5. Statement of Changes in Equity: **(on page 8)** This report reveals the summary level income receipts and expense disbursements from the three business lines – General Operating, Memorial, and Parish Events – and the resulting overall net income of $2,417. Our end-of-month Equity position was $147,899, down from $153,772 at the end February 2018.

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 will be repaid by the end of the year.

Since then, the significant funding for the RAPID 2 Refugee program has reflected total financial gains of $63,263 in 2018 (most of it being an anonymous donation). The current balance has been reduced to $32,993. This decrease has had a significant impact upon the equity position of St. Mary's.

6. Memorial Account: **(on page 9)** The following transactions were the only activity of this account to the end of February 28, 2019:

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) **There are now only 2 In-Trust Accounts. They have collective balance of $38,080:**

i. **Ron Smith Legacy:** The balance remains at $5,087. This fund is primarily for use at the Rector's discretion, in support of those in the community who are challenged in the same manner as Ron had been.

ii. **RAPID 2 Syrian Refugee Family:** Funding from an anonymous donor permitted the sponsoring team to focus on supporting a family of nine who have immigrated to Canada via Turkey. 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. Recently, dental cost has become a concern, and so a separate dental fund under the Refugee umbrella was established. At the end of February, the various startup costs have reduced the balance of the RAPID 2 funding to $32,240 plus a dental fund of $753 (for a total of $32,993).

3) **Investments:** Following the re-investment of the GIC's in 2018, and the investment of the donated gift and bequest in May 2018, the investments in February are as follows:

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

Given that most of the GIC's will mature in 2019, we will seize that opportunity to establish a "laddering" investment strategy.

7. **Church (Parish) Events:** **(on page 10)** The Thrift Sale hosted in January was very well received by the community. It generated net proceeds of $1,792.

   Net income at the end of February was $1,553.

8. **Budget Review: (on page 11)**
   This report is like the Statement of Profit & Loss on page 7, except that it also includes a comparison to the Budget.

   The revenue was $35,460 after including the transfer of $18,500 from the Memorial Account (to be paid back by year-end),

   The 2019 expenses as of February 28 were $23,035, yielding a surplus of $12,425.

   Regular Offerings to the end of February 28 were $13,955 (14.4% of Budget versus the target of 16.7%). Total Revenue was $16,960 (without the operating loan of $18,500), being less than Budget by $7,421. The Total Expenses were $23,035. This is $1,332 less than the Budget primarily due to the timing of some costs.

9. Concerns & Considerations:

Given the projections of the receipts and expenses, the probability is high that the annual Deficit Elimination Appeal would be required in 2019, without an exceptional response to the Stewardship program and message.

Through working with Gail Gauthier (Finance & Admin, Diocese) we have redefined the correct recording and use of the GST tax and GST Rebate. The procedure and process for handling GST effective January 2019 has been adopted by the parish (both churches). It was articulated after the Budget was finalized and therefore the GST Rebate should not have been budgeted on the Profit & Loss sheet, but only on the Balance Sheet. The GST Rebate should not have been computed into the budgeted Revenue. Unfortunately, this will need to be recognized on subsequent Outlooks throughout 2019.

There was an error in processing the transfer of the $10,000 Bequest in 2018. Currently the Balance Sheet is over-stated by $10,000 because that amount is represented in the investment portfolio, and in the Bequest folio.

We have also lost the revenue generation from a group of concert performers who needed a larger venue. Finally, we were recently informed that the Weight Watchers have instituted a cost-cutting measure that included the withdrawal of them using our facility.

All things considered, we are not off to a stellar performance in 2019, and we will have to be prudent with discretionary spending while continuing to be assertive with seeking new revenue generating opportunities not otherwise included in the budget.

BALANCE SHEET TO FEBRUARY 28, 2019	28 Feb 19	28 Feb 18
ASSETS		
Current Assets		
Chequing/Savings		
1005 · Consolidated Bank Account		
1010 · General Operating Account	23,321.54	23,978.33
1110 · St. Mary's Church Events	9,318.41	8,668.33
1200 · Memorial Account Cash		
1210 · St. Mary's Memorial Operating	50,991.79	38,571.30
1220 · Memorial Account GIC (102)	10,075.00	10,000.00
1230 · Memorial Account GIC (110)	20,230.00	20,000.00
1240 · Memorial Account GIC (101)	15,000.00	15,000.00
1250 · Memorial Account GIC (107)	76,298.65	74,500.00
1260 · Memorial Account GIC (103)	10,000.00	0.00
Total 1200 · Memorial Account Cash	182,595.44	158,071.30
Total 1005 · Consolidated Bank Account	215,235.39	190,717.96
Total Chequing/Savings	215,235.39	190,717.96
Accounts Receivable		
1400 · GST Receivable	1,537.58	162.94
Total Accounts Receivable	1,537.58	162.94
Total Current Assets	216,772.97	190,880.90
TOTAL ASSETS	216,772.97	190,880.90
LIABILITIES & EQUITY		
Liabilities		
Long Term Liabilities		
3100 · Church Events		
3110 · Church Events - Altar Fund	1,494.72	1,458.37
3120 · Church Events - Flower	1,526.09	1,476.79
3130 · Church Events - Holly Fair	1,818.14	478.21
3140 · Church Events - Music Festival	0.00	2,157.48
3150 · Church Events - General	366.03	941.89
3160 · Church Events - Church Sales	1,939.26	1,650.52
3170 · Church Events - Social Fund	363.17	344.12
3180 · Church Events - Wine Fest	168.31	168.31
Total 3100 · Church Events	7,675.72	8,675.69
3400 · Outreach Funds		
3410 · Outreach - Rector's Discretion	0.00	60.00
3420 · Outreach-Youth for Christ	15.00	0.00
3440 · Outreach-General Use	45.00	0.00
3460 · Outreach-Saan. Pen. Hospital	15.00	0.00
3470 · Outreach-SICCT	15.00	0.00
3480 · Outreach-PWRDF	15.00	0.00
3490 · Outreach-Christmas Hampers	74.52	944.82
3491 · Outreach-Anglican Appeal	15.00	0.00
3492 · Outreach-S. P. Lions Food Bank	15.00	0.00
3493 · Prayer Shawl Ministry	100.87	0.00
3495 · Outreach-St. Matthews Library		
3499 · St. Matthew's Library 2017	3,475.01	0.00
3495 · Outreach-St. Matthews Library - Other	1,042.00	722.38
Total 3495 · Outreach-St. Matthews Library	4,517.01	722.38
Total 3400 · Outreach Funds	4,827.40	1,727.20
3500 · Memorial Account Funds		
3510 · Memorial-General	3,134.34	534.09
3515 · Memorial - Deficit Elimination	8,000.00	0.00
3520 · Memorial- Thrity's/Fairways	1,762.69	459.50
3530 · Memorial-Bequests	10,000.00	0.00
3540 · Memorial-Bursary	2,407.30	1,476.45
3550 · Memorial - Carpet	0.00	-1,249.52
3560 · Memorial-Guild	3,261.06	3,633.14
3570 · Memorial-Ron Smith Legacy	5,086.97	5,482.64
3590 · Memorial-Pen.Refugee Fund	0.00	28,235.00
3595 · Memorial - RAPID 2		
3596 · RAPID 2 - Dental	753.08	0.00
3595 · Memorial - RAPID 2 - Other	32,240.33	0.00
Total 3595 · Memorial - RAPID 2	32,993.41	0.00
3500 · Memorial Account Funds - Other	-6,500.00	0.00
Total 3500 · Memorial Account Funds	60,145.77	38,571.30
Total Long Term Liabilities	72,648.89	48,974.19
Total Liabilities	72,648.89	48,974.19
Equity		
32000 · Retained Earnings	8,087.35	0.00
3900 · Opening Balance Equity-General	246.16	246.16
3910 · Retained Earnings-General	3,811.81	4,496.02
3920 · Retained Earnings-Church Events	6,515.82	6,515.82
3930 · Retained Earnings-Memorial Acct	113,037.12	113,037.12
Net Income	12,425.82	17,611.59
Total Equity	144,124.08	141,906.71
TOTAL LIABILITIES & EQUITY	216,772.97	190,880.90

PROFIT & LOSS TO FEBRUARY 28, 2019	Jan - Feb 19	Jan - Feb 18
Income		
4000 · INCOME - General		
4100 · Offering Income		
4110 · Offering-Open Offering	$533	$182
4120 · Offering-Weekly	$13,955	$14,208
4130 · Offering - Festivals		
4133 · Offeirng-Festival-Christmas	$0	$520
Total 4130 · Offering - Festivals	$0	$520
Total 4100 · Offering Income	**$14,488**	**$14,910**
4300 · General Income		
4320 · General Income-Specific Don.	$0	$91
4330 · General Income-Facilities Use	$2,360	$2,490
4360 · General Income-Miscellaneous	$112	$112
Total 4300 · General Income	**$2,472**	**$2,693**
4400 · Transfers IN-General		
4440 · Transfers IN-Memorial Account	$18,500	$18,500
Total 4400 · Transfers IN-General	**$18,500**	**$18,500**
Total 4000 · INCOME - General	$35,460	$36,103
Total Income	**$35,460**	**$36,103**
Expense		
Reconciliation Discrepancies	$0	$49
5000 · EXPENDITURES - General		
5100 · Wages & Benefits - General		
5110 · Salary/Benefits - Rector	$8,273	$0
5115 · Salary/Benefits-Priest in Charg	$0	$4,048
5120 · Salary/Benefits-Music Director	$1,951	$1,917
5130 · Salary/Benefits-Admin./Bookeep.	$4,561	$3,253
5140 · Relief Clergy	$75	$113
5150 · Relief Musician	$250	$0
Total 5100 · Wages & Benefits - General	**$15,110**	**$9,331**
5300 · Expenditures - Admin - General		
5330 · Stationery	$173	$153
5340 · Photocopier - General	$433	$183
5360 · Diocesan Assessment	$3,479	$3,043
5370 · Advertising	$174	$153
Total 5300 · Expenditures - Admin - Gener	**$4,259**	**$3,531**
5400 · Expenditures-Ministries-General		
5410 · Music	$0	$10
5420 · Sanctuary	$0	$105
Total 5400 · Expenditures-Ministries-General	$0	$115
5500 · Expenditures-Maintenance-Gener.		
5510 · General Maintenance	$361	$4
5520 · Cleaning-General		
5521 · Cleaning-Contract	$666	$666
5522 · Cleaning-Supplies	$230	$111
Total 5520 · Cleaning-General	$896	$777
5540 · Flood Expenses-Net of Recovery	$0	$2,651
Total 5500 · Expenditures-Maintenance-Gener.	$1,257	$3,432
5600 · Expenditures-Utilities-General		
5610 · Water/Sewer	$195	$202
5620 · Hydro	$1,237	$1,374
5640 · Telephone	$96	$78
5650 · Internet	$432	$162
5660 · Garbage Disposal	$220	$219
Total 5600 · Expenditures-Utilities-General	$2,180	$2,034
5800 · Miscellaneous Expenses-General	$229	$0
Total 5000 · EXPENDITURES - General	$23,034	$18,442
Total Expense	**$23,034**	**$18,491**
Net Income	**$12,426**	**$17,612**

Statement of Changes in Equity - February 28, 2019

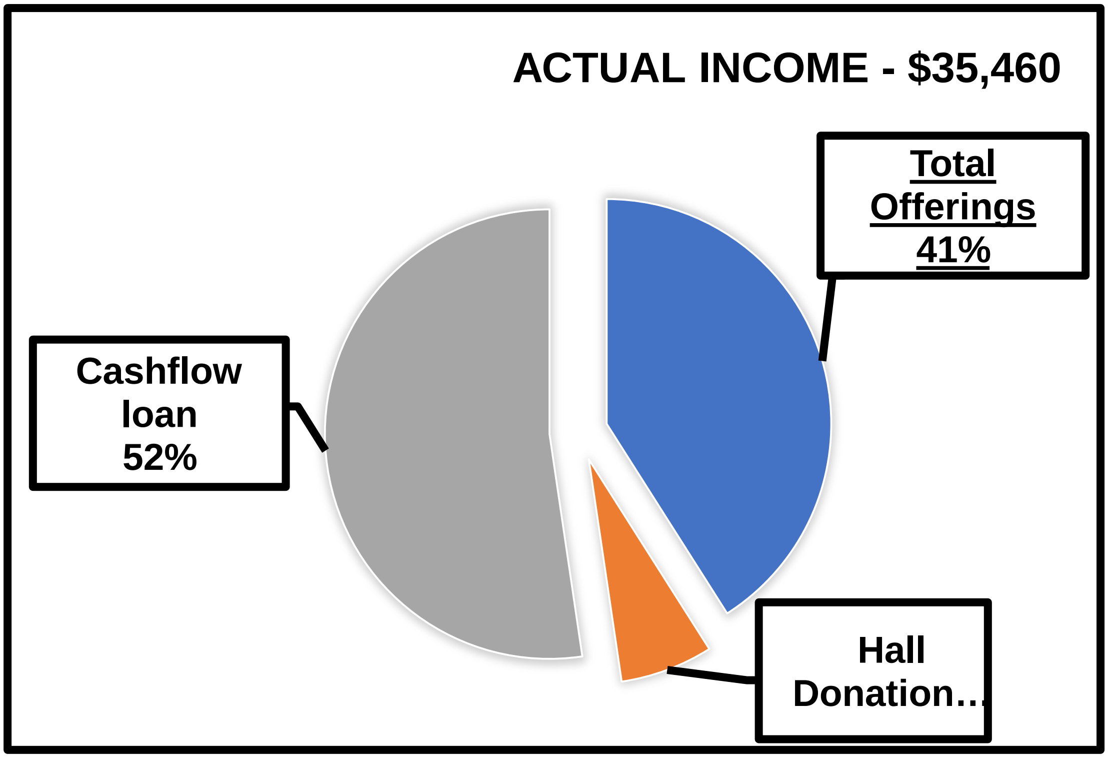
	General	Memorial	Events	Total 2019
Equity, Beginning of Year	$9,687	$121,579	$14,216	$145,482
Income	$35,460	$756	$2,674	$38,890
Expenses	$23,034	$12,318	$1,121	$36,473
Net Income	**$12,426**	**-$11,562**	**$1,553**	**$2,417**
Equity, End of Month	**$22,113**	**$110,017**	**$15,769**	**$147,899**
Transfers Year-to-Date:				
From Memorial (Jan.11)	$18,500	-$18,500		
Total:	**$18,500**	**-$18,500**	**$0**	

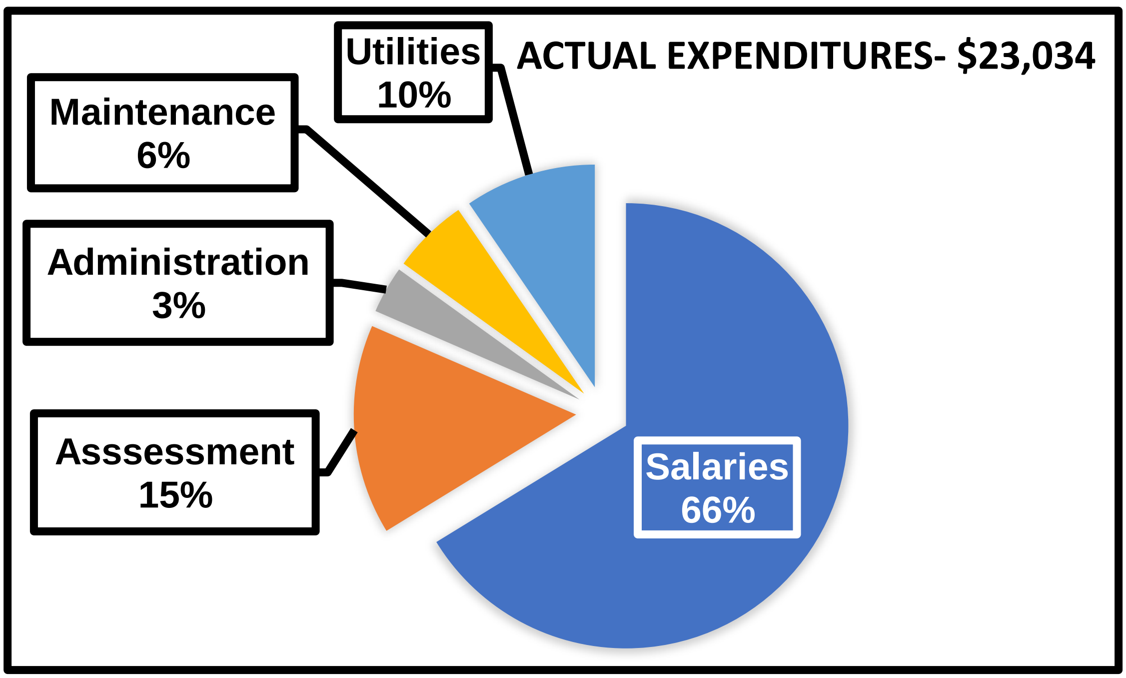
	St. Mary's				
	Other Funds' Activity - February 28, 2019				
	Memorial Account				
	Balance Jan 1, 2019	Revenue	Expenses	Transfers IN (OUT)	Balance Feb. 28, 2019
General	$25,321				
Transfer to Operating Fund (Jan 11)				-$18,500	$6,821
CRD Mandated Backflow work			-$3,686		$3,134
Total General:	$25,321	$0	-$3,686	-$18,500	$3,134
Interest					
Total Interest:	$0	$0	$0	$0	$0
Deficit Elimination: Carry Fwd (2018)	$8,000				$8,000
Deposit Deficit Elimination Reserve		$0			$0
Total Deficit Eliminaton:	$8,000	$0	$0	$0	$8,000
Thrifty Foods & Fairway's	$1,306				
Receipts from Thrifty's (Jan 14)		$273			$1,579
Receipts from Fairway's (Jan 28)		$15			$1,594
Receipts from Thrifty's (Feb 25)		$168			$1,763
Total Thrifty & Fairway:	$1,306	$456	$0	$0	$1,763
Bequests & Donations	$10,000				
Bequests & Donations	$10,000	$0	$0	$0	$10,000
First Nations Memorial Bursary	$2,407				$2,407
Gift for 2020 recipient			$0		$0
2019 Bursary awarded to Mitchell Beauvais			$0		$0
Total Bursary:	$2,407	$0	$0	$0	$2,407
Guild	$3,261				
Total Guild	$3,261	$0	$0	$0	$3,261
Sub-Total:	$50,295	$456	-$3,686	-$18,500	$28,565
In-Trust Funds:					
Ron Smith Legacy	$5,087				$5,087
	$5,087	$0	$0	$0	$5,087
RAPID 2 Syrian Refugee Dental Fund	$1,885				
Donation (Jan. 28)		$200			$2,085
Dental Care (Jan. 28)			-$909		$1,176
Dental Care for Dalal (Feb 4)			-$60		$1,116
Dental Care for Khalid (Feb 4)			-$267		$850
Dental Care for Dalal (Feb 19)			-$197		$653
Donation from Kilshaw (Feb 25)		$100			$753
Total Refugee Dental	$1,885	$300	-$1,432	$0	$753
RAPID 2 Syrian Refugee Fund	$39,440				
Bi-weekly Allowance (Jan. 11)			-$1,800		$37,640
Bi-weekly Allowance (Jan. 25)			-$1,800		$35,840
Bi-weekly Allowance (Feb. 8)			-$1,800		$34,040
Bi-weekly Allowance (Feb. 22)			-$1,800		$32,240
RAPID 2 Refugee Fund Total:	$39,440	$0	-$7,200	$0	$32,240
Total RAPID 2	$41,325	$300	-$8,632	$0	$32,993
Memorial Acct Funds Other:	-$6,500				
St.Mary's Memorial Operations					-$6,500
Total Memorial Funds Other	-$6,500	$0	$0	$0	-$6,500
Total In-Trust:	$39,912	$300	-$8,632	$0	$31,580
Memorial Account Funds	$90,207	$756	-$12,318	-$18,500	$60,146
Total Long Term Liabilities					$80,098
Total Liabiities					$80,098
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	$15,000				$15,000
1Yr Redeemable GIC; @2.25%; Matures May 30, 2020 (Bequest - S.Rainey)	$10,000				$10,000
Total Investments:	$131,604	$0	$0	$0	$131,604
	$221,811	$756	-$12,318	-$18,500	$191,749

	St. Mary's				
Other Funds' Activity - February 28, 2019					
Parish Events Fund					
	Balance Jan 1. 2019	Revenue	Expenses	Transfers IN (OUT)	Balance Feb. 28, 2019
Altar	$1,495	$0	$0	$0	**$1,495**
Flower	$1.819	$225	-$518		**$1.526**
Holly Fair	$1,789	$29			**$1,818**
General	$366	$0	$0	$0	**$366**
Parish Sale	$147	$2,395	-$603		**$1,939**
Wine Fest	$168	$0			**$168**
Social	$338	$25	$0	$0	**$363**
	$6,123	**$2,674**	**-$1,121**	**$0**	**$7,676**
Net Income		**$1,553**			
Transfer Notes:					

St. MARY'S BUDGET REVIEW

ITEM	2019 BUDGET	To Feb. 28,2019	%AGE 16.7%	RMKS 2019 Budget to 2018 Actuals
INCOME				
REGULAR OFFERINGS	$96,800	$13,955	14.4%	
OPEN OFFERING	$1,500	$533	35.5%	
FESTIVAL	$4,400		0.0%	
HALL /FACILITIES USE DONATIONS	$16,500	$2,360	14.3%	
SPECIFIC DONATIONS	$180		0.0%	
H/M/D	$775		0.0%	
GST REBATE	$1,345	$0	0.0%	Not to be included in Revenue
MISCELLANEOUS	$225	$112	49.8%	
TX FROM HOLLY FAIR	$9,000		0.0%	
PARISH THRIFT SALES	$6,070		0.0%	
DEFICIT ELIMINATION APPEAL - 2019	$1,200	$0	0.0%	
DEFICIT ELIMINATION RESERVE - 2018	$6,500	$0	0.0%	
DEFICIT ELIMINATION RESERVE - 2015	$1,500	$0	0.0%	
TX from Sunday Serenade	$0	$0	0.0%	
TX FROM MEMORIAL		$18,500	0.0%	
TOTAL REVENUE	**$145,995**	**$35,460**	24.3%	
DISBURSEMENTS				
STIPEND/BENEFITS - Rector	$48,240	$8,273	17.1%	
RELIEF CLERGY	$766	$75	9.8%	
MUSIC DIRECTOR	$11,760	$1,951	16.6%	
RELIEF ORGANIST	$613	$250	40.8%	
ADMIN. ASST/BOOKKEEPER	$26,189	$4,561	17.4%	
DIOCESAN ASSESSMENT	$21,046	$3,479	16.5%	
CHRISTIAN EDUCATION	$300	$0	0.0%	
CLERGY CONFERENCES	$325	$0	0.0%	
MUSIC	$2,200	$0	0.0%	
SANCTUARY SUPPLIES	$400	$0	0.0%	
ADVERTISING	$350	$174	49.6%	
INSURANCE	$3,850	$0	0.0%	
PHOTOCOPY	$3,457	$433	12.5%	
POSTAGE	$350	$0	0.0%	
STATIONERY	$1,037	$173	16.7%	
MAINTENANCE - GENERAL	$4,000	$361	9.0%	
MAINTENANCE - CLEANING CONTRACT	$4,850	$666	13.7%	
MAINTENANCE - CLEANING SUPPLIES	$711	$230	32.3%	
MAINTENANCE - GARDENING	$350	$0	0.0%	
GARBAGE	$470	$220	46.8%	
HYDRO	$8,000	$1,237	15.5%	
WEBSITE SUPPORT (Church OS)	$260	$0	0.0%	
INTERNET	$2,860	$432	15.1%	
TELEPHONE	$800	$96	12.0%	
WATER/SEWER	$725	$195	26.9%	
MISCELLANEOUS	$800	$229	28.6%	
BANK CHARGES & RECONCILIATIONS	$200	$0	0.0%	
GST Paid (2.5%) non-Refundable / REBATE	$1,000	$0	0.0%	
ACCOUNT TRANSFER TO MEMORIAL ACCOUNT		$0	0.0%	
DEFICIT ELIMINATION RESERVE		$0		
TOTAL EXPENDITURES	**$145,909**	**$23,035**	478.7%	
OPERATING SURPLUS/DEFICIT	**$86**	**$12,425**	-4.0%	


ACTUAL INCOME - $35,460
Total Offerings 41%
Cashflow loan 52%
Hall Donation…


Utilities 10%
ACTUAL EXPENDITURES- $23,034
Maintenance 6%
Administration 3%
Asssessment 15%
Salaries 66%

Ops Com Report February 2019

After checking the roadways and fire way at the church we will have to discuss what to do with the torn-up curbs from the snow plows. The curbs to the east of the main parking lot entrance, and the fire way near the sidewalk along East Saanich have been torn out of position. We may be able to piece the back together but should probably look into a way of ash vaulting the pieces together.
According to O.K. Paving 250-652-9211 we should piece them together for now and then call someone like Madison Paving (smaller company) to re-do them as their minimal cost would be at least $1,000.00, and we only have around 20 feet to do. Right now it is too cold to do anything.

I have bought four spike type fibreglass markers and two reflective markers to place around the fire lane, parking lot entrance and where the curb is in the parking lot. When things get warmer I plan on drilling a hole for them to sit into – as the pavement actually goes beyond the curbs and these rods can not puncture the area immediately behind the curbs.

Also I think we should look at where we can store the sand Ian bought.
I have stored the bags of salt in the salt bin in the Cooper Hall hallway.

I spoke to Ian bout the asphalt curbs. He said he has a blow torch that we can use to essentially melt the curbs together when the weather warms somewhat.

I spoke to Nigel and Sue Hayes at our Wednesday service. They both expressed that if we ever need some shovelling or other work done at the church to give them a call.

Len

Ian Stuart's - St. Mary's Operation Committee Meeting Report for March. 9th 2019

CRD Mandated back-flow work has been completed and came in at the estimated amount. Big thank you to Carl and John for leveling the ground around the new installations. A little topsoil/sand and grass seed later in the spring should see the area fully restored. The dishwasher's back-flow drain was fitted under the sink and drains to the outside. We may wish to re-visit this work on the outside and put an additional cover on the drain pipe. The pipe was caulked and has a small screen in it to prevent small things getting in, but it could be improved aesthetically. There will be the need now to budget approx. $400/year for device testing and reporting to the CRD. The first report to the CRD will be due in Feb. 2020.

On another plumbing note I had asked the plumbers while at the Church to install a new flapper on the first toilet in the Women's washroom as it was broken. I had looked for one in several places but wasn't able to locate one, it is larger than a standard one and seems to be unique to this model of toilet. Long story short, the plumbers didn't have one on either of their trucks, they acknowledge that it wasn't a standard one. The lead hand said he would bring one when they return to finalize the Back flow work. They didn't and with the snow and AGM it got forgotten about for a couple of weeks. With the Diocesan meeting approaching it was necessary to call the plumbers back just for this work. We should investigate a source for these flappers and purchase a spare one.

As noted the snow fall provided some unexpected exercise for several people, a thank you to all who provided snow/ice clearing help. With the AGM approaching and uncertainty in the weather and getting the parking lot cleared in time I purchased bags of sand as well as some more ice melter compound. The sand may come in handy for the work at the front with grass seeding so not a totally un-rewarded effort. As the weather improves the need for it to remain in the coat area by the hall becomes less. It could go to the shed and I'll bring my spreader home. I believe Len has put the ice melter with the salt he bought in the bin by the hall doors. I have not submitted an invoice for this yet. If the sand isn't wanted I'll bring it home with the spreader.

Sanctuary Red Candle, I have a plan in mind for this and will carry it out when there is less on my agenda in late April or May.

The Capital Plan has not been forgotten about it has just been placed in abeyance while other matters are dealt with. I will re-visit the timing of finalizing it in late April/May.

The Kitchen countertop and paint sample will hopefully be acceptable and we be able to move on this project. Once this is done we'll have to decisions to make on hall lighting and possibly painting in there as well. As we now have an opening in the schedule for the hall having it look good will enhance the ability to fill the vacancy.

Ian Stuart,

Warden

LESLIE'S REPORT
Operations Committee – March 8, 2019

Smile Card Financials:

For information purposes –
We used the first $158.36 received from this year's Smile Card proceeds to pay off the money owing for the carpeting. We currently have $1,682 from the Smile Card program on hand and $80 from the Fairways program for a total of $1,762. This isn't likely to cover the work that we want to do in the kitchen.
My recommendation is that we ask for a second year toward the kitchen counter and sink upgrades previously approved and add in the painting, the fan(s) and upgrades to the fire safety equipment that might be needed.

Facilities Use Concerns:

1. Weight Watchers Group

I received a text on my personal cell phone on Tuesday evening, February 26th, from one of the Weight Watchers staff indicating that they had just completed their last meeting at St. Mary's and when would I be available to receive the keys. I was stunned, to say the least. It appears that if I hadn't left this personal contact with the local staff person, with whom I had an acquaintance, we may not have been advised at all.

WW Canada Ltd. is now in direct contravention of their agreement which states that "Either party may cancel with 30 days notice, in writing." This notification has still not been received and a letter has been sent from Derek to WW Canada Ltd. advising them that, since no written notification has been received, that we deem that the 30 days notice will begin upon receipt of written notice or the return of the keys and that the agreement will considered to continue to be in place until at least April 30th. As of Wednesday, there has been no payment received for March. We have asked them to confirm the finalization of this arrangement with a payment of $700.

They have also left the grey cabinet (emptied & with key) in the hall, a flipchart in the other storage cupboard and their large sandwich-board sign and we have asked them what the disposition of those items should be.

This leaves a serious whole in the facilities use budget. IF we get paid to the end of April, we will lose 9 months of income or $3,150.

2. Other Facilities Use Concerns

a) We have also lost the two Soundings concerts for 2019. They feel their audience has outgrown the capacity at St. Mary's and they are going to try using the Mary Winspear Centre. They will need to evaluate if it is worth the much higher cost for the venue.
   This would have been $530, plus whatever donations came in for the intermission refreshments. (This supplemented our kitchen supplies budget to about $240)

b) At the time of writing the ticket sales for the Spaghetti dinner were unknown but had been going slowly. There is a potential for $1,000 donation. However, if all of the tickets do not sell (as was the case last year), our budget will take a hit.

I am concerned that we could be projecting a $4,000 deficit in the Facilities use budget before we even reach the end of the first quarter unless we have other inquiries.

Leslie

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

Faith - Family - Friendship

St. Mary's Wardens' Report – March 2019

I. Outreach:

1. **RAPID2 Refugee Fund:** The RAPID2 family are becoming quite settled in the community and school. They are comfortable in their home in Sidney, and the family has been engaged in social events hosted by a few churches. Recently, they also attended the Valentines Day Dance at St. Stephen's and enjoyed the opportunity to meet some parishioners from Central Saanich. They are encountering medical problem, and, like the first Syrian Refugee family, have been experiencing significant dental work too. The support team have begun an additional effort to secure donations in support of the growing dental bills. They have been quick to find their way around using the transit system.

   St. Mary's is still hosting the meetings of the RAPID2 team in the boardroom.

2. **Wine Fest 2019:** The minutes from the meetings from the Wine Fest hosted a year ago have been passed on to David Stewart so that he can orient himself prior to meeting with a larger group. We plan to meet to discuss a strategy for involving other churches on the Peninsula that are interested in assisting in hosting this year's Wine Fest. We will welcome the offer of assistance and fresh new ideas but have deferred these discussions until after the AGM. The date for this year's Wine Fest has not yet been selected.

3. **Thrift Sale:** This is the one community event that the community relies on as much as St. Mary's does – and neither were disappointed!

II. Operations Committee:

1. The members of the Operations Committee demonstrated that they can deal with a significant snow storm as well as they can a flooded hall and office area! A bonus though was that the parking lot was cleared in time for the Joint Service for the AGM.

2. Following the receipt of the mandate from the Municipality of Central Saanich that we needed to prove that our plumbing system(s) has been tested to ensure that polluted/contaminated water from St. Mary's could not get back into the public water system. A local plumber was contracted to complete the necessary work and certify the system as prescribed by the Municipality. The cost of this work was about $3,500

III. **<u>Regional Warden' Meeting – 10:00 on Saturday, April 6th</u>**

1. The next Regional Wardens' Meeting will be hosted by St. Luke's Anglican Church (3821 Cedar Hill Cross Rd.) on Saturday, April 6.

IV. <u>Diocesan Donations!</u>

1. We have received the following new or updated policies from the Diocese to implement within our Parish. The stated policies will be posted on our website.
   i. **Social Media Policy:** Refers to public-facing personal social media use which identifies the person as an associate with the diocese, either as an employee or volunteer.
   ii. **Information Security Policy:** The synod office has established an information sharing system that utilizes electronic mail, among other applications, as a primary communication medium between the synod office and the various parish administration offices throughout our region. Provisions of Personal Information Protection Act (PIPA) have been adopted to ensure tight security controls. The policy is extensive (10 pages).
   iii. **Privacy Policy and Procedures:** Deals with adherence to PIPA relating to the collection, accuracy, protection, use, retention, archival transfer and disclosure of personal information. (for example, all Council members will need to sign a release form for photographs, video images, or other images, and confirm that they have read and understand this policy.
   iv. Also, the **Canons and Regulations** will be posted on the website. All these policies and directions will be posted in a fashion that will facilitate navigation directly to specific sections of the policy.

2. Also, it has been confirmed that the Diocese will absorb a portion of the maintenance costs for the website (from ASCEND, formerly ChurchOS) for 2019, as was done in 2018. The Diocese believes that this network of websites is a key tool for communicating for /by the parishes within the Diocese.

V. **<u>Assessment of new and recurring initiatives:</u>** The program that was used until about a year ago will be refreshed to review the benefits and impact of unapproved initiatives, and then to have the project leader arrange for a post completion assessment to be conducted. Contributing to the need for this rigor to be restored is the large number of activities that we have taken on already this year, and the pile facing us! We are inviting anyone who would like to help by helping the project leaders to consider the critical success factors before it gets too late. If any of the Operations Committee are interested or are aware of anyone who may have the interest or skills to help, I would be pleased to hear from you. In the past, we have tried to keep the meetings to a quarterly basis, with most discussion and decisions happening via email.

VI. **Website Re-Design:** Great websites are generally re-invented about every 3 years. We are over due to refresh our website, and are falling behind in areas like on-line offerings, texting and other social media opportunities. Fortunately, we still receive favourable comments about the website, and recently a Facebook site was added, thanks to Lon and Lindsay Pedlow. But it has been about 4 months ago now that ChurchOS (now Ascend) made a new platform available to the parishes in the Diocese. There are some powerful tools in this new version, so I am told, but have not made the time to confirm that statement. We used to have a good cross-section of skills , interests and talents in a small team to provide the direction for the website. It included Rob Szo, Sandra Scarth, John Beresford, and me. And Leslie helped me out by taking on some of the administrative tasks. Now we need a new team. So, if you have the interest, would like to learn some of the skills and help with some of the decisions, we would welcome you too. And we all would do a better job if we had someone we could share some of the load with. Please consider this opportunity to contribute and to grow – in a way showing stewardship of your talents and time.

VII. **Hand-Held Recorder / USB Audio Interface:** This is a good time to segue into the recording of the Sermons, and anything else we may choose to do so. If you cannot rely upon something, it falls into disuse. Having the sermons on the website is a bit like that too. If we could get a recording of he sermon on the website within 2 – 3 days of the Sunday it was delivered, people ho ere away sick, travelling, or for whatever reason, would have a greater propensity to listen to the sermon if it were posted within hours or days, versus weeks. However, we, too frequently, experience a delay of 4 – 6 weeks before we will then get about 5 weeks of sermons loaded all at once. I have briefly discussed the problem with Don Wilson recently, and he did not see a sharing arrangement being very workable. If we are to realize any significant improvement, we need to acquire a recorder that will remain at St. Mary's, and have a team of individuals who can get the sermon off the recorder and a clean copy (trimmed) in my hands within a day. A god quality recorder like the one that Don Wilson purchased is about $300, plus tax. I am not sure if that comes with the software to manipulate the recording though. Ii have the technical specifications and reviews for a model that is also highly recommended by Daniel Pedlow. I recommend that we proceed with the purchase of the Zoom H4n Pro Handheld Recorder for $300 plus the requisite editing software.

VIII. **Financial Systems:** We continue to find ways to improve the productivity with the financial systems. Effective the beginning of this year, we implemented new procedures for handling the GST expense and the GST Rebate. This was with the assistance of the Diocese (Gail Gauthier), but resulted in a documented procedure that both churches have now adopted. We are continuing to struggle with the optimum way to structure the Chart of Accounts (the table of numbers that defines how the system takes in the gobs of numbers and spits out fancy reports), for St. Stephen's. We completed that task for St. Mary's about a year ago. The objective is to do this work in a fashion that both systems are very similar.

The Financial Report has the monthly reports included for the months of January and February. I'd suggest that we focus our review and questions to February's results, as they would include the January results to a degree.

IX. **Conflict of Interest:** For the second consecutive year at the AGM, the quest arose as to whether there was a conflict of interest with me being a warden and the parish treasurer. I do want to provide you with the opportunity to clear the air, should you find the need. Not to appear defensive, personally, the way that I contribute, I do not feel that there is a conflict of interest – I take both roles seriously, and do make efforts to separate them. Lon has shared with me that he has discussed the issue with people he can lean on at the Diocese and has received the consistent message that he has the support of the Diocese in this situation, albeit not the perfect arrangement. Is there any uncomfortable situation within the Operations Committee that would merit some discussion?

Respectfully,

Derek Osman