

Parish of Central Saanich Council Minutes – January 15, 2019

7:00 p.m. at St. Mary's

ACTION ITEMS

Name	Action Item	Page Reference	Target Date
	Previous Meeting		
Don	Find a member from St. Stephen's to sit on the Transforming Futures sub committee	1	
Lon, Don	Feedback to Parish on 94 Calls to Action	2	
Lon	Liaise with Calls to Action Committee about another South Island Workshop	2	

Attendees: The Rev. Lon Towstego, Chair
Derek Osman Ian Stuart Don Wilson
Nancy Choat Karen McColm Ken Pedlow
Leslie Pedlow (Recording Secretary)

Regrets: Allan Carlson, Lynda Clifford, Greg Robinson, David Stewart

I. Open meeting with Prayer

Lon called the meeting to order at 7:00pm and opened with a Celtic Prayer.

II. Changes or Additions to the Agenda

Lon asked if there were any changes or additions to the Agenda. Derek indicated that he would only have a short verbal report as Parish Treasurer and no draft 2019 budget. He also asked that we remove the "Auditor" terminology. Nancy asked if we could have an update on the Cakes for Caring for First Responders.

It was **Moved** by Ian Stuart, **Seconded** by Ken Pedlow that the Agenda be adopted with the suggested changes. **CARRIED.**

III. Minutes:

1. The Minutes of the November 20, 2018 Council Meeting were approved by Electronic Vote. Electronic Voting Results – 8/8 members who voted, voted in favour. The approved minutes were posted to the website December 4/18.

IV. Reports:

1. Financials

- a) St. Mary's 2018 Report and Draft 2019 Budget – Derek thanked Don for being at the meeting representing the Wardens in their absence. Derek asked if there were any questions regarding the 2018 Year-end report. Karen indicated that she didn't care for the phrase "has increased confidence" on page 2, #3. Derek indicated to Council why he had made the statement and if everyone now understood the reasoning, he would delete the sentence from his report. On page 3, item 6(2) it was noted that the figure relating to the Smile Card didn't match the figure on page 10 (\$2,556). Nancy asked if there could be a mention of the amount we were approved for under the program. *(Leslie's note – this information appears in the Annual Report under the Smile Card submission.)* On page 5 in the paragraph beginning Regular Offerings, it was noted that the Total Expense figure seems to need reworking.

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Derek drew attention to the 2018 Budget Review sheet on page 13. He indicated that we did well, especially in exceeding the budget for weekly offerings. Overall expenses were within budget. Derek felt that we could make improvements in some areas in 2019, especially in the area of Internet. He expressed his awe of the response to his message to the congregation that despite earlier projections of a healthy surplus, that it appeared we would be scraping the bottom of the barrel to achieve any type of surplus. He thanked Lon for following up his message with a prayer which was answered by exceptional giving in December resulting in a turnaround. Don asked why GST was showing as an expense and it was explained that 50% of the GST is allocated to Receivables to be claimed in the following calendar year. However, the money has been expended as a part of the bill payment. It is listed that way for accuracy and transparency.

It was **Moved** by Derek Osman, **Seconded** by Ian Stuart that St. Mary's 2018 year-end statements be adopted, with the minor suggested revisions, and be presented to the AGM. **CARRIED.**

St. Mary's 2019 Draft Budget and Notes and Narrative Budget – were presented as circulated by email. Derek indicated it was essentially a sustaining budget, meaning that there were no new ministries being proposed. It was noted that the figure on the Budgeted Expenditures pie chart was actual dollar amount, instead of a percentage like the other pie pieces. Lon indicated that he liked the narrative work. Derek drew attention to the Notice of Motion regarding St. Mary's monthly Outreach designations, which remain unchanged from last year. It was suggested that "see above" be added to the line of the two General Outreach months where the description is blank.

Derek indicated that we are trying to be proactive in identifying upcoming needed Operating/Maintenance expenses so that they all don't fall in the same year, similar to what we will do with a Capital Plan.

Derek spoke to the budget. He felt that, based on December results and anecdotal evidence, that the income was achievable. He felt that with the assistance of the 2015 and 2018 reserve deficit elimination funds, and the projected small 2019 deficit elimination requirement, the budget could be balanced. Ian pointed out that the amount budgeted for deficit elimination in 2019 was dependant upon achieving the budgeted income and that should be emphasized at the AGM.

It was **Moved** by Derek Osman, **Seconded** by Ken Pedlow that the draft 2019 Budget, which may be subject to minor revisions, be adopted for approval at the Annual General Meeting. **CARRIED.**

The 2019 Diocesan Budget Narrative is included to introduce the Parish to the Diocesan vernacular. It was noted that the numbers need to be tweaked.

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- b) St. Stephen's 2018 Report and Draft 2019 Budget – Derek read a few comments on behalf of Lynda in relation to the year-end financial statements. She felt that it was important to note the following:
- That St. Stephen's has changed financial institutions
 - There were some changes to the Youth/Family line item and some dollars were moved to income at year-end. It should be noted that it is not new income!
 - The Altar Flower fund is in a negative position
 - The Rector's Discretionary Fund is totally confidential, and St. Stephen's has set a monthly envelope for donations.

Ian asked why GST was showing zero for 2018 and also in the 2019 budget. Derek will need to ask Lynda for the answer. Derek noted that the Outreach and Designated Fund have now been tidied up to the best of their ability. There needs to be some more information garnered about the original purposes of the Teaching Centre Fund and the King Fund. Don was unable to assist as those funds were in existence before he became involved. It was noted that the expense for office supplies shows a negative balance as there was Income from the Cemetery that exceeded expenses.

It was **Moved** by Derek Osman, **Seconded** by Don Wilson that St. Stephen's 2018 year-end statements be adopted. **CARRIED.**

St. Stephen's 2019 Draft Narrative Budget – was presented as circulated by email. Derek asked if there were any questions.

It was **Moved** by Derek Osman, **Seconded** by Nancy Choat that the draft 2019 Budget, which may be subject to minor revisions, be adopted for approval at the Annual General Meeting. **CARRIED.**

- c) St. Stephen's Cemetery 2018 Report – The report was presented by email and Derek indicated it was brief and to the point. Lon indicated that the spelling of his last name needed correction. Ian asked if the bracketed remark (no caveats?) should be included. Derek will adjust. Derek also felt it was important in paragraph 2 to recognize the substantial work that David Scarth did over his 17 years as Cemetery Custodian, and, indeed, is still providing assistance where needed. The Balance Sheet and Profit & Loss statements were also provided. Derek noted that there is one committee member who still has a question but that should be resolved at the Committee level. The Committee does recognize that more attention needs to be paid to finances and it is noted as one of the goals on the first page of the report. The Committee also aims to review the revenue and cost sharing arrangements between the Cemetery and the Church in order to develop a long-term financial stability plan for the Cemetery. Ken asked how the long-term liability for cemetery upkeep is identified. Do we know what percentage of plot reservations sales needs to be withheld?

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Should it be showing on the Balance Sheet in some way? All good questions which the Committee will need to investigate.

It was **Moved** by Derek Osman, **Seconded** by Ian Stuart that the report of the Cemetery Committee and the Financial Statement to December 31, 2018, which may be subject to minor revisions, be adopted for approval at the Annual General Meeting. **CARRIED.**

- d) Parish Treasurer's Report: Time constraints prevented Derek from writing a report but he did want to advise Council that Karen will also review the Anglican Parish of Central Saanich bank account and transactions.
- e) Identification of Financial Statement Reviewers: Derek emphasized that this was not to be confused in any way with undertaking an audit! Karen McCollm has agreed to review St. Mary's financials. It was believed that John Moran would review St. Stephen's, but Greg was to confirm as John has not yet undertaken the 2017 review. As Greg is away and no one else was willing to pursue the question with John, Derek was asked to initiate contact. He reluctantly agreed.
- 2. Rector: The report was circulated electronically. Derek asked Lon if there was something missing from point 1, and after embrace, should read "the Season of Discipleship."
- 3. Wardens:
 - a. St. Mary's Wardens: The report was circulated electronically. Lon indicated it was a good report.
 - b. St. Stephen's Wardens: The report was circulated with the electronic package. There were no questions or comments as there was no one there to receive them.

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

IV. Review of Action Items from Minutes: None

V. Business Arising/Discussion from Minutes:

- 1. Report on Transforming Futures – Formation of Team: Ian reported that the Visioning Team members were Lon, the Wardens, the Parish Treasurer, Synod Delegates (Don Wilson, Nancy Choat, David Stewart, and one more yet to be named for St. Stephen's) and Barb Baillie. There is a serious need for one or two more representatives from St. Stephens. Don would speak with Lon following the meeting.
For the AGM Ian and Don will focus on the Visioning aspect of the project, not the money portion. There will be a motion at the AGM to approve the Committee Structure. Lon encouraged the team to meet prior to the AGM.

Karen offered some feedback resulting from last year's AGM meeting format.

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VII. Correspondence:

- a) An email was received from the Diocese requesting St. Mary's to host the Feb. 28 Diocesan Council Meeting. Leslie advised that we had agreed.
- b) Lon asked if we have received the email from Paul Schumacher regarding the criteria for the number of Synod delegates. Leslie advised that she had not seen it but we have always been eligible for 3 delegates.

VIII. New Business:

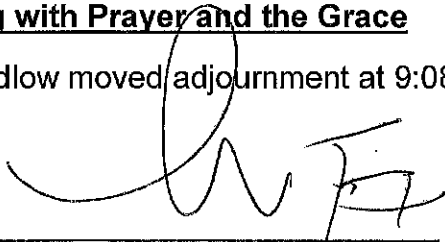
- a) Leslie gave a quick update on the Cakes for Caring campaign to acknowledge the first responders in our vicinity. Enough cupcakes have been solicited and the delivery will take place on Monday, January 21 to the Central Saanich Fire Department and to the Central Saanich Police and Ambulance Service Station on January 22nd (Lon agreed to be involved in this worthy recognition of the first responders.)

IX. Next Meeting:

March 19th at St. Stephen's at 7:00 p.m.

XI Closing with Prayer and the Grace

Ken Pedlow moved adjournment at 9:08pm. The Grace was said together.



The Rev. Lon Towstego, Chair

Parish of Central Saanich Council Agenda – January 15, 2019
7:00 p.m. at St. Mary's

Regrets: Lynda, Greg, David

I Open meeting with Prayer

II Changes or Additions to the Agenda?

III Minutes:

1. Council Meeting – November 20, 2018
 - Electronic Voting Results – 8/8 who voted, voted to adopt
 - The approved minutes were posted to the website on December 3rd

IV Reports

1. Financials.
 - a) St. Mary's 2018 Report (attached) & Draft 2019 Budget (attached) – Derek
✓ *Motion to adopt 2018 & recommend budget to AGM*
 - b) St. Stephen's 2018 Report (attached) & Draft 2019 – Derek
✓ *Motion to adopt 2018 & recommend budget to AGM*
 - c) St. Stephen's Cemetery 2018 Report– Derek
✓ *Motion to adopt 2018 & recommend to AGM*
 - d) Parish Treasurer's Report & Draft 2019 – Derek
✓ *Motion to recommend budget to AGM*
 - e) Identification of the Financial Statement Reviewers (Auditor for each church who will be providing statement for AGM).
 2. Rector (*attached*)
 3. Wardens – Derek (*attached*)
 - Lynda (*attached*)
- ✓ *Motion to receive above reports*

V Review Action Items from Minutes – status, date adjustment, explanations?

VI Business Arising/Discussion from Minutes

Report on Transforming Futures, formation of Team - Ian Stuart.

VII Correspondence

VIII New Business

IX Next Meeting

Prior to AGM if needed Feb. 12? at St. Stephen's at 7:00 p.m

Motion for adjournment

X Closing with Prayer and the Grace



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

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

January 4, 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 December 31, 2018 –
St. Mary's, Saanichton

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

This financial package includes the following financial statements:

1. **Balance Sheet:** Our Assets, Liabilities, & Equity are collectively greater than for last year. This is primarily because of the sharp increase since September 2018 (still \$39,440 at December 31) in the funds being retained on behalf of the RAPID 2 Syrian Refugee Family (note the Memorial Account investments).
2. **Statement of Income and Expenses:** Shows a surplus that is \$5,222 more than that reported last year. However, this ratio continues to erode each month now that we are sharing the costs of a full time Rector with St. Stephen's, versus a Priest-in-Charge working only 3 days per week.
3. **Statement of Changes in Equity:** The General, Memorial, and Events areas all performed better this year. St. Mary's has hosted fewer Events this year. The transfer of funds occurs mainly between the General and the Memorial business initiatives.
4. **Memorial Account:** The Memorial Account (page 10 & 11) documents the use of funds needed to support more significant projects, and where multiple disciplines are needed to achieve greater success. This year, the Memorial Account was 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
6. **Budget Review:** documents the Operating Account income and disbursements, as measured against the Budget year-to-date.

The commentary associated with these comparative financial statements explains the underlying reasons for the significant comparisons in the statements, for the year ended December 31, 2018.

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

Attachments

Respectfully

Derek Osman
Church Warden

Comparative Balances - All Three Accounts

1. The **fiscal year** is in sync with the calendar year.
2. St. Mary's has **consolidated their banking at Coast Capital Credit Union** for the three separate bank interests (General, Memorial, and Church Events) into one (General) bank account. This QuickBooks Accounting system manages and reports on the three business aspects of St. Mary's.
3. Balance Sheet – December 31, 2018, (on page 7)

At the end of December, the Balance Sheet was more favorable in 2018 than it reports the status for at the end of December in 2017. In 2018, we received a gift from a family and a bequest from another estate. These new sources of funds were invested, thereby increasing our assets.

The significant variance is the way that some of the Trust Funds are now reported. For the Balance Sheet reported in 2018, the impact of the Memorial Account is reported directly from the QuickBooks system, rather than a separate spreadsheet. This change has increased the confidence in the numbers reported.

Also, in 2018, there was \$1,345 of Accounts Receivable (GST) reported as Assets. This is related to 50% of all the GST paid, including for the damage caused by the break in the water main in the Hall. The accrued, or carried forward, Deficit Elimination \$1,500 from 2015 is reported within the Memorial Account Funds.

Very significant though, is the addition of the funds (\$39,440 at the end of December) 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.

4. **Statement of Income and Expenses:** (on page 8) The Income to December 31, 2018 was \$128,395 (\$146,895 less the loan of \$18,500 for cashflow from the Memorial Fund and not including the RAPID 2 funds). This is \$8,725 (or 5.6%) less than last year. In 2017, \$8,116 had been donated towards the Deficit Elimination fund, whereas nothing has been donated towards that fund in 2018 - and the campaign was not run in 2018. The emphasis in 2018 shifted to increase the awareness of Stewardship. The Total Offerings for 2018 were \$1,369 (or 1.4%) more than for 2017 (Regular Offerings were \$1,779 more than in 2017).

The operating Expenses to December 31 were \$13,947 or 9.2% less than the previous year. One contributing factor was the variance between the compensation for a full time Incumbent versus a part-time Priest-In-Charge (2018 costs at \$32,259 were 75.3% of that for 2017). Previously, the costs associated with the watermain break were projected to be \$2,686. However, with the claim expenses exceeding \$25,000, the deductible was waived, and the impact of the water main break was limited to \$558, plus GST.

The Surplus is a positive number to report for 2018. At the end of December, the Surplus was \$9,382, versus \$4,160 in 2017. The receipts from the Holly Fair at \$8,000 contributed significantly to the surplus achieved. Based upon these projections in early November, it

was decided that, for the first time in five years, there would be no Deficit Elimination campaign in 2018!

5. **Statement of Changes in Equity: (on page 9)** 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 \$16,019, versus a net income of \$7,007 reported in 2017. Our end-of-year Equity position was \$203,159. It is noted that the performance (contribution) of the Parish Events activities has slipped compared to past years. In 2018, the Sunday Serenade concert series did not make a profit like in past years, and they have been discontinued. Net profit for the Parish Events is \$7,720, this amount being primarily due to the “thrift sales” and the recent success of the Holly Fair.

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 was repaid in December. In March, there was a transfer of \$1,650 and in May \$2,120 from the Parish Events fund to the General operating Account (attributable to “thrift sales”). The contribution from the September Thrift Sale resulted in a total of \$6,070 from thrift sales helping to eliminate the deficit for 2018.

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

Since then, the significant funding for the RAPID 2 Refugee program has reflected total financial gains of \$63,263 (most of it being an anonymous donation). The current balance has been reduced to \$39,440.

Due to the success of the Holly Fair event, there was an incremental transfer of \$8,000 from Parish Events to the General account to achieve a surplus for 2018.

6. **Memorial Account: (on pages 10 & 11)** The following transactions were the only activity of this account to the end of 2018:
- 1) As previously reported, in January, \$18,500 was transferred to the Operating Account from the Memorial Account. It was transferred back in December.
 - 2) Thanks to the Thrifty's Foods and Fairway's programs, there was \$2,374 received. It was applied to the balance of the carpet replacement program leaving a balance owing of \$158.36. The application for a new grant from Thrifty's for the 2018 was approved. The new grant has funded the remainder of the carpeting, and the balance has been reserved to fund some kitchen renovations.
 - 3) The \$1,000 Indigeneous Bursary for 2017 was awarded to Liam Paul at a Sunday service in July. (The Bursary is presented upon successful completion of the first year post-secondary program and proof of registration in year two.) Liam is now registered in 2nd year computer science courses at UVIC. The Presentation was made by Nancy Choat and Fern Perkins. To fund the \$1,000 commitment for 2018 to Mitchell Beauvais, (payable in 2019) \$1,956 was transferred from the music concert series fund. This is a short-term funding measure though.

4) **There are now only 2 In-Trust Accounts that have collective balance of \$47,141 after \$10,000 has been transferred to the RAPID 2 Refugee Initiative.:**

- i. **Ron Smith Legacy:** The balance has been reduced to \$5,087 due to the Rector's discretion to assist a former St. Stephen's parishioner achieve gainful employment. St. Stephen's shared in this support of the Rector's Discretionary fund. 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:** This initiative is 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. A home in Sidney has been found for the family. At the end of December, the various startup costs have reduced the balance of the RAPID 2 funding to \$39,440.

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

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

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

7. **Church (Parish) Events: (on page 12)** The Thrift Sales were very well received by the community. From the proceeds, \$6,070 was transferred to the General Account to help with the Deficit Elimination.

However, the Sunday Serenade Concert series did not generate a profit in 2018, and this historical source of revenue has been cancelled. Also, the Wine Fest has been a significant Outreach contributor. Due to limited and constrained resources, this fund raiser was cancelled for 2018. However, with the support of other churches on the Peninsula, plans will soon be developed for Wine Fest to be hosted this August.

The Holly Fair was again a success to the extent of contributing \$8,000 towards the operating deficit. This assisted in delivering a Surplus without the need for a Deficit Elimination Campaign in 2018 – for the first time in the last five years.

8. Budget Review: (on page 13)

This report is like the Statement of Income and Expenses on page 8, except that it also includes a comparison to the Budget. It is particularly useful to the Operations Committee.

The revenue was \$146,895 after including:

- a) the transfer of \$18,500 from the Memorial Account (paid back by year-end),
- b) the transfer of \$6,070 from the Thrift Sales, and
- c) the transfer of \$8,000 from the Holly Fair.

The expenses were \$145,953 (also including the operating loan of \$18,500), yielding a surplus of \$942.

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

Regular Offerings for 2018 were \$90,428 – slightly exceeding the Budget. Total Revenue was \$146,895, exceeding Budget by \$6,775. The Total Expenses were \$145,953. This is \$6,702 more than the Budget despite having lower than normal clergy costs. However, \$7,000 was transferred to the reserve for Deficit Elimination, which according to the 2019 Budget will be needed to pay for increased clergy costs, and the increased Assessment in 2019.

9. Concerns & Considerations:

Given the projections of the receipts and expenses, the decision was made that the annual Deficit Elimination Appeal would not be required in 2018. That decision has been communicated to the St. Mary's congregation, but with the awareness of the reason for the changes that will increase the 2019 budget (letter attached on page 14). The success of achieving this objective should be celebrated – Congratulations and Thank You!

Of the Surplus generated in 2018, \$7,000 was transferred to the Deficit Elimination Reserve. This will reduce the reported Surplus to \$942.

The 2019 Budget does rely upon the Deficit Elimination Reserve. It will be used to reduce the projected deficit in 2019.

FINANCIAL REVIEW – 2018 RECORDS

As requested, I have examined the church's financial records including those of the General, Memorial and Parish Events Accounts and have found that the records accurately reflect the transactions for the year. I am confident that the Warden and the Administrative Assistant/Bookkeeper have performed their duties and provided adequate financial control over the administration of the church's funds.

Karen McColm

January 2019

			St. Mary's		
			Balance Sheet - December 31, 2018		
<u>Assets</u>			<u>Liabilities & Equity</u>		
	<u>2018</u>	<u>2017</u>		<u>2018</u>	<u>2017</u>
Bank	\$14,292	\$12,378	Accounts Payable	\$0	\$0
Memorial Account Invest	\$131,604	\$119,500	Memorial Acct Funds	\$39,888	\$57,623
Memorial Operating	\$81,638	\$0	Memorial - RAPID2 Refugee	\$41,325	\$0
			Deficit Elim. Reserve	\$8,500	\$1,500
Def. Elim. C. Fwd.	\$0	\$1,500	General Outreach	\$372	\$1,386
			Church Events	\$6,123	\$0
Accounts Receivable (GST)	\$1,345	\$0			
Memorial Not Invested	\$0	\$57,623	<u>Equity</u>		
			Opening Balance Equity -General	\$246	\$4,496
			Retained Earnings - General	\$2,996	\$0
			Retained Earnings-Church Events	\$6,516	\$6,496
			Retained Earnings - Memorial Acct	\$113,037	\$119,500
			Net Income	\$9,382	\$0
				\$132,177	\$130,492
<u>Total</u>	<u>\$228,879</u>	<u>\$191,001</u>	<u>Total</u>	<u>\$228,385</u>	<u>\$191,001</u>

	St. Mary's	
Statement of Income and Expenses -December 31, 2018		
<u>Income</u>	<u>2018</u>	<u>2017</u>
Regular Offerings	\$90,428	\$88,649
Open Offerings	\$1,502	\$2,605
Festival	\$4,669	\$3,976
Total Offerings	\$96,599	\$95,230
Rent	\$15,763	\$16,830
Interest	\$0	\$4
Specific Donations / Outreach	\$145	\$422
Miscellaneous	\$227	\$0
Guild/Parish Events	\$775	\$550
GST Rebate	\$816	\$1,332
Deficit/ Capital Appeal	\$0	\$8,116
Total Operating Fund	\$114,325	\$122,482
Memorial Account	\$18,500	\$18,500
Holly Fair	\$8,000	\$9,000
From Parish Events	\$6,070	\$5,638
Total Income	\$146,895	\$155,620
<u>Expenses:</u>		
<u>Operating Fund:</u>		
Stipend/Benefits	\$15,673	\$36,599
Interim Priest-In-Charge	\$16,023	\$5,462
Youth Worker	\$0	\$0
Relief Clergy	\$563	\$750
Relief Organist	\$525	\$1,149
Music Services	\$11,518	\$10,885
Admin. Support	\$25,197	\$21,566
Parish Financial Mgt. Consult.	\$979	\$722
Total Salaries	\$70,478	\$77,133
Diocesan Assessment	\$18,256	\$21,503
Christian Education	\$45	\$631
Flood Expenses net of recovery	\$558	\$0
Music Services	\$2,468	\$1,242
Insurance	\$3,409	\$3,265
Office General	\$4,505	\$8,470
Maintenance - General	\$1,093	\$5,209
Maintenance - Cleaning	\$5,233	\$4,731
Utilities	\$11,710	\$10,372
Miscellaneous	\$1,259	\$403
Major Capital	\$0	\$0
Total Operating Fund	\$119,013	\$132,960
Memorial Fund	\$18,500	\$18,500
Parish Events		
Total Expenses	\$137,513	\$151,460
<u>Surplus (Deficit)</u>	<u>\$9,382</u>	<u>\$4,160</u>

St Mary's				
<u>Statement of Changes in Equity - December 31, 2018</u>				
	<u>General</u>	<u>Memorial</u>	<u>Events</u>	<u>Total 2018</u>
Equity, Beginning of Year	\$4,495	\$176,129	\$6,516	\$187,140
Income	\$128,395	\$22,623	\$26,737	\$177,755
Expenses	\$119,013	\$23,706	\$19,017	\$161,736
Net Income	<u>\$9,382</u>	<u>-\$1,083</u>	<u>\$7,720</u>	<u>\$16,019</u>
<u>Equity, End of Month</u>	<u>\$13,877</u>	<u>\$175,046</u>	<u>\$14,236</u>	<u>\$203,159</u>
<u>Transfers Year-to-Date:</u>				
From Memorial (Jan.)	\$18,500	-\$18,500		
From Parish Events to General (Mar 23)	\$1,650		-\$1,650	
From Redeemable GIC to General	\$19,032	-\$19,032		
From General to Memorial (GIC)	-\$19,032	\$19,032		
From PRF Refugees to RAPID 2 Refugees - Remained within Memorial		\$10,000		
From PRF Refugees to RAPID 2 Refugees - Remained within Memorial		-\$10,000		
From Parish Events to General (May 22)	\$2,120		-\$2,120	
Mem. Prn. Refugee Fund (PRF) to Diocesan Refugee support fund		-\$18,235		
Thrifty's Smile Card to Carpet - stayed within Memorial Fund		\$1,091		
To Carpet from Thrifty's Smile Card- stayed within Memorial Fund		-\$1,091		
To First Nations Bursary		\$1,956	-\$1,956	
To Rector's Discretionary from Ron Smith Legacy		-\$791		
From Anonymous (Diocese) to RAPID2		\$53,163		
From Anonymous (St.Mary's) to RAPID2		\$100		
From Altar Guild			-\$50	
From Parish Events to General (Oct. 31)	\$2,300		-\$2,300	
To Flower Fund	-\$50		\$50	
to Memorial (Dec. 6)	-\$18,500	\$18,500		
From RAPID2 to Memorial Dec. 17)		\$365		
to Dental Fund		-\$365		
from Holly Fair (Dec. 17)	\$8,000		-\$8,000	
<u>Total:</u>	<u>\$14,020</u>	<u>\$36,193</u>	<u>-\$16,026</u>	

	St. Mary's				
	Other Funds' Activity - December 31, 2018				
	Memorial Account				
	Balance			Transfers	Balance
	Jan 1, 2018	Revenue	Expenses	IN (OUT)	Dec.31, 2018
General	\$19,032				
Transfer to Operating Fund (Jan 18)				-\$18,500	
Gift from Lott (Apr 24)		\$4,000			
Interest Earned on GIC (May 17)		\$180			
Interest Earned on GIC (May 20)		\$75			
Compound Interest (May 30)		\$1,799			
Compound Interest (May 30)		\$230			
Redeem 5-year Redeemable (to General)				\$19,032	
RE-invest 5-year Redeemable (from General)				-\$19,032	
From PRF (Refugees) June/18				\$18,235	
To Diocese from PRF Refugees (June)				-\$18,235	
Transfer from Operating Fund (Dec. 31)				\$18,500	
Total General:	\$19,032	\$6,284	\$0	\$0	\$25,316
Interest					
Rec'd (Jan 31)		\$1			
Rec'd (Feb 28)		\$1			
Rec'd (Mar 31)		\$1			
Rec'd (Apr 30)		\$1			
Rec'd (May 31)		\$1			
Total Interest:	\$0	\$5	\$0	\$0	\$5
Deficit Elimination: Carry Fwd (2016)	\$1,500				\$1,500
Deposit Deficit Elimination Reserve		\$7,000			\$7,000
Total Deficit Elimination:	\$1,500	\$7,000	\$0	\$0	\$8,500
Thrifty Foods & Fairway's	\$0				
Receipts from Thrifty's (Jan 15)		\$306			\$337
Receipts from Fairway's (Jan 29)		\$32			
Receipts from Thrifty's (Feb 8)		\$122			\$460
Receipts from Thrifty's (Mar 8)		\$191			\$651
Receipts from Thrifty's (Apr 5)		\$200			\$851
Receipts from Fairway's (Apr 24)		\$25			\$876
Receipts from Thrifty's (May 10) FINAL		\$215			\$1,091
Transfer to Smile Card (May 10)				-\$1,091	\$0
Receipts from Thrifty's (New Program June)		\$175			\$175
Receipts from Thrifty's (July 5)		\$227			\$402
Receipts from Thrifty's (July 29)		\$25			\$427
Receipts from Thrifty's (Aug. 27)		\$201			\$628
Receipts from Thrifty's (Oct 10)		\$176			\$804
Receipts from Thrifty's (Sept 10)		\$213			\$1,017
Receipts from Fairway's (Oct. 29)		\$40			\$1,057
Receipts from Thrifty's (Nov. 8)		\$226			\$1,283
Receipts from Thrifty's (Dec. 6)		\$182			\$1,465
Transfer to Memorial for carpet (Dec.6)				-\$158	\$1,306
Total Thrifty & Fairway:	\$0	\$2,556	\$0	-\$1,250	\$1,306
Bequests & Donations					
Bequest from Shirley Rainey's Estate (May 7)		\$10,000			\$10,000
Bequests & Donations	\$0	\$10,000	\$0	\$0	\$10,000
First Nations Memorial Bursary	\$1,476				\$1,476
Gift for 2019 recipient			-\$25		-\$25
2018 Bursary awarded to Liam Paul			-\$1,000		-\$1,000
Transfer funds				\$1,956	\$1,956
Total Bursary:	\$1,476	\$0	-\$1,025	\$1,956	\$2,407
Guild	\$3,633				
Purchase of chairs			-\$372		
Total Guild	\$3,633	\$0	-\$372	\$0	\$3,261
Carpet (funded by Smile Card)	-\$1,250				
Transfer From Thrifty's Smile Card (May 10)				\$1,091	
Transfer From Thrifty's Smile Card (Dec)				\$158	
Total Carpet:	-\$1,250	\$0	\$0	\$1,249	-\$0
Sub-Total:	\$24,392	\$25,844	-\$1,397	\$1,956	\$50,795

In-Trust Funds:					
Ron Smith Legacy	\$5,483				<u>\$5,483</u>
Rector's Discretionary for PIC				-\$791	<u>-\$791</u>
Recovery from St. Stephen's		\$396			<u>\$396</u>
	<u>\$5,483</u>	<u>\$396</u>	<u>\$0</u>	<u>-\$791</u>	<u>\$5,087</u>
PRF (Refugees)	\$28,235				
Transfer to RAPID2 Refugee Fund (June)				-\$10,000	<u>-\$10,000</u>
Transfer to Memorial - General (June)				-\$18,235	<u>-\$18,235</u>
	<u>\$28,235</u>	<u>\$0</u>	<u>\$0</u>	<u>-\$28,235</u>	<u>\$0</u>
RAPID 2 Syrian Refugee Dental Fund					
Donation (Private Nov. 29)		<u>\$1,100</u>			<u>\$1,100</u>
Donation (Private Dec. 17)		<u>\$1,150</u>			<u>\$1,150</u>
transfer to memorial fund (Dec. 17)				-\$365	<u>-\$365</u>
	<u>\$0</u>	<u>\$2,250</u>	<u>\$0</u>	<u>-\$365</u>	<u>\$1,885</u>
RAPID 2 Syrian Refugee Fund					
Anonymous Don. (March 25)- St. Mary's				\$100	<u>\$100</u>
Transfer from PRF Refugees Fund				\$10,000	<u>\$10,100</u>
Transfer from anonymous donor				\$53,163	<u>\$63,263</u>
House Startup (B. Erickson)			-\$2,650		<u>\$60,613</u>
Startup cash for Khalid			-\$900		<u>\$59,713</u>
October Rent			-\$2,650		<u>\$57,063</u>
#4 Family Allowance			-\$900		<u>\$56,163</u>
Startup for groceries			-\$148		<u>\$56,015</u>
Groceries			-\$203		<u>\$55,812</u>
Test transfer			-\$10		<u>\$55,802</u>
Startup Internet Office			-\$117		<u>\$55,685</u>
Startup cleaning supplies			-\$178		<u>\$55,507</u>
Door mats. Etc/			-\$90		<u>\$55,417</u>
Oct. 1 Allowance for Khalid			-\$1,940		<u>\$53,477</u>
Startup - Sandra Scarth			-\$42		<u>\$53,435</u>
Startup - Bob Bailie			-\$200		<u>\$53,235</u>
Startup - Barb Erickson			-\$47		<u>\$53,187</u>
Startup - Barb Erickson Nov			-\$2,650		<u>\$50,537</u>
Biweekly Allowance - Khalid			-\$1,800		<u>\$48,737</u>
Dental Dr. Braun			-\$365		<u>\$48,373</u>
Biweekly Allowance - Khalid			-\$1,800		<u>\$46,573</u>
Biweekly Allowance - Khalid			-\$1,800		<u>\$44,773</u>
Shaw hook-up: Derek Osman			-\$218		<u>\$44,554</u>
Biweekly Allowance - Khalid			-\$1,800		<u>\$42,754</u>
Family allowance to Khalid (Dec. 14)			-\$1,800		<u>\$40,954</u>
Donation for coats		\$295			<u>\$41,249</u>
Donation for dental expenses (Dec. 17)		\$365			<u>\$41,614</u>
to Barbara Erickson for start-up			-\$307		<u>\$41,308</u>
to Ramsay Attisha for photo retake			-\$67		<u>\$41,240</u>
to Khalid for Family Allowance			-\$1,800		<u>\$39,440</u>
RAPID 2 as Launched Total:		<u>\$660</u>	<u>-\$24,483</u>	<u>\$63,263</u>	<u>\$39,440</u>
Total RAPID 2		<u>\$2,910</u>	<u>-\$24,483</u>	<u>\$62,898</u>	<u>\$39,440</u>
Memorial Acct Funds Other:					
St.Mary's Memorial Operations				-\$7,000	<u>-\$7,000</u>
Total Memorial Funds Other		<u>\$0</u>	<u>\$0</u>	<u>-\$7,000</u>	<u>-\$7,000</u>
	<u>\$0</u>	<u>\$2,910</u>	<u>-\$24,483</u>	<u>\$55,898</u>	<u>\$32,440</u>
Total In-Trust:	<u>\$33,718</u>	<u>\$3,306</u>	<u>-\$24,483</u>	<u>\$26,872</u>	<u>\$37,527</u>
Memorial Account Funds					
	<u>\$58,110</u>	<u>\$29,150</u>	<u>-\$25,880</u>	<u>\$28,827</u>	<u>\$90,207</u>
Total Long Term Liabilities					\$96,723
Total Liabilities					\$96,723
INVESTMENTS:					
3 yr Rising Rate GIC; @ 2.4%; Matures June 12, 2019	\$76,299				<u>\$76,299</u>
3 Yr Rising Rate GIC; @ 1.25%; Matures May 17, 2020	\$20,230				<u>\$20,230</u>
1Yr Redeemable GIC; @ 1.2%; Matures May 20, 2019	\$10,075				<u>\$10,075</u>
1Yr Redeemable GIC; @ 2.0%; Matures May 25, 2019 (formerly 1-5 GIC ANN to mature May 30, 2019)	\$0			\$15,000	<u>\$15,000</u>
1Yr Redeemable GIC; @2.25%; Matures May 30, 2020 (Bequest - S.Rainey)	\$10,000	\$0			<u>\$10,000</u>
Total Investments:	<u>\$116,604</u>	<u>\$0</u>	<u>\$0</u>	<u>\$15,000</u>	<u>\$131,604</u>
	<u>\$174,713</u>	<u>\$29,150</u>	<u>-\$25,880</u>	<u>\$43,827</u>	<u>\$221,811</u>

<u>St. Mary's</u>					
<u>Other Funds' Activity - December 31, 2018</u>					
<u>Parish Events Fund</u>					
	<u>Balance</u>	<u>Revenue</u>	<u>Expenses</u>	<u>Transfers</u>	<u>Balance</u>
	<u>Jan 1. 2018</u>			<u>IN (OUT)</u>	<u>Dec.31. 2018</u>
Altar	\$1,458	\$50			
Funds Transfer				-\$50	
Paper Towels		\$50	-\$14		
	<u>\$1,458</u>	<u>\$100</u>	<u>-\$14</u>	<u>-\$50</u>	<u>\$1,495</u>
Flower	\$1,355	\$1,331	-\$917	\$50	<u>\$1,819</u>
Holly Fair 1,3	<u>\$478</u>	<u>\$11,757</u>	<u>-\$2,446</u>	<u>-\$8,000</u>	<u>\$1,789</u>
Sunday Serenade:		\$2,160			\$2,160
Performers			-\$500		-\$500
Advertising			-\$1,075		-\$1,075
Other	\$2,002		-\$631	-\$1,956	-\$585
Total Sunday Serenade:	<u>\$2,002</u>	<u>\$2,160</u>	<u>-\$2,206</u>	<u>-\$1,956</u>	<u>\$0</u>
General:	\$597				\$597
Calendars		\$135	-\$120		\$15
Books		\$0			\$0
Gifts		\$0			\$0
Bank		\$0			\$0
Other 2,4		\$2,916	-\$3,161		-\$245
Total General	<u>\$597</u>	<u>\$3,051</u>	<u>-\$3,281</u>	<u>\$0</u>	<u>\$367</u>
Parish Sale	<u>\$58</u>	<u>\$7,910</u>	<u>-\$1,752</u>	<u>-\$6,070</u>	<u>\$146</u>
Wine Fest		\$0			\$0
Wine Fest to Outreach	<u>\$168</u>				<u>\$168</u>
Social:	\$399				\$399
Comfort		\$0	-\$100		-\$100
Sunday Coffee		\$328	-\$288		\$40
Social Total	<u>\$399</u>	<u>\$328</u>	<u>-\$388</u>	<u>\$0</u>	<u>\$339</u>
	<u>\$7,973</u>	<u>\$26,737</u>	<u>-\$11,017</u>	<u>-\$16,076</u>	<u>\$6,122</u>
Net Income		<u>\$15,719</u>			
<u>Transfer Notes:</u>					
1. Auction Gourmet Dinner Expenses recovered.					
2. Smth Farewell Proceeds. Did not put through Social Fund in order to track it separately.					
3. Holly Fair Gourmet Dinner Expenses					
4. \$600 Gift for Smith's. Balance is fee/gratuties for caterer.					
5. \$6,070 from proceeds of Parish Sales transferred to General Account.					
6. \$1,956 from Sunday Serenade transferred to Memorial for Bursary fund.					
7. \$8,000 from Holly Fair to General account (Dec. 17)					

ST MARY'S Budget Review - December 31, 2018

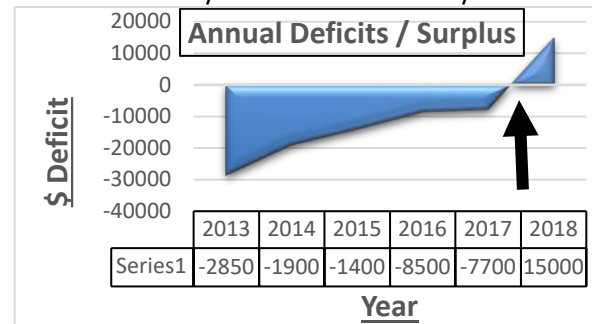
ITEM	2018 BUDGET	To Dec 31,2018	%AGE 100.0%	RMKS 2019 Budget to 2018 Actuals
INCOME				
REGULAR OFFERINGS	\$90,000	\$90,428	100.5%	I think I can, I think I can!
OPEN OFFERING	\$2,500	\$1,502	60.1%	
FESTIVAL	\$4,000	\$4,669	116.7%	Nice!
HALL /FACILITIES USE DONATIONS	\$17,000	\$15,763	92.7%	
SPECIFIC DONATIONS	\$300	\$145	48.3%	
H/M/D	\$500	\$775	155.0%	Hard to budget.
GST REBATE	\$800	\$816	164.9%	
MISCELLANEOUS	\$200	\$227	113.6%	
TX FROM HOLLY FAIR	\$9,000	\$8,000	88.9%	Impressive,
PARISH THRIFT SALES	\$5,600	\$6,070	108.4%	
DEFICIT ELIMINATION APPEAL - 2019	\$8,500	\$0	0.0%	
DEFICIT ELIMINATION RESERVE - 2018		\$0	0.0%	
DEFICIT ELIMINATION RESERVE - 2015	\$1,500	\$0	0.0%	
TX from Sunday Serenade	\$2,500	\$0	0.0%	
TX FROM MEMORIAL		\$18,500	100.0%	
TOTAL REVENUE	\$142,400	\$146,895	103.2%	
DISBURSEMENTS				
STIPEND/BENEFITS - Rector	\$35,396	\$15,673	44.3%	Recruiting period for new Incumbent took longer
RELIEF CLERGY	\$750	\$563	75.0%	
STIPEND/BENEFITS - Interim Priest-In-Charge	\$11,700	\$16,023	136.9%	PIC worked beyond the date budgeted.
MUSIC DIRECTOR	\$11,100	\$11,518	103.8%	
RELIEF ORGANIST	\$600	\$563	93.8%	
ADMIN. ASST/BOOKKEEPER	\$24,700	\$25,197	102.0%	
PARISH FINANCIAL MGMT. CONSULT.	\$750	\$979	130.5%	Implemented new Chart of Accounts
DIOCESAN ASSESSMENT	\$18,256	\$18,256	100.0%	
CHRISTIAN EDUCATION	\$350	\$45	12.8%	
CLERGY CONFERENCES	\$600	\$0	0.0%	
MUSIC	\$915	\$2,468	269.7%	Unbudgeted maintenance of organ and speakers
SANCTUARY SUPPLIES	\$400	\$288	72.1%	
ADVERTISING	\$300	\$315	104.9%	
INSURANCE	\$3,500	\$3,409	97.4%	
PHOTOCOPY	\$3,700	\$2,561	69.2%	
POSTAGE	\$350	\$208	59.5%	
STATIONERY	\$1,400	\$895	64.0%	
MAINTENANCE - GENERAL	\$4,500	\$951	21.1%	
MAINTENANCE - CLEANING CONTRACT	\$4,850	\$4,587	94.6%	
MAINTENANCE - CLEANING SUPPLIES	\$670	\$646	96.4%	
MAINTENANCE - GARDENING	\$350	\$141	40.4%	Dry season, so little for the refuse dump
Flood Expenses net of recovery		\$558	0.0%	
GARBAGE	\$450	\$439	97.6%	
HYDRO	\$9,650	\$7,189	74.5%	
WEBSITE SUPPORT (Church OS)	\$447	\$237	53.1%	
INTERNET	\$1,324	\$2,600	196.4%	being investigated
TELEPHONE	\$693	\$795	114.7%	Includes a share of Lon's cell phone
WATER/SEWER	\$600	\$690	115.0%	
MISCELLANEOUS	\$750	\$800	106.7%	
BANK CHARGES & RECONCILIATIONS	\$200	\$459	229.6%	Includes \$299 of reconciliation costs re COA change
GST RECEIVABLE		\$1,400	71.4%	
ACCOUNT TRANSFER TO MEMORIAL ACCOUNT		\$18,500	100.0%	
DEFICIT ELIMINATION RESERVE		\$7,000		
TOTAL EXPENDITURES	\$139,251	\$145,953	12.4%	
OPERATING SURPLUS/DEFICIT	\$3,149	\$942	-74.8%	

Annual Financial Message To St. Mary's Parishioners

November 18, 2018

Dear Friends in Christ:

No doubt you are interested to hear the financial update that we share with you at this time each year. We are pleased to advise you that we do not have to ask you to support a Deficit Elimination Campaign. Since 2013 we have projected deficits that were managed by successful Deficit Elimination Campaigns and the exceptional fundraising efforts of the Holly Fairs. However, in 2018, we are projecting that we will record a surplus. The chart to the right depicts the deficits from 2013 to 2017, and the surplus in 2018.



There are a few key factors that permit us to share this positive news with you. The final numbers won't be determined for a few more weeks, so we cannot give you a final number for the surplus. To what do we attribute the surplus? The key factors are:

1. The Clergy costs for the first eight months of 2018 (shared with St. Stephen's) were for our interim clergy (Peter) at only three days per week and for our full-time Rector (Lon) were only for four months. Also, we did not incur relocation expenses upon hiring a new Pastor. We will have to budget for the full-time cost of our Pastor next year (still shared with St. Stephen's).
2. The Diocesan Assessment was less in 2018 than in 2017, but we now know that it will be higher next year.
3. The Offerings remained very close to the budget throughout the year. We thank all of you for this achievement: those who use the option of the electronic collection plate, and those who give regularly, even when you go on vacation.

So, congratulate yourselves for the success this year. Thank you for your support. We do ask you to continue to give in the many ways that you do – volunteering your time and talents, and supporting your church and the many programs through your donations and regular offerings. These few examples make you good stewards of God's gifts to you. Where you can, we ask that you try to increase your financial gifts going into next year. You have been doing a great job – even with the familiar 10% increase. Someone once said – Give until it feels Great. No doubt that some of you must already feel Great!

Lon will be sharing his thoughts with us beginning in December about what stewardship means and how we can all become better stewards of our gifts through some simple every day changes.

Until then, we thank you again for helping us achieve our first Surplus in over 5 years!

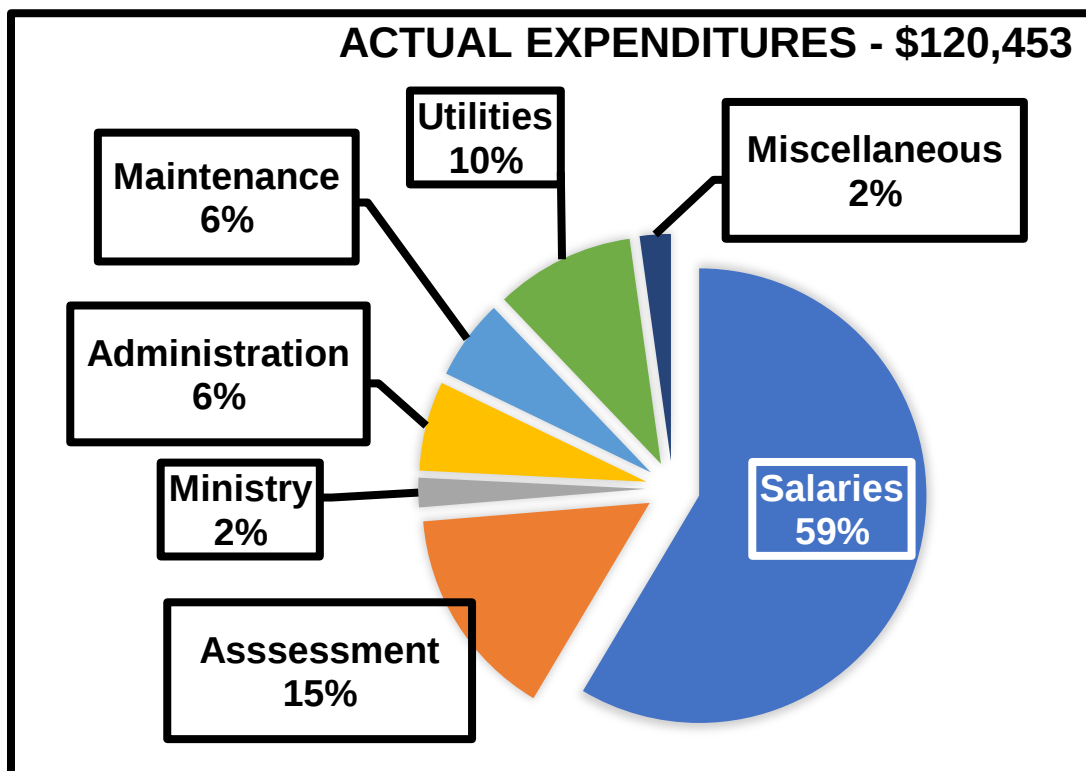
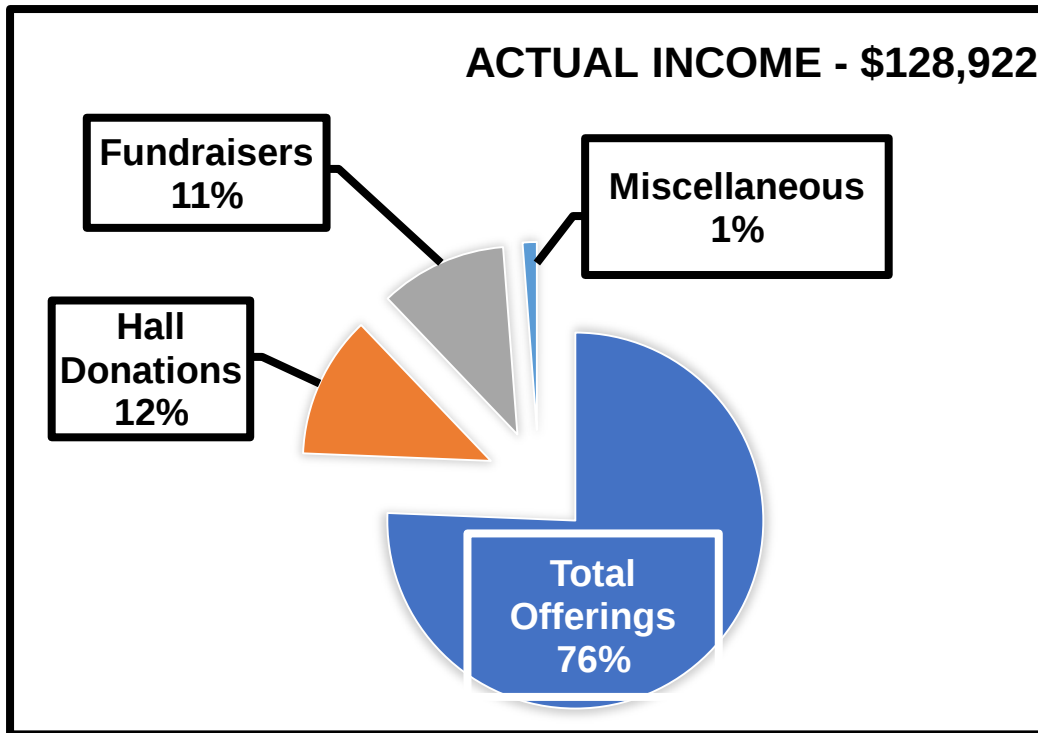
Yours in Christ,

Lon Towstego +

Derek Osman

Ian Stuart

Leslie Pedlow



2019 Budget for St. Mary's Church



Anglican Parish of Central Saanich

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

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

Faith - Family - Friendship

[Abstract](#)

This 2019 Budget Narrative is intended to offer everyone an insight into where we plan to obtain the revenue necessary to pay for the expenses that have been identified to maintain the day-to-day operation of the St. Mary's Church, being one of the two churches in the Anglican Parish of Central Saanich, as part of the Diocese of British Columbia. While most of the content is narrative, the traditional spreadsheets are attached in the Appendices.

Derek Osman
Derek.osman@shaw.ca

2019 Budget for St. Mary’s Church

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2019 Budget for St. Mary's Church

BACKGROUND:

The **Anglican Parish of Central Saanich** is made up of two congregations: St Mary's and St Stephen's. We work together as one parish. Why? For **"Faith – Family – Friendship"**.

Our worship strives to lead us into God's presence through the simplicity and beauty of Anglican liturgy. We emphasize the reading and preaching of God's word, the receiving of Holy Communion, and our response through prayer and singing. Our worship alternates between traditional and contemporary language. We also strive to offer excellent programs for children and youth. Here's what you can expect at each location on Sunday:

St. Mary's is a modern building located in Saanichton. **Sunday worship is at 9am with children's program.** The service is a bit more formal, with music led by the choir, accompanied by piano and organ. A quiet, meditative Taizé service by candlelight is offered the 2nd Sunday of each month at 7pm. There is also a quiet service of Holy Communion on Wednesday at 10am, followed by coffee and Bible study.

St. Stephen's Church is a [heritage](#) building located in the Mount Newton valley. **Sunday worship is 11am with a children's program.** The service is more informal, with music led by the congregation, accompanied by piano and organ. A band made up of guitars and drums leads the worship on the 4th Sunday of the month, in the church hall.

Both congregations have opportunities for Bible study, prayer, outreach and fellowship.

St. Stephen's Cemetery: The first known date of a burial in the St. Stephen's Cemetery was that of another member of the pioneer Thomson family. Young William aged nine was laid to rest in 1869. The burials have expanded from that first in 1869 to well over five hundred in the 1990's.

To read more about the Cemetery, or about either of the two churches, please refer to our website at www.ParishCS.ca.

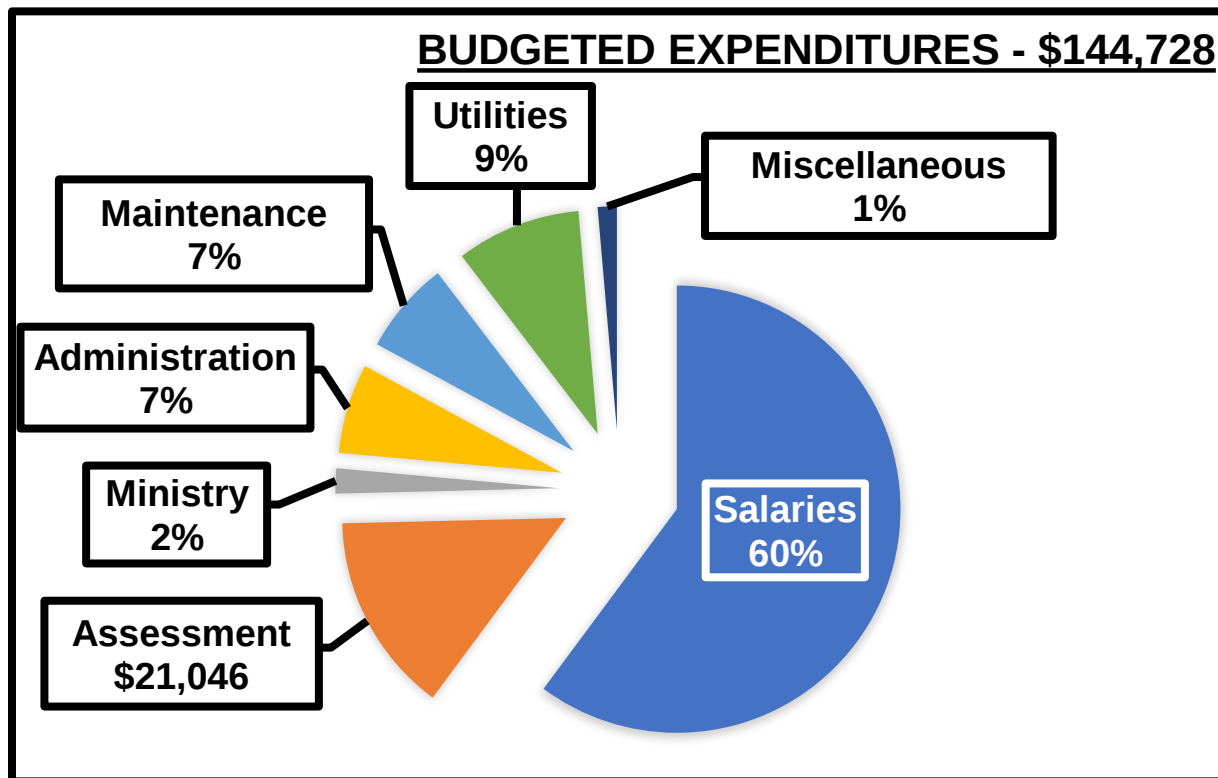
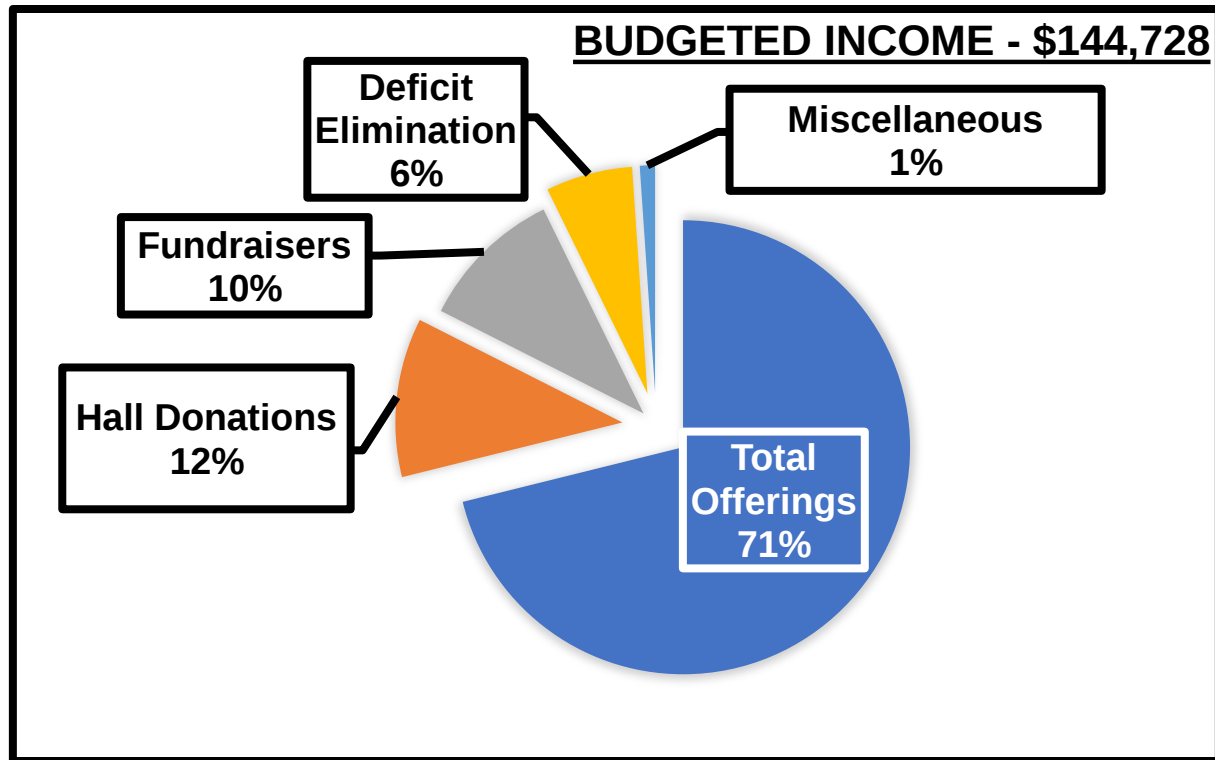
The Anglican Parish of Central Saanich doesn't 'go it alone'. We see ourselves as partners in God's mission in the world, along with all people of faith. More formally, though, we are part of a larger family:

We are a proud member parish of the [Anglican Diocese of British Columbia](#), those Anglican churches found on Vancouver Island, the Gulf Islands, and Kingcome Inlet on the Sunshine Coast. Informally, some have taken to calling us 'THE DIOCESE OF THE ISLANDS AND INLETS'.

In 2015, we adopted a **Vision as a diocese: RENEWED HEARTS, RENEWED SPIRITS, RENEWED PEOPLE**. Since then, we have embarked on a vision fulfillment journey to discern how God will guide us towards seeing our vision come to life in our parishes, communities and regions.

2019 Budget for St. Mary's Church

ST. MARY'S 2019 OPERATING BUDGET AT A GLANCE



Please refer to Appendix 1 for the detailed budget.

2019 Budget for St. Mary's Church

WHAT ARE WE STRIVING TO ACHIEVE?

During 2018, we had cause to re-visit our Parish Profile to ensure that it still represented our parish strategies, and conversely that the programs supported by each (or both) of the churches were understood to support the goals and strategies of the church, and thus of the parish.

In preparing the 2019 Budget, and subsequently approving it, we need to apply a similar understanding – does the budget support the strategies and objectives for St. Mary's and/or the Parish for 2019?

The three descriptors of our Parish Identity and, therefore, the strength of our Mission are:

- I. **Committed Learners:** We nurture our faith and display the joy Christ gives us. This is in partnership with our diocese as we walk together in a Season of Discipleship”.
- II. **Friendly Inviters:** We invite our “neighbour” to experience our parish family (or could be labeled Evangelism).
- III. **Sacrificial Givers:** We reach out to others (or what we refer to as Outreach).

The key to supporting ministries and programs for our parishioners, and to attract new parishioners, is growth. We are an aging parish and need to grow with younger families, or extended families (like grandchildren). To position ourselves for growth, we developed a 5-year plan, that was agreed to by the parish in September of 2015. Interestingly, it does mirror portions of the Diocesan Vision! Our strategy for growth is:

- I. Advance our spiritual growth through worship, teaching and Bible study
- II. Strengthen our relationship with the community (local, national, and international)
- III. Increase the number of engaged parishioners

There are several activities (ministries) that were being conducted throughout the parish, and they needed to be focused to better support our overall strategy for growth. Some of these programs include the following:

1. Bible Study	2. Soundings	3. Advanced Care Planning
4. Spring Fling (April 25)	5. Thrift Sales (3)	6. Taizé Evening Prayer
7. Car Boot Sale	8. Pancake Supper	9. Peninsula Wine Fest
10. Hymn Sing	11. Car Boot Sale	12. Bless the Animals
13. Garlic Gala	14. Craft Group	15. Skating Party
16. Stations of the Cross	17. Sock Hop	18. Holly Fair

2019 Budget for St. Mary's Church

There are several activities (ministries) that were being conducted throughout the parish, and they needed to be focused to better support our overall strategy for growth. Some of these programs include the following:

Existing Programs (ministries) were associated for each of the three identified strategies for growth. The intention was to complete these programs within a year. However, we found that because they were part of our “DNA” we tend to continue to support them. The significant supporting programs for each of the strategies for growth are:

Note: When we have “Succeeded” in mastering a task, we don’t stop doing it, but we do challenge ourselves to take on another task in support of the Strategy. However, periodically, we will have to drop some tasks in order to be able to take on new tasks, being always cognizant that whatever new Tasks we take on, they should be done in a fashion that enables us to achieve “balance” amongst the three strategies for growth.

The challenge is to strike a balanced approach to the three strategies; then we will be the most successful!

I. DISCUSSION OF OUR STRATEGIES:

1. Advance our spiritual growth through worship, teaching, and Bible study.

- 1) **“Triangle Teaching”:** Triangle Teaching is based upon Gospel-shaped worship, and the teachings in Micah 6:8. The three points of the triangle are simply, Up, Out, and In, referencing the focus of learning (or teaching). We began with the “Up”, or **“Walk humbly with your God”**. We have further work to do with this model. The “Out” will focus on **“Acting Justly”**, and the “In” will focus on **“Love and Mercy”**.

In consideration of our other liturgy, it may well take a year or two to fully grasp the benefit of Triangle Teaching. In terms of the Diocesan Vision, Triangle Teaching might fall within the grouping “Faith in Action” and we will look to integrate this with the “Seasons of Discipleship”.

- 2) **Parish Weekend:** Our Parish Weekends are opportunities to learn from one another while strengthening our personal and congregational spiritual journeys. We are blessed to have these weekends (Friday evening, Saturday half-day, and Sunday worship service) led by clergy who are well-studied in the chosen subject matter. Typically, there have been 40 – 50 parishioners from both churches who attend each segment of the Parish Weekend, and a strong attendance for each of the two Sunday worship services.

When measured by the attendance and by the comments and participation throughout the weekend, the Parish Weekends are deemed to be a success, and should continue to be hosted each year.

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3) Parish Workshops: Throughout the year, the parish hosts several Parish Workshops that are patterned off the Parish Weekend. They might replace the regular Bible study, but usually each session is longer, and the number of sessions per workshop might vary from 5 – 6 to 10 – 12. Because they become a substitute for the weekly Bible study, these sessions are hosted during the day at St. Mary's or in the evening at St. Stephen's. They can be based upon scripture, or other subject matter important to a group of parishioners, for example Indigenous Perspectives.

When measured by the attendance (40 – 45) and by the comments and participation throughout the workshop, the Parish Workshops are deemed to be a success, and should continue to be hosted to satisfy an appetite for increased learning to help those continue to grow and advance along their spiritual journey.

While both the Parish Weekend and the Parish Workshops have been deemed to be successful, as we consider continuing them, they are subject to planning and prayerful discernment.

2. Strengthen our relationship with the community:

1. Engage friends in the community, by inviting them to the following special events: In terms of the Diocesan Vision, Engaging friends in the Community might fall within the grouping "Faith in Formation". While there are many Events within our parish life that exemplify this Task, for this period, we have chosen to assess our contribution in terms of the following three Events:

- a. Peninsula Wine Fest: The Wine Fest is a special new Event that is now in its fourth year of operation. As a measure of success, we deemed it to be more successful with the increased number of attendees being from the community (that is, who were not parishioners of the Parish of Central Saanich). This ratio has been in the 60 – 75% of patrons being from the community – a very good success factor. Also, we have several patrons who join us for this Event year after year. Last year, we did not host the Wine Fest, primarily due to a shortage of volunteers. However, we intend to host this event in 2019, along with the help from a few other churches on the Peninsula, and some new volunteers from St. Mary's.
- b. Free Valentine's Dance: The Valentine's Day Dance is also well attended by the community – in the range of about 60% of the attendees being from the community who join us for this FREE Event. This Event has also been hosted for four years, with the music being provided by Twelve O'Clock Rock, primarily members from St. Stephen's church.
- c. Free CPR course in February: Over the 2 years of offering this free course, run by certified instructors from the Central Saanich Fire Department, we have welcomed about 40 attendees who were a mix of parishioners, their family members, and members of the community. Training includes CPR instruction for adults and infants, and training on the AED (defibrillators) equipment that was donated to St. Mary's, and to St. Stephen's.

These three Events should be continued so long as they continue to be successful. However, if enough volunteers are available to support a review

2019 Budget for St. Mary's Church

of additional Events that are currently being hosted, that effort should be taken.

2. Build upon community outreach programs, specifically the four identified below: These programs support the members of our community in a variety of ways, each in its own unique way.

- a. Christmas Tree Trail – This program is largely driven by the business community of Central Saanich and Saanichton. In that sense we have little to contribute to the overall organization of the Event, but we are certainly noticed for the parts that we play. We start things off with a pancake breakfast put on by the Sidney Lions. The church and the hall are decorated, and St. Mary's used to be a key stop for the free rides on the horse-drawn carriage throughout Saanichton. A bonus attraction to St. Mary's is the chance for families to have their picture taken with Santa!
- b. Soup's On: This ministry has become very popular, serving free soup and desert to as many as 60 people from the parish and the community at noon on Fridays. It is truly a labour of love by the ladies in the kitchen at St. Stephen's, with ladies from St. Mary's also helping as well. It was initiated by St. Stephen's, but has morphed into a parish event. It has recently received some financial support from the Diocese.
- c. Christmas Hampers: This Ministry continues to grow year over year. Throughout the year, food items are purchased or donated, but the real busy time obviously is closer to Christmas. The hampers are for local indigenous families in need, and other less fortunate families in our community. Both churches are very active in this ministry.
- d. Summer Camp: For several years, a summer camp was hosted on the grounds of St. Stephen's. However, it consumed a lot of resources – both money and volunteers from both churches – that it was decided to accept the recommendation of the camp leader to make a change. The recommendation was to cancel the significant investment in the summer camp, and rather divert those resources and energies to other program(s) for the children and youth that would run throughout the year (rather than just for a couple of weeks). Hence, the summer camp was not hosted for two years, but was tried again last year in a different format. Due to its success, it is anticipated that the revised format will be used again in 2019.

These successful Events should continue to be used to reach out to the community. All are an excellent way to inform the community about the other programs and Events that we host. The Summer Camp is a good example of cancelling a program or Event when it is judged that the demand for scarce resources can be better invested elsewhere. Yet, when a new format was proposed, it was adopted.

3. Achieve greater support by our community of churches for the YFC Blue Bus outreach

During the first year in which we assisted in the operation of the Blue Bus ministry, it was recognized that we, as a parish, could not support it by ourselves. It needed a group of parishes to support this ministry in order to share the demand for volunteers. Fortunately, other parishes have stepped forward to provide the necessary support, to the degree that our parish could step away. Thus, we have provided the necessary assistance for this on-going community ministry, for the time when it was desperately needed for it to

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succeed. Now we include the Blue Bus on our list of charities to receive parishioners' donations.

- III. **Increase the number of engaged parishioners:** For this growth strategy to be of optimum effectiveness, we need to emphasize that the parishioners, current and new, need to be **engaged** in the life of the church, and work in harmony with those striving to achieve a **balance** in the success of this strategy with the successes of the other two growth strategies. We think we are doing well with the first two growth strategies but could be more successful with this third strategy.

Newcomers:

For a newcomer, you might feel more comfortable if you invited them out for a coffee, or for soup and a sandwich, if you notice that they have joined us for a Sunday Service for 2 or 3 weeks. But keep the conversation light – treat this as an opportunity for you to get to know them better and what interests them – so that then you can invite them to show us how we can improve things with their help and direction.

It's not rocket science – just get comfortable inviting someone to share what challenges you or excites or fulfills you.

Maybe you can approach increasing engagement by thinking about what you can share with someone that will be of interest to them. Then they may begin to think about what is in it for them, and how they could help us to continue to grow. This cycle can continue to grow and enhance your relationship, - with each other, and with God. When you get “engaged”, others surrounding you will want to get engaged too. You will feel better – because you are contributing to something and having fun too

1. Increase the number of new parishioners by:

- a. Inviting Boomers and their “families” to attend worship: This initiative was intended to capitalize upon our more senior parishioners by encouraging them to invite their friends and families to join us for our worship services. It also included grandparents bringing their grandchildren to experience our worship services, Sunday School, and other programs. There is some of this happening, but we need to encourage it to happen more frequently.
- b. Inviting friends and “neighbours” to workshops focussed on current needs: This can get blurred with some of the efforts expended under Strategies I and II, but it is important enough to reference again under this Task. Many new parishioners comment about how friendly we are. So, if they accept our invitation to a workshop that we think will be of interest to them, they will enjoy the workshop, and find out how friendly we are. If we put them at ease, they are more likely to consider making the decision to return. The workshops can be anything that you think will be of interest to them – CPR, Stages of Life, Wills, Travelogues, for example.

2. Increase the engagement of current parishioners and quickly engage newcomers by inviting them to:

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- a. Share their gifts and talents with the parish family. When you find out what interests someone of our current parish family, or a newcomer to our family, invite them to share their skill or talent with others. Often, they just need to be encouraged. The spectrum of talents is as broad as you can open your mind – carpentry, reading, teaching, gardening – whatever. They will likely feel pleased to be able to help someone else out. If they are contributing, they will be engaged.
- b. Actively participate in a newcomer program. We do have some informal newcomer programs. But what was intended with this initiative was to develop a little more structure into our newcomer programs. An example is to invite someone out for coffee if you see that they have attended one of our services for three or more times. Then when you are out for coffee with them, you can get to know them better – their talents and skills – to suggest to them how they might want to share their talents or skills. Also, it is an opportunity for you to let them know about the various program that we have to offer, should they like to participate.

To engage current parishioners, the approach is intuitive, but strangely enough we have done little of it! The basic success approach is simply “to ask”, or “to invite” someone to help, and ultimately to become engaged. We found with recent events, in particular the Wine Fest, that if you approached someone and told them what was needed, they would quickly volunteer to help. Some liked to receive on-going direction, but still others preferred to feel empowered to run with it.

Another effective way to increase engagement is to invite someone – current or newcomer – to an event that you think that they would really enjoy. Examples of the event would be the Blessing of the Animals (if they have a pet), CPR training, sessions on retirement or wellness. If they attend one event with you, you will have broken the ice – for you and for them. Then you will feel comfortable inviting them to a concert, and then the Lessons and Carols, and soon, perhaps a Sunday service. When you get to this point, you need to let them witness what excites you about worship at our Sunday services. If you let them see your energy - they can learn and get excited too. You can be successful with this approach with new comers and with current parishioners. Try it with a current parishioner – invite them to share your enthusiasm with craft work, or perhaps the Altar Guild or Bible Study!

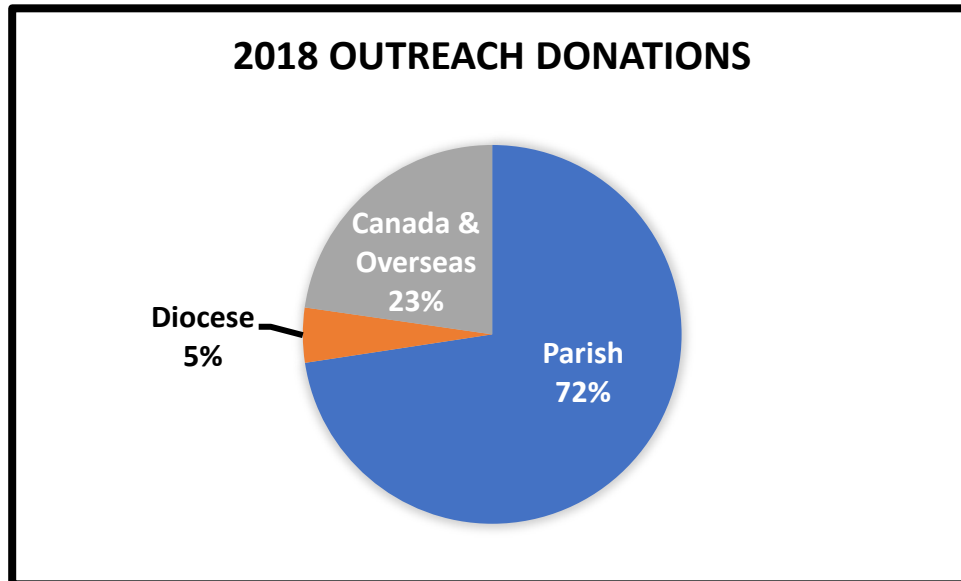
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OUTREACH:

Throughout the previous section, a variety of Outreach initiatives were discussed. The Wine Fest initiative (that was not hosted last year) has been our most successful event that is purely for community outreach, often supporting 3 key community recipients that in turn have focussed community outreach programs. One such example would be the Saanich Peninsula Hospital. Also, after a Thrift Sale, we donate the unsold items to a local thrift clothing business, and they in turn sell the items. The value of these donations over the past two years has been significant, and the recipients and local thrift businesses have been most appreciative.

Another way of contributing to local charities is to identify one month out of the year for a specific charity. Parishioners' donation for that month are then directed to that specific charity. There are some generic months, and one dedicated for the Rector's Discretionary fund.

Not including the above described Outreach donations, in 2018 St. Mary's donated a total of \$3,901. The chart below depicts the focus of the annual donations. The detailed schedule appears as Appendix 2.



2019 Budget for St. Mary's Church

NOTICE OF MOTION BY ST. MARY'S OUTREACH COMMITTEE

Moved – Ken Pedlow, Seconded – Derek Osman

That the following be the 2019 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	St. Mathews Community Library in Addis Ababa, Ethiopia	This allocation supports the operation of a library serving up to 2,000 children from the surrounding community, one of the poorest in the city. It provides them with reference books and computers for study and homework. This parish is visited regularly by Dt. Brett Cane.
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	Primates' World Relief and Development Fund	We support the Anglican Church of Canada's agency for sustainable development, relief, refugees, and global justice.
May	Sidney 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	Youth for Christ Mobile Outreach (Blue Bus) Program	Under the direction of Rick Wismer, Youth for Christ partners with volunteers from local churches to lead weekly youth programs in the First Nations communities of Tsawout and Tseycum.
July	General Outreach	
August	Anglican Appeal	Donations support the mission work and ministry in Canada's North and our church partners overseas.
September	Saanich Peninsula Hospital Foundation	Donations provide funding toward equipment, facilities and programs at the hospital.
October	Christmas Hamper Program	Donations of funds and staple foods assists us in filling hampers to support families in both our Peninsula and local First Nations communities.
November	South Island Centre for Counselling & Training	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	

2019 Budget for St. Mary's Church

2019 CAPITAL BUDGET:

Where the Operating Budget encompasses those routine revenue and expense items associated with the on-going support of the church, the Capital Budget includes those expenditures or investments associated with the larger projects required to sustain or enhance our assets, or to acquire new assets.

Typically, a capital budget is prepared each year to identify the significant expenditures or investments that are proposed to take place over the upcoming three to five years. This plan is then updated each year so that there is an on-going five-year perspective of how much "planned" funding will be required over that period of time. However, seldom does the capital plan come to fruition, sometimes due to other unforeseen emergency expenditures. Ian Stuart has a lot of personal experience of developing these capital plans – for churches and for other companies and corporations. He has been working on a capital plan for St. Mary's and it is expected to be ready for review by the Operations Committee and then the Council later this year.

In a fashion similar to the capital plan, we have also begun to think about our significant Operating Expenses in terms of an Operations Annual Plan that stretches over 4 years. It includes things like painting the parking lot, fire equipment inspection and maintenance, and tuning the piano and organ. A sample of a recent version of our Operations Plan is in Appendix 3. By using this tool, we will be better able to level our significant operating expenses, rather than having years in which we have spikes of very significant operating expenses.

1. Operating Budget:

Examples of projects that we are considering in support of our assets, and that are considered Operating Budget projects are:

1) Website Re-design:

The company that is responsible for the website design and support of the server and security infrastructure – for our Parish and many of the other parishes in the Diocese of BC - is Ascend (formerly ChurchOS).

In December, they announced that they had completed a redesign of the website platform, and the new design also has new features and functionality. They are now ready to help each Parish to upgrade to the new website platform.

This upgrade is provided to us within the context of our annual maintenance fee. There are no incremental costs to take advantage of the new features associated with the software we are currently using. There is, of course, the effort necessary to understand the new version of the website software and implement it efficiently and effectively.

2019 Budget for St. Mary's Church

2) Painting:

Despite the painting that has been achieved over the recent years, there are still areas that are in need of a paint job. The next area to be done is the kitchen. The walls and ceiling need a fresh coat of paint before the new countertops get installed. The countertops are being paid for by the contributions from the Thrifty Foods Smile Card program.

Other areas needing a fresh paint job include the Narthex and the Hall.

2. Capital Plan:

Some of the capital projects that need the attention of the Operations Committee in 2019 are:

- 1) Water Backflow Control: In November 2018, the facilities at St. Mary's were inspected to determine exposures to the public water system from the backflows of chemicals and other effluents. Three such potential situations were identified at St. Mary's, each requiring immediate attention. The cost estimate to correct these situations is about \$5,000, but because the parts are in limited supply the work may not be done before April..
- 2) Kitchen Countertops: This project was approved in 2018. The funding was approved by Thrifty Foods to apply from the Smile Card program toward the replacement of the countertops in the kitchen.
- 3) Lighting Upgrade in the Hall: The cost of this project was reviewed in 2018 but considered to be too expensive in relationship to the other work that needed to be done. However, we have now received a second complaint from one of the groups using the Hall after hours, and we don't want these complaints to erode the revenue that we receive from the Hall donations. Also, there is a moderate cost saving associated with upgrading to the LED technology, plus the flexibility of lighting options when conducting classroom and training presentations. This project is supported.

APPENDIX 1: OPERATING BUDGET:

ST MARY'S Budget Review - December 31, 2018

ITEM	2018 BUDGET	To Dec 31,2018	2019 Budget	%AGE 100.0%
INCOME				
REGULAR OFFERINGS	\$90,000	\$90,428	\$96,800	100.5%
OPEN OFFERING	\$2,500	\$1,502	\$1,500	60.1%
FESTIVAL	\$4,000	\$4,669	\$4,400	116.7%
HALL /FACILITIES USE DONATIONS	\$17,000	\$15,763	\$16,500	92.7%
SPECIFIC DONATIONS	\$300	\$145	\$180	48.3%
H/M/D	\$500	\$775	\$775	155.0%
GST REBATE	\$800	\$816	\$1,345	164.9%
MISCELLANEOUS	\$200	\$227	\$225	113.6%
TX FROM HOLLY FAIR	\$9,000	\$8,000	\$9,000	88.9%
PARISH THRIFT SALES	\$5,600	\$6,070	\$6,070	108.4%
DEFICIT ELIMINATION APPEAL - 2019	\$8,500	\$0	\$650	0.0%
DEFICIT ELIMINATION RESERVE - 2018		\$0	\$7,000	0.0%
DEFICIT ELIMINATION RESERVE - 2015	\$1,500	\$0	\$1,500	0.0%
TX from Sunday Serenade	\$2,500	\$0	\$0	0.0%
TX FROM MEMORIAL		\$18,500		0.0%
TOTAL REVENUE	\$142,400	\$146,895	\$145,945	103.2%

2019 Budget for St. Mary's Church

ITEM	2018	To	2019	%AGE
DISBURSEMENTS	BUDGET	Dec 31,2018	Budget	100.0%
STIPEND/BENEFITS - Rector	\$35,396	\$15,673	\$48,240	44.3%
RELIEF CLERGY	\$750	\$563	\$766	75.0%
STIPEND/BENEFITS - Interim Priest-In-Charge	\$11,700	\$16,023	\$0	136.9%
MUSIC DIRECTOR	\$11,100	\$11,518	\$11,760	103.8%
RELIEF ORGANIST	\$600	\$563	\$613	93.8%
ADMIN. ASST/BOOKKEEPER	\$24,700	\$25,197	\$26,189	102.0%
PARISH FINANCIAL MGMT. CONSULT.	\$750	\$979	\$0	130.5%
DIOCESAN ASSESSMENT	\$18,256	\$18,256	\$21,046	100.0%
CHRISTIAN EDUCATION	\$350	\$45	\$300	12.8%
CLERGY CONFERENCES	\$600	\$0	\$325	0.0%
MUSIC	\$915	\$2,468	\$2,000	269.7%
SANCTUARY SUPPLIES	\$400	\$288	\$400	72.1%
ADVERTISING	\$300	\$315	\$350	104.9%
INSURANCE	\$3,500	\$3,409	\$3,850	97.4%
PHOTOCOPY	\$3,700	\$2,561	\$3,457	69.2%
POSTAGE	\$350	\$208	\$350	59.5%
STATIONERY	\$1,400	\$895	\$1,037	64.0%
MAINTENANCE - GENERAL	\$4,500	\$951	\$4,000	21.1%
MAINTENANCE - CLEANING CONTRACT	\$4,850	\$4,587	\$4,850	94.6%
MAINTENANCE - CLEANING SUPPLIES	\$670	\$646	\$711	96.4%
MAINTENANCE - GARDENING	\$350	\$141	\$350	40.4%
Flood Expenses net of recovery		\$558	\$0	0.0%

2019 Budget for St. Mary's Church

ITEM	2018	To	2019	%AGE
DISBURSEMENTS (Cont'd.)	BUDGET	Dec 31,2018	Budget	100.0%
GARBAGE	\$450	\$439	\$470	97.6%
HYDRO	\$9,650	\$7,189	\$8,000	74.5%
WEBSITE SUPPORT (Church OS)	\$447	\$237	\$260	53.1%
INTERNET	\$1,324	\$2,600	\$2,860	196.4%
TELEPHONE	\$693	\$795	\$800	114.7%
WATER/SEWER	\$600	\$690	\$725	115.0%
MISCELLANEOUS	\$750	\$800	\$800	106.7%
BANK CHARGES & RECONCILIATIONS	\$200	\$459	\$200	229.6%
GST RECEIVABLE		\$1,400	\$1,000	71.4%
ACCOUNT TRANSFER TO MEMORIAL ACCOUNT		\$18,500		0.0%
DEFICIT ELIMINATION RESERVE		\$7,000		
TOTAL EXPENDITURES	\$139,251	\$145,953	\$145,908	0.0%
OPERATING SURPLUS/DEFICIT	\$3,149	\$942	\$37	-96.0%

2019 Budget for St. Mary's Church

APPENDIX 2 : 2018 OUTREACH DONATIONS AND DISTRIBUTION

St. Mary's Outreach 2018 December 14, 2018

<u>Outreach Initiative</u>	<u>Balance Nov. 30</u>	<u>Opening</u>	<u>Donations</u>	<u>Disbursed</u>	<u>Distribution Proposal</u>	<u>Total</u>	
Rector's Discretionary	\$0.00	\$165.20	\$2,655.00	\$2,820.20		\$2,820.20	P
Youth for Christ	\$265.00	\$0.00	\$265.00	\$0.00	\$85	\$350.00	P
Refugee Support	\$0.00	\$500.00	\$970.00	\$1,470.00		\$1,470.00	P
General Use	\$375.00		\$425.00	\$50.00		\$425.00	P
Saan. Pen. Hosp.	\$315.00		\$315.00	\$0.00	\$85	\$400.00	P
SICCT	\$445.00		\$445.00	\$0.00	\$5	\$450.00	D
PWRDF	\$0.00		\$115.00	\$115.00		\$115.00	O
Christmas Hampers - children gifts	\$950.00		\$950.00	\$0.00		\$950.00	P
Christmas Hamper Other	\$1,150.22		\$1,344.82	\$194.60		\$1,344.82	P
Anglican Appeal	\$105.00		\$105.00	\$0.00		\$105.00	O
Lions Food Bank	\$0.00		\$1,045.00	\$1,045.00		\$1,045.00	P
Prayer Shawl Ministry	\$100.87		\$261.59	\$160.72		\$261.59	P
ETHIOPIAN Library	\$212.00	\$117.38	\$2,822.00	\$2,727.38		\$2,939.38	O
Sisters of St. John	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$200</u>	<u>\$200.00</u>	D
<u>TOTALS</u>	<u>\$3,918.09</u>	<u>\$0.00</u>	<u>\$782.58</u>	<u>\$11,718.41</u>	<u>\$8,582.90</u>	<u>\$375.00</u>	<u>\$12,875.99</u>
Remaining for distribution					\$0		
All Nations Memorial Bursary	\$2,407	\$1,476		\$1,025			P
Transferred from Concerts				\$1,956			
<u>Total Outreach Donations</u>			<u>\$13,674.41</u>			<u>\$14,831.99</u>	

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APPENDIX 3: 2018 DRAFT OPERATIONS ANNUAL PLAN

Yellow Highlight = Not confirmed

2018		2019		2020		2021	
Catch basins	\$400	Catch Basins	\$400	Catch Basins	\$400	Catch Basins	
Church Piano Tuning 3x	450	Church Piano Tuning 3x	500	Church Piano Tuning 3x	500	Church Piano Tuning 3x	
Hall piano tuning	150			Hall piano tuning	150		
Capital City Fire Inspection	200	Capital City Fire Inspection/Extinguishers recharged	400	Capital City Fire Inspection	200	Capital City Fire Inspection/Extinguishers recharged	
Mower Service	?	Mower Service	25	Mower Service	50	Mower Service	
		Adult AED Pads (June)	\$155				
		AED Lithium battery (June)	475				
		Pediatric AED pads - date?	150				
		Moss Treatment Roof (July)	\$0			Moss Treatment Roof (July)	\$
		Lines painted in parking lot					

Depreciable Capital Assets ?:

1. Hot water heaters - Main – and sacristy – Nov. 2011
2. Riding Lawn Mower purchased March 2015
3. Office Computer purchased June 2016
4. Roof on Shed – 2016
5. Church Roof – installed May 2000 or 2001 – 30-year shingle (Parker Johnson)

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6. Sound System – installed 2009
7. Stove, Wall Oven & Cooktop – May 2012
8. Dishwasher –
9. Projector – November 2014

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Your Kingdom Come



Anglican Parish of Central Saanich

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

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

Faith - Family - Friendship



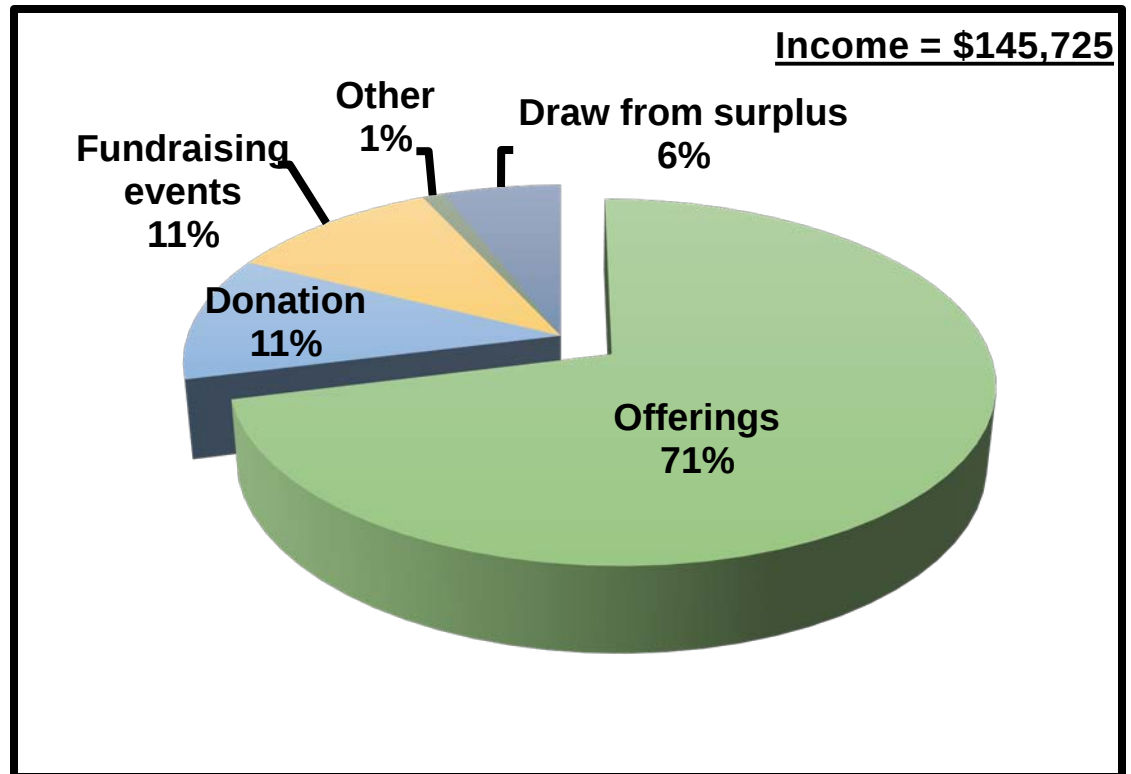
Whatever your age and wherever you are on your spiritual journey, we invite you to join us as we learn to follow Jesus Christ together.

2019 Budget for St. Mary's Church

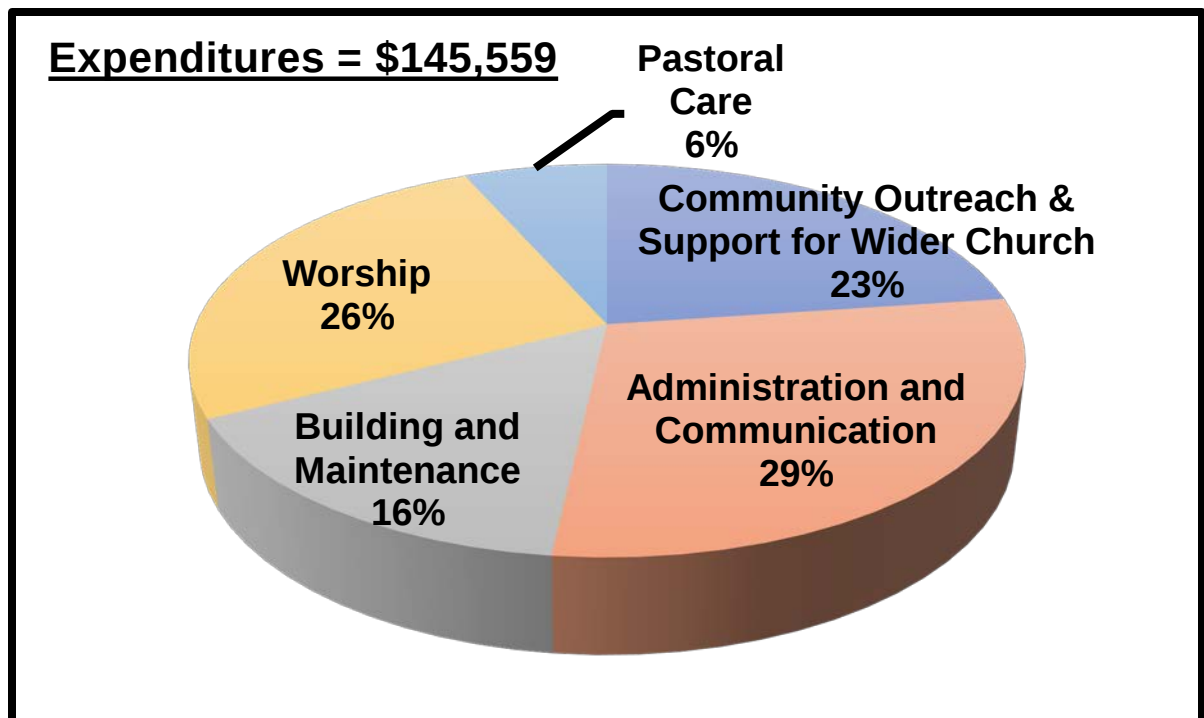
Each year, members of our community give generously to support our shared work as disciples of Christ Jesus, and in turn we support local, regional, national and international efforts to be a transforming, positive presence in the lives of our neighbours.

Thank you for support!

Income
\$145,725



Expenditures:
\$145,559



2019 Budget for St. Mary's Church

Faith in Action

Community Outreach & Support for Wider Church \$33,206

Each Sunday, we are sent into the world to get involved in what God is already up to. We do this through the following three key strategies:

- I. Advancing our spiritual growth through worship, teaching, and Bible study. This takes the form of teaching based upon Gospel-shaped worship, Parish weekends to learn from one another while strengthening our personal and congregational spiritual journeys, and parish workshops to which we welcome parishioners and members of the community.
- II. Strengthen our relationship with the community. However, we view this strategy as being more closely aligned with the Faith in Formation Diocesan focus.
- III. Increase the number of engaged parishioners. We invite friends and “neighbours” to workshops focussed on current needs. The workshops can be anything that you think will be of interest to them – CPR, Stages of Life, Wills, or Travelogues for example.

Another way of contributing to local charities is to identify one month out of the year for a specific charity. Parishioners' donation for that month are then directed to that specific charity, or the Rector's Discretionary fund.

Faith in Formation

We are committed to ensuring that we are equipped and enabled to be the hands of Christ in the world and spiritual formation. These are the areas of our life together where we are fed and enabled for Christ's service. There are many Events within our parish life that exemplify “Faith in Formation”, from the well-known Wine Fest to the free Valentine's Dance and free CPR course each year. Their success is measured in terms of the attendance and participation by the community.

Christian Education

Teaching, baptizing and nurturing Christians is central to how we equip and enable people in our parish, so they may exercise their gifts for the benefit of all. We do this through a variety of Bible study, Bible series learning (parishioners and members of the community), focused learning opportunities (e.g. N.T. Wright), and teaching/coaching sessions too help people with their journey of getting to know God and Jesus better.

2019 Budget for St. Mary's Church

Worship \$37,772

Central to who we are, we gather to lay down our burdens, to support one another and to give praise to God. The **Anglican Parish of Central Saanich** is made up of two congregations: St Mary's and St Stephen's. We work together as one parish. Why? For **"Faith – Family – Friendship"**.

Our worship strives to lead us into God's presence through the simplicity and beauty of Anglican liturgy. We emphasize the reading and preaching of God's word, the receiving of Holy Communion, and our response through prayer and singing. Our worship alternates between traditional and contemporary language. We also strive to offer excellent programs for children and youth. Here's what you can expect at each location on Sunday:

St. Mary's is a modern building located in Saanichton. **Sunday worship is at 9am with children's program.** The service is a bit more formal, with music led by the choir, accompanied by piano and organ. A quiet, meditative Taizé service by candlelight is offered the 3rd Sunday of each month at 7pm. There is also a quiet service of Holy Communion on Wednesday at 10am, followed by coffee and Bible study.

St. Stephen's Church is a [heritage](#) building located in the Mount Newton valley. **Sunday worship is 11am with a children's program.** The service is more informal, with music led by the congregation, accompanied by piano and organ. A band made up of guitars and drums leads the worship on the 4th Sunday of the month, in the church hall.

Both congregations have opportunities for Bible study, prayer, outreach and fellowship.

Pastoral Care \$9,648

Caring for our neighbours is one important way we extend Christ's Eucharistic table out into a sometimes-hurting world. Life has ups and downs for all of us. When it gets challenging, it can be helpful to have a Christian friend share the burden and offer support. Our Pastoral Care Team is made up of ordained and non-ordained people from within the parish who visit individuals in their homes or in the hospital. A member of the team would be happy to visit, listen and pray with you. [Contact](#) the parish office to request a visit or to learn how you can join this team.

Special Ministries

In addition to the regular programs offered by our parish, this year we are continuing with the RAPID 2 Refugee program to support a Syrian family of 9 that arrived in Victoria in September 2018 and located in Sidney. St. Stephen's and St. Mary's are joined with 6 other churches on the Peninsula to form the RAPID 2 sponsorship team.

Also, St. Mary's continues to support a First Peoples student enrolled in their second year of post secondary school. The successful recipient receives a bursary of \$1,000.

2019 Budget for St. Mary's Church

Faith in Foundation

Administration and Communication **\$42,127**

This is the ongoing work of our parish; the ways in which we support the many ministries of our community through the day-to-day operations of our parish and the ongoing communications between ourselves and the rest of our community.

The success of the work that is achieved in this area is often measured by how little you see the work being done, but always know that the work will be done professionally, and on time! From always leaving positive feedback as the first point of contact for the church, to preparing the bulletins, managing the use of the meeting rooms (for external groups too), working with the Diocesan staff on your behalf, and many more things. Then add that this area is also the contact point for the website, for copier, and following up on sanctuary supplies. We are blessed to have so much done by so few, within a well managed budget.

Building and Maintenance **\$22,806**

As one of the most expensive parts of our budget, the faithful stewardship of our physical assets is critical. This year, we had the following ordinary and extraordinary expenses associated with the care and upkeep of our parish property. We arrived one Saturday morning for a CPR course to find that the entire Hall, hallway, boardroom and offices and storage rooms were flooded due to a break in the main water pipe into the building! That restoration effort exceeded the \$25,000 threshold for insurance deductible, but most impressive was the way that everyone helped to deal with the incident. Another success story was reducing our Hydro bills after it was confirmed that the heating system was being controlled by a bad thermostat!

View the full 2019 parish budget at [\[URL\]](#)



Ministering
together towards

Renewed Hearts Renewed Spirits and Renewed People

BALANCES AS OF DECEMBER 31, 2018

	OPENING BALANCE	DONATIONS	PAID OUT	BALANCE
OUTREACH FUNDS				
B.C. CHILDRENS HOSPITAL FOUNDATION		20.00	20.00	-
BLESSING OF THE ANIMALS		514.05	514.05	-
BLUE BUS		820.00	820.00	-
CHRISTMAS HAMPERS		900.00	900.00	-
FIRST NATIONS	458.16	-		458.16
GENDEMI MISSION	495.00	28,770.32	29,265.32	-
GENERAL OUTREACH	1,122.52	943.32	1,197.77	868.07
HONDURAS - SAMS		20.00	20.00	-
MENGO HOSPITAL		1,901.77	1,901.77	-
OPERATION CHRISTMAS CHILD		20.00	20.00	-
PRECIOUS JEWELS		130.00	130.00	-
PWRDF		2,465.00	2,465.00	-
SIDNEY FOOD BANK		200.00	200.00	-
SOUTH ISLAND CENTRE FOR COUNSEL		95.00	95.00	-
REFUGEES -DENTAL SUPPORT	691.60	20.00	691.60	20.00
ST. MATTHEW'S THEO LIBRARY		2,130.00	2,130.00	-
WINE FEST	819.36	-	-	819.36
	<u>3,586.64</u>	<u>38,949.46</u>	<u>40,370.51</u>	<u>2,165.59</u>

Please note the following funds have been reallocated to Designated - Non-Outreach:

GEMS/Alpha/Youth
Summer CampsSoup's On
Special Appeals

DESIGNATED FUNDS - NON OUTREACH	OPENING BALANCE	DONATIONS	PAID OUT	BALANCE
ALTAR/FLOWER GUILD		108.69	530.05	(421.36)
GENERAL CEMETERY SUPPORT	-	-	-	-
RECTOR'S DISCRETIONARY FUND	300.00	1,500.00	1,250.00	550.00
REFUGEES ERITREA	4,083.38	7,890.00	14,499.90	(2,526.52)
SHAWLS	-	450.00	72.71	377.29
SOUP'S ON	2,431.40	3,500.66	3,070.74	2,861.32
SPECIAL APPEALS	-	14,000.00	12,000.00	2,000.00
SUMMER CAMPS	4,000.00	4,767.64	4,797.21	3,970.43
	<u>10,814.78</u>	<u>32,216.99</u>	<u>36,220.61</u>	<u>6,811.16</u>

St. Stephen's Anglican Church

Balance Sheet

As of December 31, 2018

Accrual Basis

	Dec 31, 18	Dec 31, 17
ASSETS		
Current Assets		
Chequing/Savings		
1005 · Petty Cash	214.50	100.00
1050 · Coast Capital -Operating Acct.	110,090.58	0.00
1100 · Bank - TD Can.Trust - General	0.00	32,260.63
1150 · Royal Bank - Designated	0.00	7,521.50
1200 · Bank - TD Can.Tr. - Designated	0.00	98,177.08
1250 · Coast Capital - Designated	30,316.05	0.00
1300 · Bank - Coast Cap. - Outreach	31,947.26	5,721.38
Total Chequing/Savings	172,568.39	143,780.59
Accounts Receivable		
1450 · Accounts Receivable	0.00	7,197.84
Total Accounts Receivable	0.00	7,197.84
Other Current Assets		
1460 · HST - F Recoverable	873.30	6,988.98
1461 · HST - P Recoverable	0.00	331.81
1480 · Prepaid Insurance	684.00	0.00
1500 · Investments		
1535 · Royal Bank- GIC#1-Church ...	100,188.36	99,609.91
Total 1500 · Investments	100,188.36	99,609.91
Total Other Current Assets	101,745.66	106,930.70
Total Current Assets	274,314.05	257,909.13
TOTAL ASSETS	274,314.05	257,909.13
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
2000 · Accounts Payable	0.00	987.47
Total Accounts Payable	0.00	987.47
Other Current Liabilities		
2010 · Outreach C/F	0.00	14,806.39
2020 · Deferred Revenue		
2021 · Church Toilet	3,748.67	3,748.67
2022 · Church Restoration	100,425.53	100,425.53
2026 · Teaching Centre Fund	4,188.91	4,188.91
2027 · Grounds Maintenance Fund	27,625.53	19,025.53
2028 · Memorial Hall Fund		
2028b · Chairs	944.39	944.39
2028c · Furnace	2,779.68	1,026.58
2028 · Memorial Hall Fund - Ot...	43,771.81	35,608.81
Total 2028 · Memorial Hall Fund	47,495.88	37,579.78
2029 · Lych-gate	2,844.37	2,844.37
2031 · King Project	5,738.31	5,738.31
2032 · Garden Project	215.47	215.47
2033 · Pet Memorial Garden	384.22	480.00
Total 2020 · Deferred Revenue	192,666.89	174,246.57

	Dec 31, 18	Dec 31, 17
Total Other Current Liabilities	192,666.89	189,052.96
Total Current Liabilities	192,666.89	190,040.43
Total Liabilities	192,666.89	190,040.43
Equity		
3000 · Opening Bal Equity	42,361.36	42,361.36
3200 · Retained Earnings	25,507.34	17,822.96
Net Income	13,778.46	7,684.38
Total Equity	81,647.16	67,868.70
TOTAL LIABILITIES & EQUITY	274,314.05	257,909.13

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Accrual Basis

St. Stephen's Anglican Church
Profit & Loss
 January through December 2018

	Jan - Dec 18
Income	
4095 · Total Income - General	
4000 · Income - General	
4005 · Envelopes	90,223.00
4010 · Open Offerings	7,150.99
4030 · Interest	2,094.55
4045 · Donations	740.84
4050 · Weddings & Funerals	1,625.00
4080 · Social Events	688.20
4370 · Youth Support	704.97
Total 4000 · Income - General	103,227.55
4020 · Hall Rentals	
4021 · Pre-School	8,600.00
4029 · Other Rentals	2,700.00
Total 4020 · Hall Rentals	11,300.00
4095 · Total Income - General - Other	7.21
Total 4095 · Total Income - General	114,534.76
4300 · Income - Designated Outreach	
4305 · General Outreach	2,065.84
4306 · Christmas Hampers	900.00
4311 · First Nations	458.16
4317 · Sidney Food Bank	200.00
4319 · South Island Centre for Counsel	95.00
4325 · BC Children's Hospital Foundati	20.00
4330 · Honduras - SAMS	20.00
4345 · PWRDF	2,465.00
4351 · Gendemi Mission	29,265.32
4355 · Youth for Christ-Blue Bus	820.00
4358 · Blessing of the Animals	514.05
4361 · Precious Jewels Ministry	130.00
4363 · Mengo Hospital	1,901.77
4364 · Operation Christmas Child	20.00
4366 · St. Matthew's Theo. Library	2,130.00
4371 · Refugees	20.00
4490 · Wine Fest	819.36
Total 4300 · Income - Designated Outreach	41,844.50
4400 · Income- Designated Non-Outreach	
4315 · Summer Camps	8,767.64
4316 · Soup's On	5,932.06
4340 · Interest	0.09
4362 · Special Appeals	14,000.00
4375 · Refugees - Eritrea	11,973.38
4376 · Shawls	450.00
4466 · Rector's Discretionary Fund	1,800.00
Total 4400 · Income- Designated Non-Outreach	42,923.17
Total Income	199,302.43

St. Stephen's Anglican Church
Profit & Loss
 January through December 2018

	Jan - Dec 18
Expense	
5300 · Expense - Designated Outreach	
5305 · General Outreach	1,197.77
5306 · Christmas Hampers	900.00
5314 · Operation Christmas Child	20.00
5315 · Precious Jewels	130.00
5317 · Sidney Food Bank	200.00
5319 · South Island Centre for Counsel	95.00
5321 · Gendemi Mission	29,265.32
5325 · BC Children's Hospital	20.00
5345 · PWRDF	2,465.00
5348 · Blessing of the Animals	514.05
5352 · Youth for Christ - Bus Ministry	820.00
5355 · SAMS	20.00
5366 · Mengo Hospital	1,901.77
5376 · St. Matthew's Theo Library	2,130.00
Total 5300 · Expense - Designated Outreach	39,678.91
5379 · Expense-Designated Non-Outreach	
5316 · Soup's On	3,070.74
5320 · Special Appeals	12,000.00
5353 · Summer Camps	4,797.21
5371 · Refugees - Eritrea	14,499.90
5373 · Shawl Expense	72.71
5382 · Altar Flowers	421.36
5383 · Rector's Discretionary Fund	1,250.00
Total 5379 · Expense-Designated Non-Outreach	36,111.92
6265 · Office - General	
6020 · Advertising	346.98
6090 · Bookkeeping	6,133.56
6110 · Church Supplies	1,000.78
6260 · Newsletter	928.34
6270 · Office Supplies	-360.39
6275 · Photocopier	2,445.96
6277 · Office Computers	514.72
6700 · Social Events	720.68
Total 6265 · Office - General	11,730.63
6600 · Maintenance - General	
6620 · Repairs & Maintenance	5,005.76
6640 · Security	426.39
Total 6600 · Maintenance - General	5,432.15
6610 · Maintenance - Cleaning	
6120 · Cleaning - Hall	4,456.67
Total 6610 · Maintenance - Cleaning	4,456.67
6717 · Utilities	
6720 · Electricity - Hall	3,282.04
6725 · Electricity - Church	1,867.81
6730 · Garbage & Recycling	1,586.99
6735 · Heating Oil - Hall	2,629.43
6740 · Telephone	145.42
6745 · Internet Service	813.14
Total 6717 · Utilities	10,324.83
6800 · Total General Expenses	
6000 · Expenses - General	
6040 · Assessment	23,539.46
6140 · Clergy Conferences	34.31
6250 · Insurance	3,420.00

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Accrual Basis

St. Stephen's Anglican Church
Profit & Loss
January through December 2018

	Jan - Dec 18
6335 · Stipend/Benefit	
6340 · Benefits - Clergy	3,594.10
6380 · Salary - Clergy	28,177.18
Total 6335 · Stipend/Benefit	31,771.28
6390 · Secretary	
6400 · Salary - Secretary	10,441.19
6410 · Benefits - Secretary	667.59
Total 6390 · Secretary	11,108.78
6500 · Musicians	6,625.00
6511 · Music Supplies	237.00
6520 · Vacation Clergy	562.50
6710 · Sunday School	288.37
6713 · Youth Expense	0.00
6715 · Youth Ministry	202.16
Total 6000 · Expenses - General	77,788.86
Total 6800 · Total General Expenses	77,788.86
6980 · Uncategorized Expenses	0.00
Total Expense	185,523.97
Net Income	13,778.46

Rector's Report to Parish Council, January 15, 2019

Since we met last, Advent and Christmas Services were the primary focus. Having completed my first Christmas in the Parish of Central Saanich I have deep respect and give thanks to all involved, musicians, Leslie and Bob, Altar Guild Members, youth, directors, producers, participants, costume crews and all worshippers.

I also wish to thank all involved in producing, organizing and donating towards Christmas Hampers and to the Rector's Discretionary Fund. These are just a few of the ways that we as a parish family can shine God's love into the lives of people who may well find the Christmas season a time of intense struggle.

I will have returned home from completing an elective course on Luke's Gospel at the seminary in Saskatoon. I give thanks to you as a parish for being people who believe in education and assure you that as I learn, I share. I look forward to 2019 and 2020 as we walk together in learning what Congregational Development, Transforming Futures will look like.

I have connected Peter Simpson and, Diocesan Volunteer, Vicki Swan, regarding our Pet Memorial Garden, conversation. She will visit us at St. Stephen on January 18 to further look at our proposals. I thank everyone for being patient and following process.

As we move towards our Annual General Meeting, I commend working with The Rev. Michael Wimmer and now Brendon Nielsen, Diocesan Vision Animator. There are mixed blessings to being in early as we have done by meeting early with Michael. The upside is opportunity to move forward and to embrace our future. The challenge is that there is not a cast in stone template where we do this and this and the result is this. We are in a stage of dreaming and imagining what God's Vision is for us as the

body of Christ in this place and time. I invite us to walk together as a Parish Council and to trust God's imagination.

The priorities that I see moving forward are:

- 1) Continuing to be a Learning Community as we embrace the Season of Discipleship
 - 2) Stewardship as a key and vital part of our Christian Lives and as the body of Christ.
 - 3) Encourage deepening of Lay involvement in liturgy in new and innovative ways. Continuing to offer a deep and meaningful worship experience to all who join us.
 - 4) To look at and for me to better understand our various Outreach programs.
 - 5) Continuing to look to better organizing, streamlining and coordinating our office and administration practices.
 - 6) Succession planning, to include discernment, training and equipping people for their role in discipleship. Building our strength within so that we can look outward and act outwardly.
- The Rev. Lon Towstego, January 10, 2019

The Past, The Present , and of course, Our Future!

This past year has been a real enjoyable journey for me, in so many ways.

The Past:

As we were getting ready for last year's AGM, we were also thinking about the fastest way – and yes, most economical way, to recruit our new Pastor. I recall being challenged at the AGM for not providing more financial details about the cost of hiring our new Pastor, and what the relocation expenses were going to be. Well that grew into becoming a member of a great team to help Bishop Logan select and appoint our new Pastor. The team – John Beresford, Lynda Clifford, Jackie Kolson, Leslie Pedlow, Greg Robinson, and I – soon learned to capitalize on each other's talents. Coached by Penelope Kingham, they even gave us the special name of the Bishop's Consultation Team. It made us feel good until we also learned about the work that was associated with it. But it was a labour of love - interviewing candidates from around the world, and then recommending someone in our own back yard. We were asked to remain with the Team for a period up to a year to help the new Pastor get settled in, but Lon has needed very little help getting settled. Rather, I think that he has been working extra hard to capitalize on his connections to help our Parish congregations out in a variety of situations that I think has even surprised Lon!

The Present:

Well it didn't take long for Lon to turn the tables on us, and now he has us running - sometimes at his beck and call it seems! Some of us thought we had a plan in place from the time of the Bishop's Consultation Team, but we were soon reminded that if you think that you have a plan, then you had better check it at the door and find out what God's plan is! Who would have predicted that we would have substituted a CPR class for a day of pushing water out of the Church and Hall, and pulling up the carpeting that had been laid less than a year before that? People continue to change and grow – advancing at their own pace along their own spiritual journey. Bob Baillie is back healthy again, and helping at St. Andrews too, and with our RAPID2 Refugee team. New friends are stopping in to see who we are and choosing to stay and grow with us. The Summer Camp this year was deemed a success, and plans are being worked on by Dave Shields to run another Summer Camp this year too. Of special note was the recognition of Lynda Clifford (warden, St. Stephen's) being awarded the Order of the Diocese of British Columbia for her outstanding service over a significant period of time in her baptismal ministry.

The Future:

The Past and The Present have been setting us up for a bright Future. Lon has taken on a significant leadership role(s), supported by Brett, Bob and others. No doubt that Greg Robinson had some influence with the N.T Wright Bible Study series being hosted. David Stewart has the interest of several other churches on the Peninsula to

join us with hosting a Wine Fest this year – ah, more new volunteers to help, with fresh ideas to make our key Outreach event even more successful. David has also agreed to be actively engaged in aspects of the Wine Fest leadership. This will be Ian Stuart's second year as a warden at St. Mary's. His years of previous experience as a Warden has certainly helped me out. By the way, if you have any interest or experience too, we would love to hear from you. According to the Canons, this is my last year of service that I can contribute as a warden. If you would be interested in attending a few meetings to see that we aren't all weird, or perhaps if you would be interested in participating on a project that has a defined start and end date, please let me know and we will try to work something out that suits you the best. Take a chance – help us to make the future dreams become a reality.

One example of which I'm particularly proud, is when in late November I shared with you that we were going to be challenged to achieve a surplus by the end of the year. I was truly surprised and heartened to witness the quick response and turn around that saw us go from a deficit to a surplus. Some even increased their offering via electronic plate. Lon will be introducing some concepts on stewardship that will help us all focus a bit more on the sharing of our talents, time, and funds.

Soon, we will all be hearing more about what Transforming Futures means for us as a parish, and for our Diocese. I think it just might be a way for us to leverage our fundraising to achieve things that we will have to do anyway, but will be able to do with a significant portion of the funds that we realize for the Diocese – some of the funds which we may qualify for in support of the initiatives that we take on. We are still at the brainstorming (early) stage, but if you have some thoughts about how we can best take advantage of this program over the next 2 – 3 years, please let us know.

Cheers,

Derek.

St. Stephen's Wardens' report January 2019

At Christmas this year we collected funds and were able to supply families in the Tsartlip community with gift cards for Fairways, so that they could do some shopping for the holidays season. Again this year we also took three Bayside Middle school families needing some extra help. These families include students attending Bayside and we provided gifts for the members of the family. As I have been involved with coordinating this project with the counsellor from Bayside it has been a highlight of the year for me, the staff at Bayside are all such caring people.

During the wind storm just before Christmas there was a window in the church broken, but the damage was noted by Bob Quicke when he did a check around and the repair person was called quickly and the repair completed very quickly. Our cleaner looked after the cleanup of glass in the church before our services for Christmas Eve. The damage to the fence behind the church has been assessed and will be repaired. Howie did an amazing job of cleaning up the grounds around the church so it looked very tidy for the Christmas services.

Peter Simpson along with Diana Abbott's neighbour have been able to move all of the yellow concrete parking stops out into the parking lot and we are very grateful for his help in this area. Diana does a lot of quiet work and making contact with her new neighbour has been one!! Peter also has helped to get more Handicapped Parking spaces, this was requested by a member of the congregation and they are very appreciative!

Our Christmas services were enjoyed by many! The pageant on the Sunday before Christmas was fun and enjoyed by all, especially the children, many thanks to those who helped and especially the those who organized and directed. The children and adults involved in our Christmas story did a wonderful production at 4:00 on Christmas eve. Thanks to the Carlson family! Lots of family members join us at the 4:00 service, our pathway was lovely on exiting from the church after the service, thank you Peter. I was told that the 7:00 was 'magical'! The addition of a Harp was a very special touch! The church always feels good when it is full!!

The last Sunday of the year brought us to the Lessons and Carols which is another well loved service. We have enjoyed all the extra music this season, especially the choir and solos.

Our budget will tell you that our giving this 2019 year must be a priority in our lives here in this church, in the Parish of Central Saanich.

Respectfully submitted
Lynda Clifford

ST. STEPHENS — 2019 PARISH NARRATIVE BUDGET



Faith - Family - Friendship

**Your Kingdom
Come**

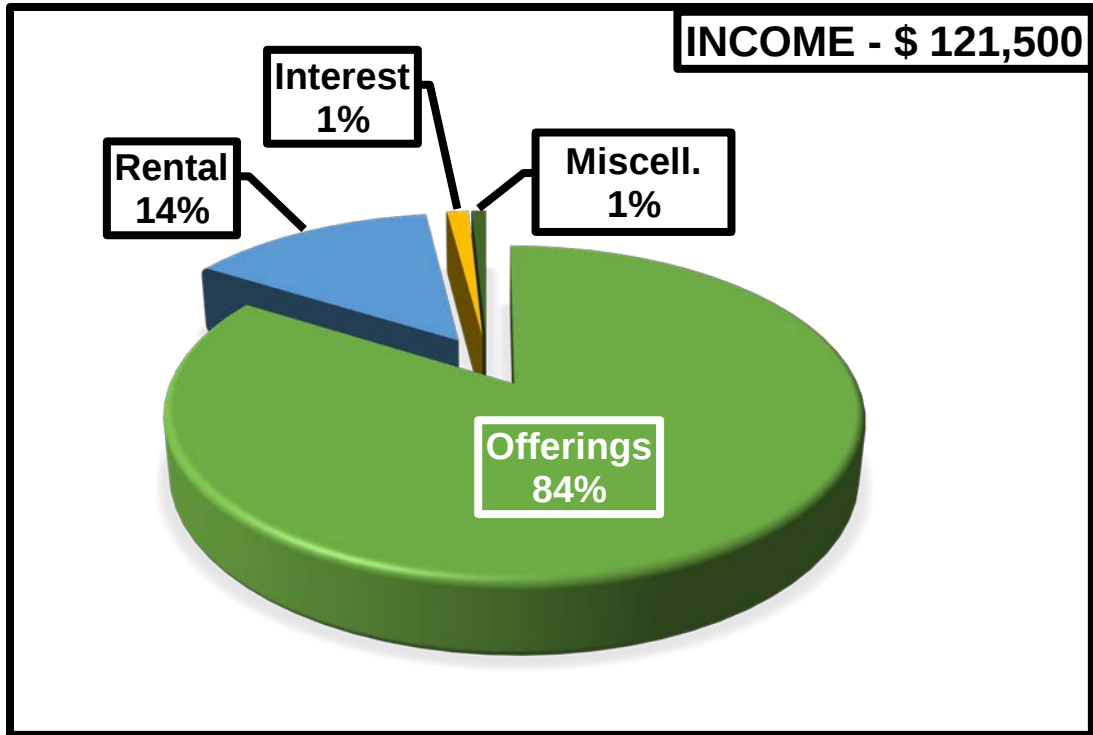


ST. STEPHENS — 2019 PARISH NARRATIVE BUDGET

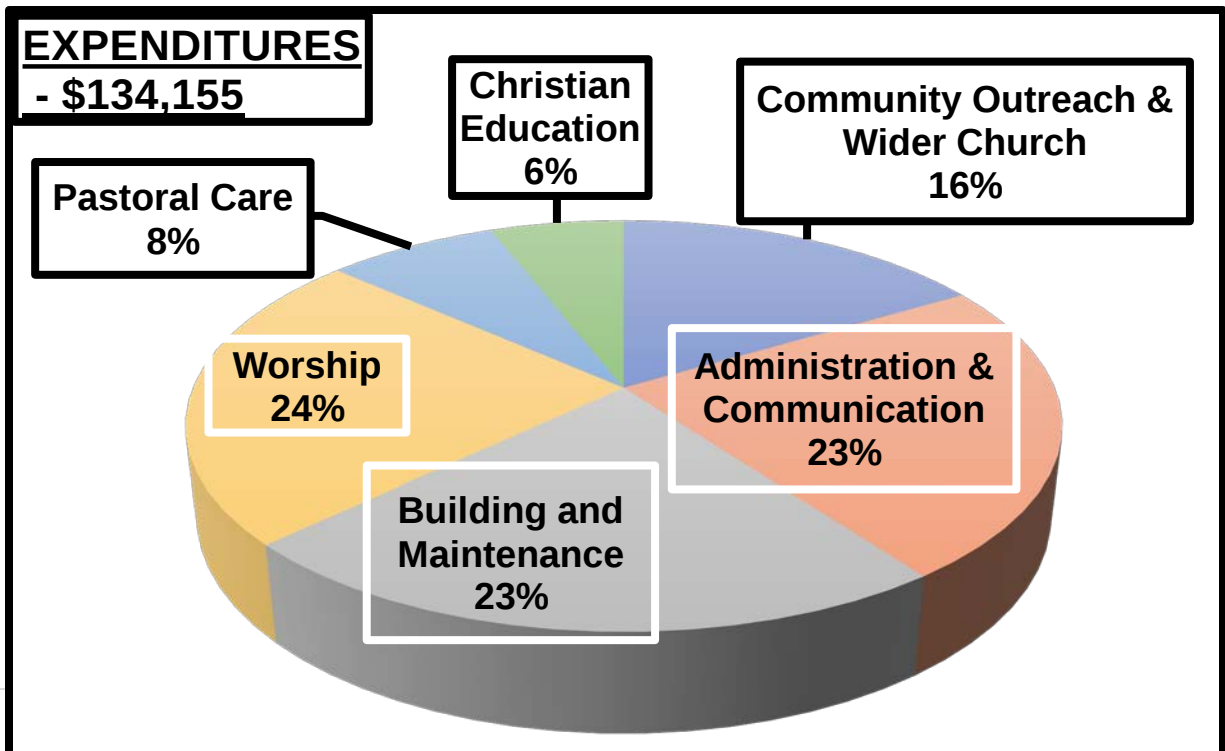
Your Kingdom Come

Each year, members of our community give generously to support our shared work as disciples of Christ Jesus, and in turn we support local, regional, national and international efforts to be a transforming, positive presence in the lives of our neighbours. Thank you for support!

Income
\$121,500



Faith in Action



ST. STEPHENS — 2019 PARISH NARRATIVE BUDGET

Community Outreach & Support for Wider Church \$22,100

Each Sunday, we are sent into the world to get involved in what God is already up to. We welcome our friend and neighbours to a free Valentine's Day Dance, just to have fun. We contribute a portion of our income to the rest of the Anglican church at the diocesan and national levels so that, through Anglicans across the country and the world, we extend our reach further than we can ourselves.

Some of the ministries these funds support include: Refugee sponsorship program, synod office operating expenses, Gendemi, Mengo Hospital.

We also receive monies that directly flow to charities and not-for-profit agencies, but do not factor those into our budget. PWRDF, Sidney Food Bank, South Island Counselling, YFC Blue Bus, other groups benefit from those donations.



ST. STEPHENS — 2019 PARISH NARRATIVE BUDGET

Faith in Formation

We are committed to ensuring that we are equipped and enabled to be the hands of Christ in the world and spiritual formation. These are the areas of our life together where we are fed and enabled for Christ's service.

Christian Education \$7,900

Teaching, baptizing and nurturing Christians is central to how we equip and enable people in our parish, so they may exercise their gifts for the benefit of all.

Our church is part of a committed community, we are always hoping for new younger families and always welcome newcomers. We have bible study and our youth meet regularly to study and do things teens like to do, there are other activities from time to time. We look forward to more opportunities to learn as we did last year with the Lenten Series.

Worship \$31,750

Central to who we are, we gather to lay down our burdens, to support one another and to give praise to God. This work is supported through weekly worship services. On Tuesday each week a prayer ministry team meets, an altar guild and many hours each week of



devoted time by our rector go into planning, preparing and leading our services in the church. On the 4th Sunday our Praise Band provides music leadership at a service held in the hall. This service allow participation from the youth, as they read and lead the prayers of the people. We alternate with the Book of Common Prayer and the Book of Alternative Service and also use the Island Liturgy from time to time. Prayers of the people are usually shared between members of the congregation and the liturgical assistants. We are able to join with others at St. Mary's for Taize on the second Sunday of the month at 7:00. We also have an active prayer shawl ministry, which is well supported and found to be a blessing to the recipients.

ST. STEPHENS — 2019 PARISH NARRATIVE BUDGET

Pastoral Care \$10,125

Caring for our neighbours is one important way we extend Christ's Eucharistic table out into a sometimes-hurting world.

There are a number of people from both churches, that form our pastoral care team. They ensure that those who are unable to come to the church remain connected to our community and have the sacraments and other services of the church brought to them. This ranges from visits to care homes and private residences to hospital visits. There is baking and rides for people in need arranged. Our congregation feels the benefits of being uplifted in prayer!

Special Ministries

We gather many weeks throughout the year 2018 for Soup's On, Friday's at noon, welcoming anyone who wishes to join the



friendly lunch. This past year we received a grant from the Diocese Vision Fund to help with the costs of this ministry. This is something that we need to look closely at and consider that it may be something we will need to budget for in the future. In 2018 we also applied for a Diocese Vision Grant for the Summer Camp, it was small but successful and the youth leaders from Cross Talk Ministries have been booked for a Camp in 2019. We believe this to be an excellent way to make contact with younger families in the community.



ST. STEPHENS — 2019 PARISH NARRATIVE BUDGET

Faith in Foundation

Administration and Communication \$31,450

This is the ongoing work of our parish; the ways in which we support the many ministries of our community through the day-to-day operations of our parish and the ongoing communications between ourselves and the rest of our community.

A portion of Lon's time involves the administrative tasks of the parish. Thankfully, a strong team of volunteers, wardens and an office administrator are available to share in this workload. Our website, internet, phone, paper to produce the Sunday bulletin, photocopier and other office supplies are funded in this section. While we have had less than normal expense in clergy costs this year and several budgeted items have come in under budget, others have increased. Utilities seem to increase more than others. We hope that our costs for bookkeeping will return to normal as we slowly move away from the assistance of an accountant and Bob, office administrator takes on more of that work. He has also been doing much of the Cemetery Custodial work and the continuation of this in the coming year will be considered by the Cemetery Committee.



Building and Maintenance \$30,830

As one of the most expensive parts of our budget, the faithful stewardship of our physical assets is critical.

We are blessed with a spacious building that is rented during the week to Countryside Preschool. We have had eclectic renters this past year as well as use for weddings and funerals and hope for opportunities to offer the hall and

ST. STEPHENS — 2019 PARISH NARRATIVE BUDGET

church space in the coming year. All of these opportunities help to supplement our operational costs.

This year, we had the following ordinary and extraordinary expenses associated with the care and upkeep of our parish property: Cleaning, repairs/maintenance, caretaker contract, utilities and groundskeeping. We have continued to work on drainage, directing water away from the preschool playground and off the parking lot. We also had to repair water damage to the cemetery office, this damage actually occurred the previous year, it was left open so that we could be sure there was no further leak, the work was done by volunteers so the cost was minimal. We were fortunate not to have had any major damage from the recent wind storm. A broken window in the church was quickly repaired and the damage to the fence on the south side in the cemetery needed repair.

View the details of the 2019 St. Stephen's Budgeted Income and Disbursements on the next page. Note that there is a projected deficit, or shortfall of revenue to meet the forecasted expenditures, of \$12,655. This will be addressed with \$4,794 from the Surplus realized in 2018, plus \$7,861 from the Memorial Hall Fund.



*Ministering together towards **Renewed Hearts Renewed Spirits Renewed People***

ST. STEPHENS — 2019 PARISH NARRATIVE BUDGET

	<u>2018 Budget</u>	<u>2018 Actual</u>	<u>2019 Budget</u>
<u>Income</u>			
Envelope donations	\$99,000	\$90,223	\$100,000
Open Donations	\$2,000	\$7,151	\$2,000
Total Offerings	<u>\$101,000</u>	<u>\$97,374</u>	<u>\$102,000</u>
Hall Rentals Preschool	\$9,000	\$8,600	\$9,500
Other Rentals	\$3,000	\$2,700	\$3,000
Wedding and Funerals		\$1,625	\$4,500
Miscellaneous		\$688	\$1,000
Interest income	\$4,500	\$2,095	\$1,500
GST Income	\$1,000	\$0	\$0
GST Rebate	\$1,500	\$0	\$0
Donations	\$0	\$741	
Youth		\$705	
<u>Total Income</u>	<u>\$120,000</u>	<u>\$114,528</u>	<u>\$121,500</u>
<u>Disbursements</u>			
Advertising	\$500	\$347	\$500
Assessment	\$22,000	\$23,539	\$22,100
Bookkeeper 2018	\$4,000	\$6,134	
Bookkeeper/secretary 2019			\$15,200
Cleaning Hall and Church	\$4,500	\$4,457	\$4,680
Clergy Conference & Retreat	\$600	\$34	\$325
Clergy Relief	\$750	\$563	\$800
Clergy Total Payroll	\$48,000	\$31,771	\$49,000
Church Supplies	\$1,500	\$1,001	\$1,500
Computer		\$515	\$500
Garbage & Recycling	\$2,000	\$1,587	\$2,000
Heating Oil - Hall	\$3,000	\$2,629	\$3,000
Hydro - church	\$1,500	\$1,868	\$2,000
Hydro - Hall	\$2,800	\$3,282	\$3,500
Insurance	\$4,250	\$3,420	\$4,250
Musicians	\$7,000	\$6,625	\$7,000
Music & Audio Supplies	\$200	\$237	\$400
Newsletter	\$450	\$928	\$1,000
Office Supplies	\$1,000	-\$360	\$1,000
Phone & Internet	\$1,200	\$959	\$1,200
Photocopier	\$3,700	\$2,446	\$3,700
Repair/maintain/grounds	\$10,000	\$5,006	\$6,000
Secretary 2018	\$10,000	\$11,109	\$0
Security	\$434	\$426	\$500
Social Events	\$1,000	\$721	\$1,000
Spiritual Education	\$1,000	\$0	\$1,000
Sunday School	\$1,500	\$288	\$1,500
Youth/Family Ministry	\$500	\$202	\$500
Capital Expense	\$5,000	\$0	\$0
<u>Total Expenses</u>	<u>\$138,384</u>	<u>\$109,734</u>	<u>\$134,155</u>
<u>Operating Surplus/Deficit</u>	<u>-\$18,384</u>	<u>\$4,794</u>	<u>-\$12,655</u>
Transfer from Designated Fund	\$18,384		\$4,794
Additional Funding Required	\$0		\$7,861

St. Stephen's Cemetery Report - 2018

St. Stephen's Cemetery Background:

The first known date of a burial in the St. Stephen's Cemetery was that of another member of the pioneer Thomson family. Young William aged nine was laid to rest in 1869. The burials have expanded from that first in 1869 to well over five hundred in the 1990's. To read more about the Cemetery please refer to our website at www.ParishCS.ca.

In 2017, The Custodian of the Cemetery, David Scarth, resigned after 17 years in the role and otherwise managing the Cemetery. David was so efficient and effective that we were barely aware of the tip of the iceberg of his significant contribution - but ask him how much we sold a plot for, and you were sure to get a schooling! As if David the Custodian wasn't impressive enough, what was even more enthralling was how he could tell a story about who was buried in the cemetery, and what led them to become a guest. The tours of the Cemetery became a big attraction at the Wine Fest, and thankfully he committed some of the stories to paper in the ConneXion. Thanks David, and you should know that we still missed you when we started to put this report together!

In early June 2018, the Cemetery Committee¹ was re-activated prior to a cemetery inspection by Consumer Protection BC. This inspection went well, with some deficiencies in our "paperwork" identified as needing to be corrected—specifically the Interment Contract and a lack of coordination between the Contract and the By-Laws. Although work has been started to correct these deficiencies, they will not be completed until early 2019. The Diocese has indicated that they are interested in using our documentation as a template throughout the Diocese.

Subject to ratification by the Cemetery Committee, the focus for 2019 will be: a) Rectification of the deficiencies identified by the Consumer Protection BC inspection in 2018, b) the appointment of a permanent custodian; and c) undertaking a plan to review the revenue and cost sharing arrangements between the Cemetery and the Church so as to develop a long-term financial stability plan for the cemetery.

Financial Review:

Given the limited time assigned to the role for Bob Quicke to adequately perform all facets of the job within the Cemetery entity, while also performing the roles for Administrative Assistant (primary) and Accounts Payable / financial reporting (secondary), it should be easily understood that he is challenged to be on top of the financial perspective and analysis of the Cemetery too. He does well to keep up with the administrative duties associated with the Cemetery.

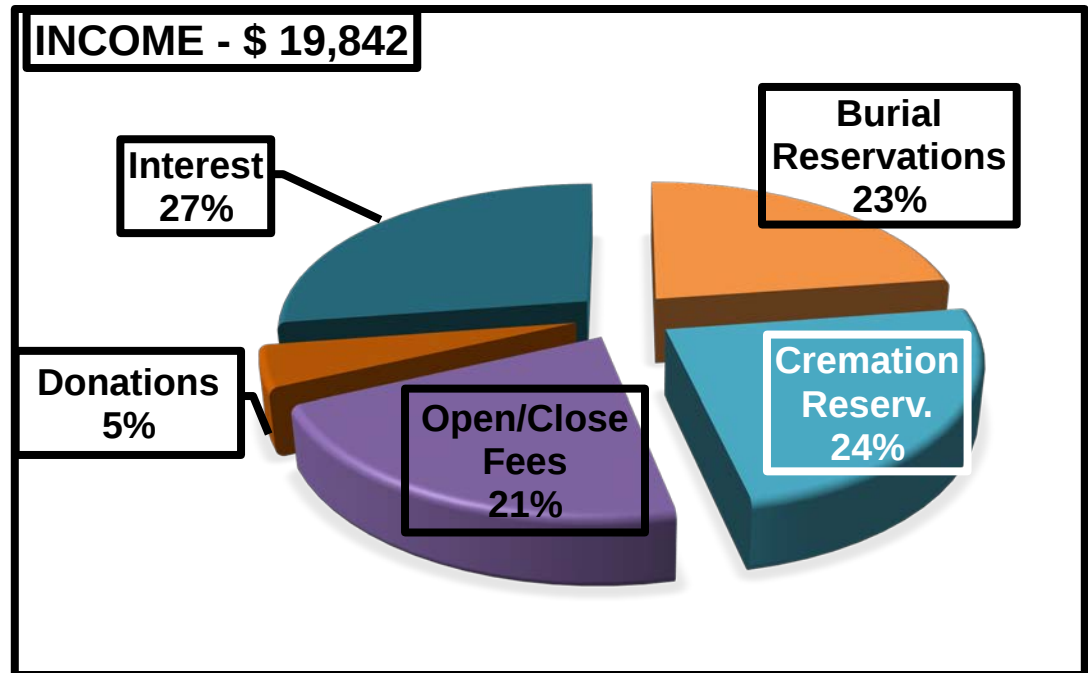
Income:

Revenue for the cemetery is derived from four streams: Plot Reservations; Interment (Opening and Closing Fees, and Memorial Garden Fees); Donations; and Interest. However, in 2018, there was no income from Memorial Garden Fees, and Donations were down by 42% to \$905.

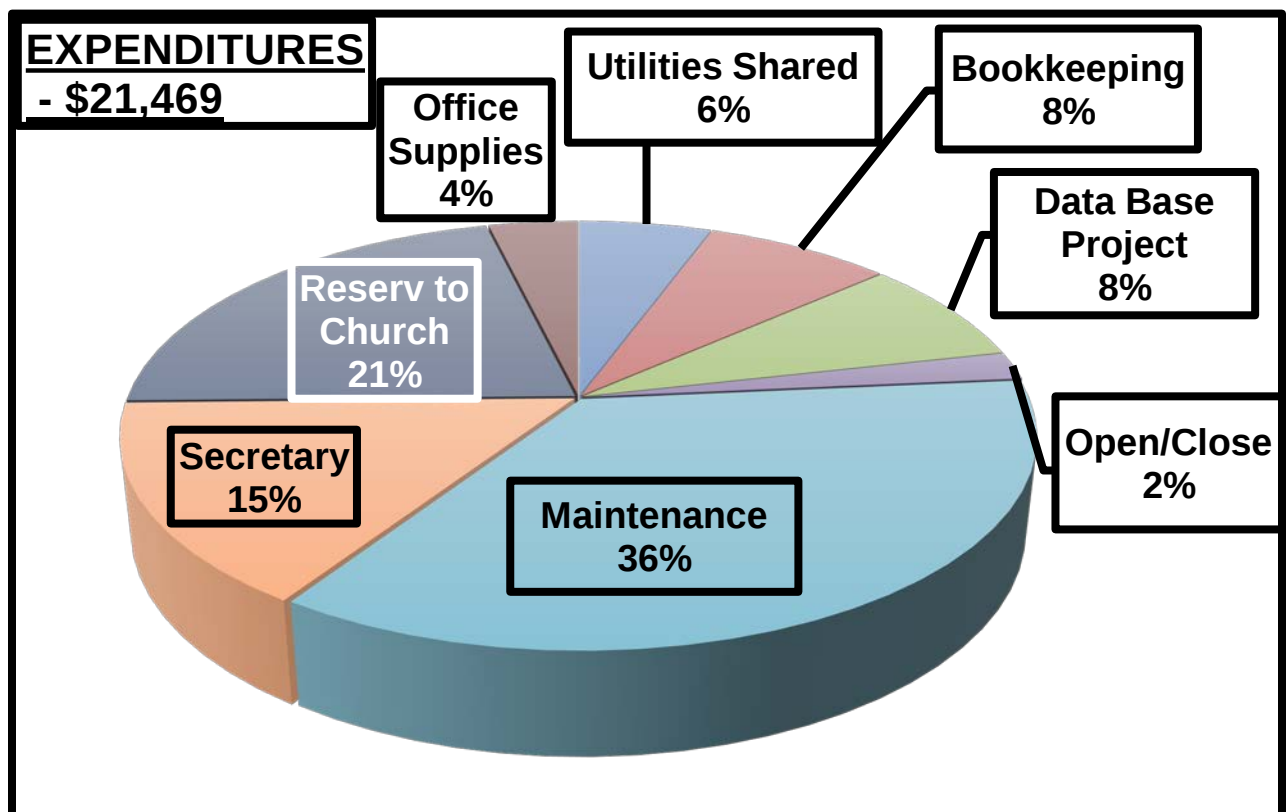
¹ The newly constituted committee is comprised of the four wardens, 2 parishioners knowledgeable in the legal and business aspects of a cemetery in British Columbia, and the Incumbent.

St. Stephen's Cemetery Report - 2018

The Total Income for 2018 was \$6,763 (or 25%) less than that achieved in 2017. The 2018 income from Reservations for Cremations was 27% more than 2017, and the 2018 Fee revenue for



Opening/Closing similarly was 27% more than in 2017. However, the 2018 revenue for Burial Plot Reservations was 59% less than that achieved in 2017, the amount of the shortfall being \$6,483. Even the income from Interest in 2018 was 18% less than in 2017.



St. Stephen's Cemetery Report - 2018

Expenses:

Considering the 25% downturn in total income in 2018 compared to 2017, the total Expenses are 32% less for the same period – a positive result. The expenses shared with the church were unchanged year-over-year, and other expenses either remained status quo or declined – except for Bookkeeping which increased by 55%. It is assumed that with the Data Base Project being complete, that would be the reason why those costs were 1/3 of what they were during the previous year. Office Supplies expenses were probably closely related to the Data Base Project, and therefore a cost reduction of almost 65\$ would be expected. The Transfer to the Church for its share of the Plot Reservation revenue decreased \$2,742 (or 37%).

Balance Sheet:

Observations: With Accounts Payable being down significantly in 2018, and Accounts Receivable being three times that amount of the Accounts Payable (to fund the Accounts Payable), then there should be little need to have the chequing account balance to be 20 times the amount of the Accounts Payable (and over twice the amount of that for 2017).

The investment with the Diocese of BC investment is \$15,000 less in 2018 than at year-end 2017 because those funds needed to be withdrawn for the Cemetery to pay the outstanding amount owed to the church at the end of 2017. This could explain some of the reduced interested interest income in 2018 versus 2017.

The disposition of the reduction of \$5,151 of Unrestricted Net Assets (no caveats?) from 2017 to 2018 is unknown currently.

The detailed Balance Sheet and Profit & Loss reports are attached on the next page(s).

Respectfully submitted,
St. Stephen's Cemetery Committee

Lynda Clifford
Lon Tostego

Derek Osman
Don Wilson

Greg Robinson

David Stewart

Ian Stuart

St. Stephen's Cemetery Report - 2018

St. Stephen's Cemetery – 2018 Actual Financial Results:

1. Balance Sheet:

<u>St. Stephen's Cemetery</u>					
<u>Balance Sheet - December 31, 2018</u>					
<u>Assets</u>			<u>Liabilities & Equity</u>		
	<u>2018</u>	<u>2017</u>		<u>2018</u>	<u>2017</u>
Bank	\$10,760	\$4,319	Accounts Payable	\$500	\$6,617
Accounts Receivable	\$1,500	\$500			
			<u>Total Liabilities</u>	<u>\$500</u>	<u>\$6,617</u>
Investments:					
Coast Capital GIC-4/22	\$20,000	\$20,000			
Coast Capital GIC-4/22	\$20,000	\$20,000			
Coast Capital GIC-4/22	\$10,931	\$10,931			
Coast Capital GIC-4/22	\$50,000	\$50,000	<u>Equity</u>		
Diocese of BC Investment	\$93,718	\$108,718	Opening Balance Equity	\$230,321	\$230,321
Total Investments	<u>\$194,649</u>	<u>\$209,649</u>	Unrestricted Net Assets	\$17,760	\$22,911
HST-G Refundable	\$45	\$230	Net Income	-\$1,627	-\$5,151
Capital Assets	\$40,000	\$40,000	<u>Total Equity</u>	<u>\$246,455</u>	<u>\$248,082</u>
Total Other Current Assets	<u>\$234,695</u>	<u>\$249,880</u>			
<u>Total Assets</u>	<u>\$246,955</u>	<u>\$254,698</u>	<u>Total Liabilities & Equity</u>	<u>\$246,955</u>	<u>\$254,698</u>

St. Stephen's Cemetery Report - 2018

St. Stephen's Cemetery – 2018 Actual Financial Results:

2. Profit & Loss Statement:

		St. Stephen's Cemetery			
3:42 PM 01/05/19 Accrual Basis		Profit & Loss			
		January through December 2018			
		<u>Jan - Dec 18</u>	<u>Jan - Dec 17</u>	<u>\$ Change</u>	<u>% Change</u>
Income					
4100 · Burial Plot Reservations		\$4,500	\$10,983	-\$6,483	-0.59
4120 · Cremation Plot		\$4,750	\$3,750	\$1,000	0.27
4130 · Plot Opening/Closing Fees		\$4,250	\$3,350	\$900	0.27
4430 - Donations - General		\$905	\$1,570	-\$665	-0.42
4435 · Memorial Garden Fees		\$0	\$300	-\$300	-1.00
4440 · Interest		\$5,437	\$6,652	-\$1,215	-0.18
Total Income		\$19,842	\$26,605	-\$6,763	-0.25
Expense					
5435 · Electrcity - share		\$300	\$300	\$0	0.00
5437 · Heating - share		\$300	\$300	\$0	0.00
5610 · Bookkeeping		\$1,688	\$1,092	\$596	0.55
5640 · Data Base Project		\$1,716	\$2,704	-\$988	-0.37
5650 · Plot Opening/Closing Costs		\$450	\$2,700	-\$2,250	-0.83
5700 · Office Supplies		\$813	\$2,310	-\$1,497	-0.65
5765 · Maintenance		\$7,676	\$11,083	-\$3,407	-0.31
5800 · Secretary		\$3,300	\$3,300	\$0	0.00
5830 · Telephone - share		\$300	\$300	\$0	0.00
5840 · Internet - share		\$300	\$300	\$0	0.00
5900 - Trans.toChurch-Plot Reserv.		\$4,625	\$7,367	-\$2,742	-0.37
Total Expense		\$21,469	\$31,756	-\$10,287	-0.32
Net Income		<u>-\$1,627</u>	<u>-\$5,151</u>	<u>\$3,524</u>	<u>0.68</u>