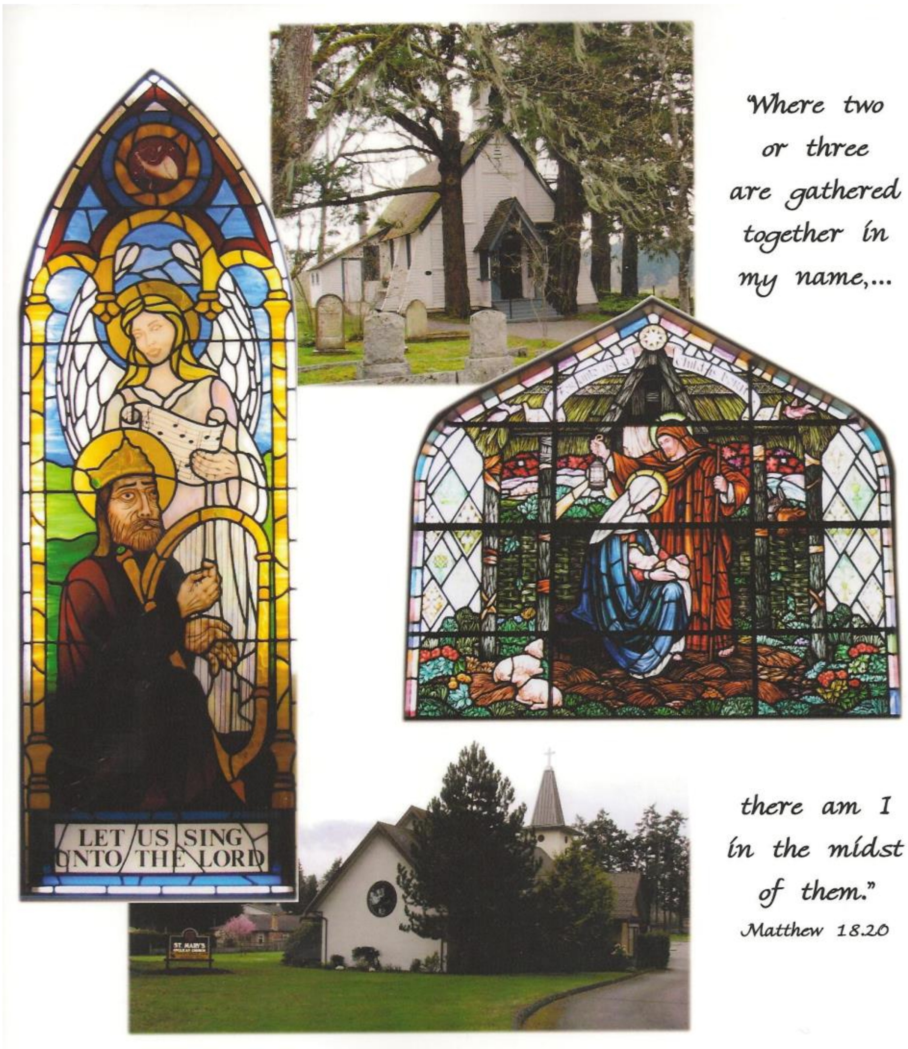
Anglican Parish of Central Saanich

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

Faith - Family - Friendship

Annual General Meeting – February 18, 2018



2017
ANNUAL REPORTS

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A G E N D A

Please Remember to sign the Attendance Sheet - Print Name & Signature

Opening Prayer

Appointment of Recording Secretary – Leslie Pedlow

Memorial List – Stephen & Marjorie **Denroche**, Jean **Farmer,** Doreen **Kuhn**, Pudge **Marshall**, Sandy **Ormiston**, Shirley **Rainey**

Adoption of Minutes – February 19, 2017
- ✓Motion to adopt

Reception of Committee Reports
- ✓Motion to receive: All Committee Reports excluding Financial/Audit
- ✓Motion to adopt: Special St. Mary's Outreach Envelope designations for 2018
- ✓Motion to adopt: Special St. Stephen's Outreach Envelope designations for 2018

Financial Reports:
- Interim Parish Treasurer's Report
- St. Stephen's Cemetery Report:
  - ✓Motion to receive 2017 Financial Statements
- St. Mary's 2017 Report:
  - ✓Motion to receive 2017 Financial Statements
- St. Stephen's 2017 Report:
  - ✓Motion to receive 2017 Financial Statements

2018 Budgets:
- St. Mary's 2018 Budget - Derek
  - ✓Motion to approve St. Mary's 2018 Budget
- St. Stephen's 2018 Budget
  - ✓Motion to approve St. Stephen's 2018 Budget

Nominating Committee Report & Election of Officers

Acknowledgement of those who have served

a) People's Wardens
b) Synod Delegates
c) Council Members-at-Large

Appointments:

a) Confirmation that the Bishop's Wardens continues to serve
b) Auditors

Other Business

a) Installation of Officers – Sunday – March 4th at both services
b) Announcements
c) Adjournment – by motion & vote
d) Closing Prayer

MINUTES OF
THE PARISH OF CENTRAL SAANICH
ANNUAL VESTRY MEETING

February 19, 2017

The 2017 Annual Vestry Meeting was opened at St. Mary's Church at 12:20 with a prayer by the Rector, the Reverend Robert Szo. Sixty-three people signed the Acquittance Roll - 33 ½ parishioners from St. Mary's and 29 ½ parishioners from St. Stephen's. *(note: if a parishioner claimed membership at both churches, each church was credited with ½.)*

Irene Feir was appointed as Recording Secretary.

The Reverend Rob Szo said a prayer for those on the Memorial List for 2016:

Ted Bagshaw
Dierdre Beresford
Judy Cable
Elizabeth Godbehere
Joe and Rita Lott
Ruth MacKay
Molly Ott
Carole Pearson
Sylvia Richter
Fifi Russ
Ken and Lorrie Sleightholme

Minutes:
Moved by David Scarth, seconded by Derek Osman, that the Minutes of the February 22, 2016 Annual Vestry Meeting be accepted as circulated. Carried.

Reports:
Moved by Gay Miller, seconded by Jen Buscall, that all of the Reports (except the Financial ones) be received as circulated. The Rector asked if there were any questions or comments. Don Wilson apologised for omitting the statistic for the Good Friday service - 72 will be inserted. The Rector commented "so many good things are happening - thank you to everyone". Nancy Jackson (long time Altar Guild leader at St. Mary's) said she was pleased that the Altar Guild at St. Stephen's finally has a room. Carried.

Outreach (St. Mary`s)

January	Rector's Discretionary Fund
February	General Outreach
March	RAPID - Refugee Programme
April	Primates World Relief and Development Fund
May	Sidney Lions Food Bank
June	Youth for Christ (Blue Bus Programme)
July	General Outreach
August	Anglican Appeal
September	Saanich Peninsula Hospital Foundation
October	Christmas Hampers
November	South Island Centre for Counselling and Training
December	General Outreach

Moved by Susan Smith, seconded by Ken Pedlow, that we use the above list (as presented in the Annual Reports). Carried.

Cemetery Report – St. Stephen's:

- David Scarth recommended to parishioners that they read the interesting story in his report if they have not already done so.
- He explained that plots are not "sold". They are "reserved in perpetuity".
- Ken Pedlow asked about the huge increase ($1,130 to $18,723.28) in the cremation plot reservations - apparently new areas were opened up.
- David explained that 50% of the income from plot reservations is transferred to the church - it goes to the Diocese and comes back to St. Stephen's in the form of salaries paid. The Cemetery also pays the church for secretarial and landscaping services and supplies.
- Moved by David Scarth, seconded by Lynda Clifford, that the Cemetery Report be accepted as circulated and presented. Carried.

Treasurer's Report and Budget – St. Stephen's:

- Treasurer, Jen Buscall, said that the statements were in the Book of Reports and commented on the decrease in revenue from funerals and weddings.
- Rev. Rob said Bishop Logan has made it very clear that he does not want the churches to be "drive-through" wedding chapels. Very few couples are choosing to do marriage "counselling" and are, therefore, not being married in our churches.
- Moved by Jen Buscall, seconded by Don Wilson that the Reports be accepted as presented. Carried.

Treasurer's Report and Budget – St. Mary's:

- Treasurer, David Cooper, presented his famous chart. The Books are balanced because of the Holly Fair, Thrift Shops, and the Deficit Elimination Campaign.
- Of the $211,025.70, $40,000 is held in trust (for both churches) for the refugees.
- The lack of a Youth worker for most of the year saved the parish quite a lot of money.
- There is no more moveable money in the Memorial Fund (must come from investments)
- New hangings - the new green hangings for the altar and pulpit were made by Patricia Sparks, as a legacy from St. Mary's Guild.
- Outreach offerings have decreased since so many people have adopted the electronic withdrawal as a means of giving. There are now envelopes at the back of the church for Outreach donations.
- Thank you to David and Leslie for looking after the Refugee moneys.
- Thank you to Karen McColm for auditing the books.

Moved by David Cooper, seconded by Len Fallan, that the Financial Statements be accepted as circulated and presented. Carried.

Thank you to David Cooper for 17 years of service at St. Mary's, and to Jen Buscall for 8 or 9 years of service at St. Stephen's.

Treasurer Position(s)

- Derek Osman, People's Warden at St. Mary's, thanked David and Jen again, and explained that since both treasurers have retired, it is a good time to make a change in the way the Parish handles and reports on the finances of each church, according to new Diocesan guidelines. After much discussion, Parish Council is, subject to passing the budgets, considering hiring one treasurer/financial consultant for the coming year - at an estimated cost of $4000 per church.
- Parishioners were again assured that this was **not** an attempt to amalgamate the books. Jen Buscall will continue at St. Stephen's as book-keeper, and Leslie Pedlow will continue at St. Mary's.
- There was a great deal of discussion, both positive and negative.

Budget – St. Stephen's:
- Treasurer, Jen Buscall, said that the Budget was in the Book of Reports.
- Tim Hackett suggested that a professional financial consultant might well find places for savings which would help to pay his/her salary.
- Moved by Jen Buscall, seconded by Don Wilson that the 2017 St. Stephen's Budget be accepted as circulated/presented. Carried.

Budget - St. Mary's:
- People's Warden, Derek Osman, presented the 2017 Budget for St. Mary's and explained some of the maintenance/repairs needed in the next two or three years. David Cooper again spoke against the inclusion of $4000 for a financial consultant.
- Moved by Derek Osman, seconded by Nancy Jackson that the Budget be accepted as circulated/presented. Carried (2 opposed).

The New Parish Council:
The Nominating Committee was composed of the Rector, the Reverend Robert Szo, and Greg Robinson, who attends/supports both churches.

Appointments:
The appointments for 2017 are as follows:

St. Mary's	- Rector's Warden - Nancy Choat
	- Auditor - Karen McColm
St. Stephen's	- Rector's Warden - Greg Robinson
	- Auditor - tbd

Nominations for Council:

St. Mary's:	People's Warden – Derek Osman
	Member-at-large - Karen McColm
	Member-at-large - Ken Pedlow
St. Stephen's:	People's Warden – Lynda Clifford
	Member-at-large - Jen Buscall
	Member-at-large - Allan Carlson
Synod Reps:	Nancy Choat (St. M)
	Greg Robinson (both)
	Don Wilson (St. S)

Rev. Rob presented the above names from the Nominating Committee and asked for further nominations from the floor. There being none, the above people were elected by acclamation.

Rev. Rob thanked everyone who had served for the past year.

Installation of the Council:
Rev. Rob plans installation for March 5.

Miscellaneous Comments:
- David Cooper asked if it is OK that the Auditor is a member of Council. The Canons have nothing against it, but the CRA might. The Wardens will check into it.
- Bob Quicke asked if some money could be transferred to Outreach with the electronic withdrawal system. Leslie said it cannot.
- Tim Hackett suggested that St. Stephen's has about four years left if income does not increase significantly.
- Sharie Westgate wanted to know how we decide which ministries get paid and which do not. It was explained that some people are considered employees and others are volunteering. If there are no volunteers then someone must be paid.

- Facilities Use Co-ordinators were appointed: Leslie Pedlow (St. M) and Bob Quicke (St. S)

Motion to Adjourn – everyone (Mike Dyer was first).

Closing - The meeting ended at 2:00 with the Grace.

REPORT OF THE INTERIM PRIEST-IN-CHARGE

After four months of worshipping with the congregations of the parish, listening, observing, learning routines, and uncovering some of the traditions (spoken and unspoken, conscious and unconscious) in this diverse and energetic parish, I can report that the ministry of Christ is vigorous, faith is deep, and the Holy Spirit is at work strengthening the community.

I am deeply grateful for the welcome that has been extended to me by your wardens and council, by your resident retired Priest, the Rev. Dr. Brett Cane, by the lay leadership and the liturgical assistants. It is a privilege to preside at your holy tables and to preach the message of God's love and grace in your midst.

My biggest challenges fall under three categories. One is the matter of time. It has taken most of my hours just learning the routine for the preparation of worship for the somewhat complex smorgasbord of services in our two churches. There has been far too little time for visiting, actually sitting down with you in your homes. Part of this relates to my second challenge, transportation. I don't mind the 45 to 55 minute commute by bicycle from my home to Central Saanich, but it is unrealistic to attempt any visiting except to households within a 15 minute ride of the church I happen to be at. I have enjoyed the use of Lynda Clifford's car in her absence, a Godsend not only for visiting in Sidney and Brentwood, but timed by chance with a massive bicycle breakdown that took nearly a week for repairs. (I was grateful also to be driving during a week of high winds and heavy rains, which do make cycling a bit uncomfortable in spite of all the expensive rain gear!).

The third challenge is one common to Intentional Interim Ministries. In our covenant together, one of the pieces of work we agreed to was "to come to terms with history: helping the congregation understand the effects of its history on its identity and corporate awareness." When I came I gave notice that I wanted to hear the stories, the recent and the not so recent stories, that float around in the community memory. I have begun to hear hints that there are quite significant stories, of events that are part of the history here, some of which took place even before most present-day congregants came to our parish. These stories have been ended with the phrase, "but that was a long time ago, and we don't need to dredge it up." I have suggested before that if a story earns that response, "we don't need to dredge it up," it is essential that we dredge it up. Think of the need for a shipping channel to have a clear and spacious depth, free of debris. When old wrecks, or even just the silt from years of minor floods, fill the channel, it must be dredged; if it isn't, things get stuck. I am proposing that each of our congregations has a "story day," a Saturday morning, when can hear the stories and look at a long time-line, and thus understand in some new ways how each church came to be what it is today. Then we will be in a position to participate in this transition to a new time, eventually with a new rector, much more freely and deliberately.

When a new cleric becomes the priest in charge of a parish, there are bound to be changes. Our Anglican parishes, in my experience, are formed in what is called "relational ministry." We expect to be in a relationship with our minister, and of course every minister is an individual, and no two are alike. My hope is that the relationship between pastor and congregation is marked by good humour, friendship, respect, and collaboration. To worship Christ, and to do what we can to put practical flesh on Christ's saving love for all people, is one way of describing our ministry together. I know there are some among you who have wondered why I have begun to "change everything when a new rector will change it all over again." There are two reasons behind any of the things you are experiencing as change. One is that hopefully we have a relationship together as pastor and people, and I, like any other pastor, bring certain gifts and tendencies. We are in a real relationship, and we bring changes to each other. The second reason is that I consider it part of my responsibility as an interim to prepare the parish for receiving a new minister, who can expect to find a parish that on the whole looks and sounds and feels like a parish of the Anglican Church of Canada. Here is a list of things that are happening a little differently since my arrival:

St. Stephen's:
- Altar back in front for Praise Band Services

St. Mary's:
- Announcements at end of service instead of beginning

Both Churches:
- Restoration of all three readings plus psalm
- "service of the word" replaced with communion
- Summary sentences or focus statements for readings in the bulletin each Sunday
- Some details of preparation at the altar (little effect on congregation, mostly on liturgical assistants)
- Creeds after sermon in BCP services, as in the BAS page 230 Traditional Communion
- BCP sung one Sunday, said one Sunday
- A minister's office that is lockable

The list of what has not been changed in worship services, and might well be by the next incumbent, would be much longer! One other change I have worked towards that affects our musicians and administrative staff is to try to have service planning (ie details of services including readings and music choices) completed more than a week or two ahead. This has been a task laid upon me in every other parish I have served – one organist required six weeks in advance! - and though it is a challenge, especially for an interim who is unfamiliar with local usage, it has always paid off in the long run for those who prepare bulletins and choirs.

I continue to be amazed by the work of our wardens. The administration they undertake for this complex parish takes more of their time than the parishioners "can ask or imagine." I am pleased that all three have agreed to continue; this interim time is a time for stability and continuity. Derek, Lynda, and Greg, you are a wonderful blessing to this parish. I know that you have our prayers and our thanks.

In the near future the Bishop's consultation team will be (God Willing) be receiving names of candidates for interviewing. On their behalf I must ask and insist on everyone's cooperation, in refraining from asking any of them for any details in that process. It is strictly confidential; they are not allowed to tell you anything beyond the fact that there are (or are not!) any candidates. Please do not ask them. I can tell you from painful personal experience that if an indiscretion occurs it can cause untold upset and problems.

I thank God for the privilege of being with you at worship and walking alongside during this interim time. The hospitality that has been shown to me, even by those who don't share all of my leanings and understandings of the gospel, has been a gift and an example of God's hospitality to all. Thank you.

Respectfully submitted
Peter

WARDENS' REPORTS

St. Mary's

1. Wow – that was quite the roller-coaster ride!

Cautious optimism began to build as we were blessed to have 3 new families join us for Sunday worship. They were from the home-schooled group of families who had been meeting on Friday afternoons at St. Mary's to increase the social skills and sense of community. However, this "high" was soon changed to a rapid descent when those families chose to worship at another church after the summer break.

Again, our ride was ascending as the number of parishioners attending worship services regularly on Sunday was increasing. I began to brag a bit! But we have lost some dear members of our parish family – some quite suddenly. Still others reached a point where they need special care so regularly that they are no longer able to join their church family for worship service. So now the roller coaster is on a decline. But only for a while, as we have been blessed with some new faces and spirits too!

The roughest part of the ride has been with our clergy changes. Gil was about to come back when, for some serious health reasons, he and Cheryl made the tough decision to move into more suitable accommodations in Victoria. And then Rob gave us reason to celebrate his "career change" and at the same time some sadness at the very thought of losing him, following the significant achievements he realized with our parish over the short 5 years he led us, with several parishioners taking on new ministries.

And just as we were approaching the end of the ride, there was an unforeseen twist and bump as we learned that John & Sue Smith would be moving Up Island. But alas, we are happy for them as they start a new chapter in their lives, but also a feeling of real loss as they leave a big hole in their church community here. And who is possibly ever going to do a portion of what they very quietly accomplished?

2. How did we do when compared to our Objectives?

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

- **I. Committed Learners:** We nurture our faith and display the joy Christ gives us (or could be labeled **D**iscipleship).
- **II. Friendly Inviters:** We invite our "neighbor" to experience our parish family (or could be labeled Evangelism).
- **III. Sacrificial Givers:** We reach out to others (or what we refer to as **O**utreach).

These three strategies for the growth of the parish, and for each parishioner along their own spiritual path, are so important that they are a standard agenda item for discussion at our Council meetings. We believe that we have been very successful with the first two strategies, but more focus is needed on the third strategy. Our focus on the three strategies has been as follows:

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

   Bible Study (Brett has led several different Bible Study series, and leading up to Lent is another one entitled "What the Church Is All About"); Youth Alpha (St. Stephen's); and Taizé evening services have a loyal following that is growing slowly. We also held extra services such as the Stations of the Cross, and the Christmas Eve afternoon service.

2. **Strengthen** our relationship with the community (local, national, and international):

   There are concerts that draw a significant audience from the community, and the holiday themed activities sponsored by the Saanichton Village Association that have been very successful. Our participation in local community parades has a big impact. We continue to welcome the Home School Group, who mostly attend a variety of different churches. The Christmas Craft day for children and families is another outreach.

3. **Increase** the number of engaged parishioners.

   We have held many successful fundraisers such as Pancake Breakfasts, Thrift Sales, Valentines Day Dance (St. Stephen's), Holly Fair, the Peninsula Wine Fest, and the Garlic Gala (St. Stephen's). We have pursued special teaching opportunities, such as Advanced Care Planning, and the CPR course.

Of course, many events can be listed under more than one category – for example, the Blessing of the Animals, the Peninsula Wine Fest, the Holly Fair, and the Garlic Gala. Our social connections have been encouraged by such things as home groups, Skating Party, and of course, any time we get together to work on these projects. It has been good to see the way St. Stephen's and St. Mary's parishioners are so often side by side.

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.

> **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 to be able to take on new ones, always being 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!

What are the highlights you might ask? Well fortunately, there are highlights in support of each of the three strategies. Some might say it is the consistent number of attendees – from both churches and the community – engaged in the numerous Bible Study series; or perhaps the Parish Weekend (strategy #1). Others might say the Wine Fest, the proceeds from which topped $10,800, and supported the special efforts of the Saanich Peninsula Hospital, Mt. Newton Society, and Stelly's Secondary School. This was truly a Parish Event with heavy engagement from the community. Or, perhaps it was the Holly Fair that yielded proceeds of over $9 thousand to help St. Mary's to balance the books! (strategy #2). When I think of strategy #3, I am thankful for Mattie and Cassie being regular attendees (and sometimes stealing the show from Peter!). I think of the booming reading voice of Nick Hunter, of Bob Quicke starting the Men's Breakfast, of the willing engagement of the Stewarts, of our new pianist Carolyne Solberg to help the choir, and other new parishioners who have become engaged. So, while there is still work to be done (there always will be) we had a pretty good year. Thank you – give yourselves a pat on the back.

3. Operations Committee:

I must tell you too, you should be proud of the work that your Operations Committee has continued to complete. Cost management is always top of mind, and this past year, they achieved success with water, telephone, rubbish, and insurance coverage. Some things have just become expected from them. However, recently a couple new to the community, and walking their dog, stopped in to tell Leslie how lovely the grounds were kept (and they finished off their compliments with a sizable donation). The frames for the pictures of parishioners is now in the recently painted and carpeted hallway. The boardroom and library area are re-carpeted. The "Ron's Bicycle Stand" was finally installed. The siding that was torn off the steeple during the first wind storm of 2017 was replaced very frugally. And we were seen to be living our beliefs – a sister from Vancouver had inquired of several places if she could meet with her physically challenged sister in Victoria and their Mother who lived in a very small trailer. Well St. Mary's graciously welcomed them, and they were very appreciative (also donating). Your

Operations Committee represents you well, and then they also participate on the Nominating Committee, the Bishop's Consultation Team, Council meetings, Parish Events Planning Committee, Sunday School leadership, Website Steering Committee, ConneXion Newsletter. They are very engaged parishioners! Thank you to: John Beresford, Len Fallan, Irene Feir, and Leslie Pedlow.

4. **Financial Health:**

While I comment in greater detail elsewhere (in the Treasurer's Report) regarding our financial health and status, I want to take this opportunity to thank all of you for your support throughout the year. You took the time to acknowledge the efforts of those who represent you. And then when you were asked to reflect upon your weekly or monthly Offering for the year, you again responded positively. Some of you increased your Electronic Collection Plate or weekly offering while others chose the path of the 10th Team approach (increasing your offering by 10%). Some not only did that, but also made a special donation in response to the Deficit Elimination Appeal. Thanks to all of you – your efforts resulted in the books being "balanced" again this year.

5. **Finding Our New Priest-In-Charge:**

I must also thank you for participating in the Transition Evening that was coordinated by Bishop Logan as an early step in preparing for a new Priest-In-Charge. At that meeting, it was interesting to observe how parishioners rate the top three priorities of the Parish as being:

1. Concern for isolated people of all ages and family structures,
2. The need for educational forums, such as end of life, environmental, wills, first aid, CPR, and
3. Community needs including poverty reduction, food bank support, care for shut-ins.

It was noted that both churches have their own Mission Statements. However, recent findings indicate that people don't join a church or organization because of "what" you do or "how" you do it – they will join because of "why" you do it. Having a need for people to join us, we then selected the "Why" statement that best fit our needs. Out of about a dozen alternatives, the "Why" statement chosen was **"Faith – Family – Friendship"**. The Bishop encouraged us to review the statement with everyone in the Parish to ensure it represented the "Why" of the Parish. The more we live with it, the more it will become ours and shape us as we grow.

Your representatives on the Bishop's Consultation Team welcome your prayers and support. Those on the Team are: Canon Penelope Black (coordinator), Greg Robinson, Lynda Clifford, Jackie Kolson, John Beresford, Leslie Pedlow, and myself.

And a huge thank you for everything, to Sue and John Smith.

Respectfully submitted,
Derek Osman
Peoples' Warden

ST. MARY'S CHURCH STATISTICS

The statistics have been prepared by Ken Pedlow for the Church Wardens.

Special Services	2011	2012	2013	2014	2015	2016	2017
Ash Wed. Penitential	0*	16	22	22	20	20	32
Maundy Thursday	35	30 Combined	33 Combined	49 Combined	32 Combined	27 Combined	35 Combined
Good Friday	0*	0*	0*	0*	0*	0*	0*
Easter Day	82	81	82	94	92	76	107
Harvest Sunday	68	61	52	59	66	76	81
Lessons & Carols	59	58	169 Combined	190 Combined	143 Combined	63	75
Christmas Eve (early)	na	na	na	na	103	81	48 *snowy*
Christmas Eve (late)	73 9:00pm	59 8:00pm	86 8:00pm	84	95	71 9:00pm	44 9:00pm *snowy*
Christmas Day 10 am	34	24	17	29	37	30	20 *snowy*

Sacramental Rites	2011	2012	2013	2014	2015	2016	2017
# Baptized	1	0	3	0	1	6 (5 combined)	2
# of Confirmed & Reaffirmed	0	0	0	0	7 combined	0	0
# of Marriages	0	1	1	1	1	0	0
# of Memorials	6	8	3	1	7	5	5

	2012	2013	2014	2015	2016	2017
Population of Congregation over age 16	97	98	107	117	116	113
Identifiable Givers	84	88	79	97	96	93
Average Sunday Attendance	53	55	61	65	64	72
Average Weekly Attendance	62	65	73	78	78	83

St. Stephen's

We continue to be committed, as a Parish to our 2015 Visioning process. It does challenge us in every area of church life. The previous years have shown the following, which I believe to still be true and visible in our church.

"We are Committed Learners (Disciples) who nurture our Faith and display the Joy Christ gives us, through worship, teaching and Bible study. We are Friendly Inviters (Evangelists) who invite our "neighbour" to experience our parish family, thus strengthening our relationship with our community (local, national and international). And, we are Sacrificial Givers (Outreach) as we reach out to others. Central to our vision is our commitment to increase our number of engaged parishioners".

In this year of 2017, the Parish and for this report, the congregation I am representing, have continued to show the love of Christ, in the day to day ministry, the week to week study opportunities, the month to month giving to outreach projects and year to year through the special events that occur. We have walked with the lonely, served the sick, fed the hungry, and opened the doors to welcome in strangers. As our Lord has asked of us, we continue to "serve the least of these", and in doing so continue to serve our Lord.

We were blessed to have Bishop Bill Hockin spend time again, with both the congregations, on our Parish Weekend. He shared many stories with us as he guided us through a study on the Lord's Prayer, showing us how clearly it is 'Our Prayer''. We have been fortunate to have Bill and Isabelle share some time with us while they come to the West Coast for a break from the winter in the East.

Gems girls came together until the end of the school year and after a summer break, Katherine, who has given years of service to the youth in our church, suggested there might be an opportunity to hold a Youth Alpha course. This began in November and followed through till the middle of December, taking a break and will resume at the end of January. The youth have come together on Friday evenings to share in Games, Dinner, Weekly video and Discussion times. They have been a great group of young people and we are thankful for all the adult leaders who have worked alongside them. We show the opportunity through this to become Committed Learners.

Sunday school has been coordinated again this year by faithful servants, Katherine and Margaret, with the older youth assisting. They produced for us this past December, a wonderful Christmas Pageant, and on that particular Sunday morning we were able to welcome many family and friends to join us, this increased our numbers to 91, exceptional! The children have been welcomed to some teaching opportunities with Peter and prayers before they head off to their time in the hall. Many mornings we are able to have them return to share in the Eucharist with us.

Our congregation has had numerous other opportunities for Discipleship, in the bible studies and through the many courses that have been offered. We continue to be blessed to have the teachings that Brett has presented. He spends many hours in preparation and always offers us an opportunity to suggest topics. We value his presence in this parish, each church benefiting from his expertise, throughout the year. His help and presence has been and will continue to be an asset as he helps to cover some of the things that crop up between Peter's regular days in the Parish.

Our very dedicated Prayer Ministry in the church offers weekly prayers for the church and the diocese and any other concerns that come up, these dedicated people meet regularly, on Tuesday morning. They welcome newcomers to their group. Our Prayer chain continues to receive and pray for the needs within and without the parish as the requests come in, we know our requests for prayer are lifted to the Lord. On Sunday morning there is always an opportunity for prayer in the vestry during the communion time, anyone is welcome at this time for their prayer needs. A number of people throughout the congregation are praying for the children of our families, children who attend and who do not. Prayer shawls are knit by members and after being blessed are sent on their way to comfort those who receive them. This congregation is covered in prayers and so blessed with the prayer teams we have.

We (strive to be) see ourselves being Committed Learners

Again this year, with the leadership of Rachel and Gary Moss, we had entries into both the summer parades in Brentwood and Sidney. The Praise Band, Psalm 98 was on the float for the summer parades. This year, we also joined the Christmas Sparkles Parade. We handed out information about services and upcoming events at the first two parades and for the December one, Rachel with permission from the author, her mother, arranged for the printing of some colouring books for us to hand out to the children along the parade route. We had a great evening for this event, Rachel sang and Sunday School children on the float depicted the Christmas Story, and with several adults walking. We found we had given out the all the booklets early on, so for another year, we need many more. Don Mann Excavating supplies flatbed trucks and drivers for these three events, at no charge, and we are especially grateful for this.

In the spring we hosted a Valentine Dance with our own Psalm 98 (Twelve O'Clock Rock) playing and singing. It is a wonderful family event and as always, an opportunity to share an evening of fun with other members of the community.

We held the Animal Blessing again in August, bringing folks and their pets from all over the Peninsula, we continue to be thankful to the other Peninsula Clergy who help make this event run smoothly. Music and a beautiful setting make this a chance for members of the community to come to our church property, and many return yearly. Collection monies were donated to Pet Therapy.

Again this fall we celebrated the Garlic Harvest, which enabled parish members to purchase garlic grown on the church property and also with a gift of garlic produce a dish to bring to the G 5 event. This dinner was held Nov. 5 and we had a large number of guests join us and as well a visit from Hilda Shilliday, who shared some of her stories about her work in Uganda. Donations were accepted at the door and these monies were divided between Gendemi and Mengo Hospital.

Soup's on continues to be very popular, many drive out to the Peninsula from town to enjoy the fellowship and great soup provided by dedicated volunteers on Friday afternoons. This had become a very popular spot on Friday at noon. Thank you to the expertise and dedication of the ladies in the kitchen, and others who provide what it takes to send the visitors off with smiles at the end of the afternoon.

Our church is continuing to support the Blue Bus ministry of Youth for Christ, each week someone from one of the Peninsula churches supplies the snacks for the youth that attend. We have a number of ladies in our parish this important task. As one of the members of this group and of the parish is the person who schedules the snack suppliers, the help of these shoppers and bakers is very much appreciated. The Bus meets through the school year, taking the same breaks as schools do, additional help is always welcome.

The Wine fest this year was again very successful with the designation of the profits decided on in advance, we were able to advertise who the proceeds would help. Our total profit was $ 10,080.00. We had become aware of the need for help supplying nutrition to students at Stelly's, so they became a recipient, as did the Extended Care Unit at Saanich Peninsula Hospital and the Mt. Newton Day Care. Those who worked on this event were pleased to be able to share with participants that the funds would remain in the community. These are all areas that have probably touched each of our lives at some point. Throughout this event we received much support from local businesses, volunteers and also the Fire Department again, with the loan of their large tent. We showed ourselves to be Friendly Inviters and Sacrificial Givers. This is an event that we share as a parish and it gives us an opportunity to work together, enjoy each other, and have fun! Working hard and welcoming our community to enjoy the grounds, church and cemetery. We were fortunate to have the Lt. Governor The Honourable Judith Guichon attend this past year, she seemed to enjoy the event as did the other ticket holders. We also welcomed Bishop Logan to participate in the opening remarks.

We at St. Stephen's hosted the CPR course in February, Heart Month. This opportunity to brush up our CPR skills is open to the Parish and Community. This year we held two sessions, on one day, in the morning and afternoon. It was an excellent opportunity as always, and we appreciate the time taken by the Central Saanich Volunteer Fire Department to share their knowledge with us.

Brett has shared the photos of his travels with us a number of times this past year, what a treat to sit and travel!! He is always willing to do this and we have been able to share this time and then enjoy soup and fellowship after, on a couple of occasions. This is a very relaxed time and a perfect time to introduce newcomers to the church.

As always this area is the one we have the biggest challenge and it seems to continue from year to year. Bringing people into the church is difficult but we are encouraged by the words of Jesus to go out and make disciples. So we pray that our efforts will be shown as we welcome newcomers in.

We (strive to be) see ourselves as Friendly Inviters

As it has been the history in this church, our outreach dollars earned and distributed has been exceedingly generous. Our support of local community agencies has benefited from funds raised at the wine fest. For overseas outreach an going collection of money for Gendemi and Mengo Hospital continues throughout the year. Your contributions support the Soup's On Ministry here at St. Stephen's and regular contributions come for a variety of other projects and agencies, listed elsewhere in this report.

This past Christmas we provided Food Hampers to 5 families in our community, and also provided gifts to 4 families at Bayside Middle School, the generosity has been amazing and overwhelming. I have been humbled to work with a counsellor at Bayside in arranging the collections of the gifts and from her response I know that you have made the Christmas of these families a much happier time.
On a personal note, I want to end with this….. Today, I recalled a song, I think it is titled Angels Here Among Us. We do indeed have angels within this caring community, people who have learned it is greater to give than to receive. They are people who see the need and follow through in kind, compassionate ways. There are many of you. You give of what you have and I believe, that because of this kindness, there are people, who have joined us and come to know Jesus as their Saviour. This is, of course between those who you reach out to, and God, but these angels here among us are the ones who listened, learned, gave and invited, there are many!! We are all blessed to be part of this parish and the congregation of St. Stephen's is a very special place full of special people, that our Lord has brought together to do His will.

We (strive to be) see ourselves as Sacrificial Givers

There are so many people to thank within our church congregation. As I take a minute or two, in my mind, I search through the pews and see faces of you all. So many are involved in often more than one way. We are indebted to your service, perhaps more so, in that you respond to the call, to do what we can. As wardens we are so very thankful for those of you who have gifts and talents and that you share these with the physical part of our church, hall and grounds. I could fill a page with names and jobs, but to each of you a huge thank you. We have tried to pare down some of the meetings this past year, partly for our own sakes, and it does seem to be working fairly well. We are making use of Bob in the office to be a go to person and he continues to be in touch with us. We are always, trying to share the load around and so if you would like to share in the ministry of making this church run successfully, please ask.

We had two projects this year, which were successfully finished, one in the sealing of the underneath of the church, our hope is that it might help reduce the costs of heating and preserve the structure. We received a Canada 150 grant for this which reduced our cost by 80%. Also, the exterior east wall of the church was painted. We are aware that the furnace replacement is still needed in the hall.
Our hall is regularly used by the Country Side Preschool and because of their use we need to consider the wear and tear on the building and also that we need to keep it well maintained for them to be able to continue to use our space.

We have a couple of ongoing repairs that we are waiting for the contractor to look into, one being the kitchen hatch door and the floor damage and also the area in the kitchen near the dishwasher that needs attention. We also had some water damage in the cemetery office which we are waiting on Frank Buzak to look at, and hopefully this will be completed early in the new year. Because of the delay the kitchen floor is awaiting work, particularly cleaning and sealing.

Early in the year Bob Quicke joined us in the office and he has been working hard to get to know the people of our congregation. He has been able to take on some of the jobs which David Scarth was doing in regards to the cemetery. He has helped in many ways and easily fills his scheduled hours in the office. We previously said thank you to Tracy for her service in the office and know she is enjoying time with her Grandson!!!

Many, many thanks to Doreen Harrison who for a long time, has looked after the changing and care of the hangings in the church and also taken care of the vessels before and after communion. Doreen has recently resigned and her caring help is missed!! There are a couple of people who have offered to share this ministry, but it would be a huge asset to have more helpers so that a schedule can be drawn up. Training provided! We hope to be able to work as teams. Our altar hangings have a new cupboard for storage at the back of the church, this was the last part of the vestry makeover, so we are no longer needing to transport hangings from the hall to the church. The cabinet fits well into the decor of the building.

With regards to those who have given up their long-held posts, we made our thanks known to Jen Buscall at the end of August as she retired from job of bookkeeper. More about her successor in the financial report. Also, in October we also accepted the resignation of David Scarth from the position of Cemetery Custodian. David has left this job with much information to pass along to someone new, when we search for a replacement in 2018. Along with plot reservation, and preparation as needed, David spent a generous amount of his time doing research on the cemetery and those buried there. He has written several stories which we hope he will be able to put together in Booklet form soon. Angela works in the office on Thursday and she is continuing to do Data entry work from the cemetery, so we have all the history in the cemetery entered into the computer. Both David and Jen left big shoes to fill and they have both been helpful in the change-over process.

As you all know, we received the news that Rob Szo was leaving in August, and though it was of course a shock, we as wardens believe that we have managed well. It was, as always, a difficult thing to face, saying goodbye, but the joint service and farewell was an enjoyable time and we wished him and his family well, as they continue to minister here in Victoria. After a meeting with Bishop Logan, the Bishops Consultation Team was formed, this group of people will continue to work together through the hiring process and have agreed to stay on as a team to support the new priest after he or she joins us.

The time to move on has brought us through an evening of Transition, led by Bishop Logan and Canon Penelope Kingham. The evening gave us an opportunity to "brain storm" about who we are, why we are, where we want to go. There was helpful feedback and the BCT used some of this information as they prepared the Parish Profile. This profile provides an applicant for the position of Priest in Charge, with information about the parish. It includes, briefly, information about our history, ministries, visions, who we are and where we see ourselves going from here.

Out of that evening meeting came a need for further discussion regarding the upcoming change to the marriage cannons of the Anglican Church. The meeting was held in early December and was facilitated by two people from the Diocese who are experts in conflict management and Bishop Logan was also with us. This meeting gave lots of time for the sharing of thoughts and concerns. It afforded the opportunity for members of the parish to be listened to and be heard within a non-judgmental setting. We concluded with the Eucharist. There was a reported formulated and sent to the BCT after this meeting. Within the Parish Profile that was prepared, both of these meetings were mentioned as they are indeed an important part of our moving on. By the time of this meeting we anticipate that the job posting will have been issued.

Due to the resignation of Rob, Bishop Logan appointed, an Interim Priest in Charge, Canon Peter Parker, and he will be with us for the duration of this waiting time and while we search for Priest in Charge. He has been helpful to the team and has fitted in well with the congregation. Though his contracted time is minimal for the week, he has made himself available to us in a generous and flexible way.

It was pointed out last year at the AGM that we need to look ahead and be sure to keep resources on hand for major repairs that might come up. We listened to a thought provoking Stewardship Sermon back in November, but as you will see by the budget we need a healthy year to be able to continue to keep the lights on in this church and hall for years to come. We are aware that major repairs could be lurking and we want to be ready. Please help us to be able to continue to reach out into our community in a caring and loving way and also out into the world which seems to be needing our help more all the time.

We are closing with the same words used last year, because there is no better way to say it. “It is a joy to see the two congregations of the Parish of Central Saanich working and ministering together, side by side, for both our common-good and the Mission of God in our community. We thank all of our community members, Parish-wide, for making this Parish such a success.”

Respectfully submitted,
Lynda Clifford
Greg Robinson

ST. STEPHEN’S CHURCH STATISTICS 2017

Special Services	2013	2014	2015	2016	2017
Ash Wed. Penitential					5
Maundy Thursday		At St. Mary’s	14	At St. Mary’s	St.Marys
Palm Sunday		76	80	70	58
Good Friday		82	85	72	70
Easter Day		98	125	80	94
Harvest Sunday		81	56	68	65
Advent 1		63	61	54	62
Lessons & Carols				76	55
Christmas Eve (early)	86	75			45
Christmas Eve (late)	65	70	53	55	56
Christmas Day 10 am	57				St.Marys

Sacramental Rites	2013	2014	2015	2016	2017
# Baptized			4 Combined	0	1
# of Confirmed			0	0	0
# of Marriages			1	0	2
# of Memorials			5	3	18

	2013	2014	2015	2016	2017
Population of Congregation over age 16	157	164	169	170	143
Identifiable Givers	158	175	155	160	110
Average Sunday Attendance	68	68	64	62	64
Average Weekly Attendance	68	80	74	68	77

CHRISTIAN EDUCATION

ST. MARY'S SUNDAY SCHOOL REPORT

Sunday School at St. Mary's joyfully started again in April with seven children from two families new to our church. Between April and June there were from five to nine children each Sunday, and we talked about God and Jesus, and read several Bible Stories and used our creativity on many crafts. Unfortunately, the two families left over the summer to go to the Baptist Church, and so now we often have no children, and sometimes we get lucky and there are three. There are volunteers waiting to be called upon if this situation should change, but for now I come each Sunday equipped to teach if there are two or more children there.

Respectively submitted,
Irene Feir

SUNDAY SCHOOL ST STEPHEN'S

St. Stephen's has had another successful year reaching out to children and youth. We have 15 children who regularly attend Sunday school. Because of the wide spread in ages, we will now be dividing into 2 classes so that we can more appropriately accommodate preschoolers and children with diverse needs. We also have a number of friends of the Sunday school who come periodically and always there to help out when we need them. This support was evident during our Christmas pageant when a number of our own performers succumbed to the flu. These friends stepped in at the last minute to fill these roles and support St. Stephen's. All in all, the pageant was well received. In Sunday school, the kids have been learning how to pray. They have memorized the Lord's prayer, learned what each line of this prayer means, learned why we pray and how to pray and what it means to have a relationship with Jesus. This summer, the kids were inspired to volunteer their time and effort to raise money for all the displaced animals for the forest fires that swept through our province. They organized a bake sale at the Blessing of the Animals and raised over $300 to help this cause. This Fall, we have started reading a children's version of "A Case for Christ" by Lee Strobel. The book asks some good questions and has prompted some awesome conversations. The youth continue to read for the family service and are a very close-knit group. I am always amazed with how well they get along and how the older ones are always looking out for the younger ones and making sure they are included. To help the youth be come good leaders and mentors, they are given the opportunity to lead the Community Circle and organize games. This is such a great opportunity to help them gain confidence and self-esteem.

Our GEMS club was also very successful. We had 12 girls who regularly participated. Many times, we had over 15. Unfortunately, due to a family health emergency this summer, I was not able to run any summer camps this year. With my complex schedule and on-going family responsibilities including to help my Dad move from his home in Calgary to a smaller condo in Okotos and then, after having a heart attack, he then has moved out here, I was unable to commit to this group this year.

We were, however, inspired to host a Youth Alpha which has been well attended with 12 awesome attendees. The kids have bonded well and it has been a good opportunity to include boys. We have wonderful volunteers to help mentor this group, cook dinner for all of us and pray for all the kids participating in this program. What a wonderful experience it has been so far.

Respectfully submitted,
Katherine Carlson

PRAYER MINISTRIES

PARISH PRAYER CHAIN

The prayer chain is available to everyone in the parish and beyond. Please contact any member listed below if you have a need for supportive and confidential prayer or if you would like to become a member of this important ministry.

Jackie Kolson	250-6524531	Margery Lord	250-655-8967
Sharie Westgate	250-652-4145	Josie Dyer	250-656-1527
Jane Hughes	250-652-4348	Lynn Fallan	250-652-5555

There are also members of the prayer team, as well as Eva Townsend, who are available for prayer during communion services in the church and after services in the hall.

"For where two or three gather in my name, there am I with them." Matt 18:20 NIV

Respectfully submitted,
Jackie Kolson

PRAYERS OF THE PEOPLE

This ministry allows others in the congregation to participate in presenting the prayers of the people during our regular church services. If anyone feels led to be part of this ministry please contact Jackie Kolson at 250-652-4531.

Respectfully submitted,
Jackie Kolson

PRAYER SHAWLS

Our prayer shawl ministry is into it's 5th year and thanks to our faithful knitters we have completed 64 shawls to date. These shawls have spread way beyond our parish. The one knitting the shawl prays for the person the shawl is meant for and after it is finished the shawl is blessed by our priest. This is a wonderful way to reach out and encourage those who are going through challenging times, they can also be given for joyful times, like the birth of a child or a wedding. If you would like to be part of this ministry or know of someone who would benefit from being warmly wrapped in prayer please contact Jackie Kolson at 652-4531

Respectfully submitted,
Jackie Kolson

EVENING PRAYER IN THE STYLE OF TAIZE

Throughout 2017 St. Mary's again offered an evening service of music and meditation in the style of Taize on the 3rd Sunday of the month at 7:00 p.m. Each service which consists of music, a Psalm, two scripture readings and prayers was ably led by individuals among the congregation.

I have been blessed and encouraged by the competent musical leadership of Cathy Quicke who, along with occasional additional instrumentalists, has graciously donated her time and talent to enrich the service.

All are welcome to attend and begin a new week renewed and refreshed in spirit. Please note that, in 2018, services will be on the 2nd Sunday in the month.

Respectfully submitted,
Sue Smith

REPORTS OF THE ALTAR GUILDS

St. Mary's

The Altar Guild ladies meet every three months to set up a schedule for duties. These include changing colours for the various services. Also, to clean the brasses and silverware, wash the linens and buy wine candles. A new frontal was made by Pat Sparks in March 2017.
Our Altar Guild ladies are Susan Pullan, Shirley Schwazer, Carol Watkins, Heather Geddes and Shirley Rigby.

Respectfully submitted,
Susan Pullan

St. Stephen's

The Altar Guild at St. Stephen's has been done mainly through this past year by Doreen Harrison. We are very grateful for her dedication to this for many years, as she resigned late in the year. We have tried over the past few months to form a group of ladies to help out with this, which has been a bit of a struggle. At the moment there are three ladies who are trying to co ordinate and share the ministry. We do need more people to help out. It really does not take very long to do and I personally have found the time I spend, often alone in the church, is a very calming and peaceful time. If you are interested in joining in to help we would love to hear from you. The time when this job is done is very flexible. We do look after changing the frontals and so there is often a need for a short time during the week to make this change for funerals, weddings and the proper liturgical seasons. As always with this type of ministry the more people we have involved the less often your name appears on the list.
Thank you to Elsie and Phyllis for your willingness to work at this with me. Again, thank you Doreen for your years of dedication to this ministry!!

Respectfully submitted
Lynda Clifford

CONNEXION REPORT

It has been a particular pleasure to have had the responsibility for ConneXion, the Parish Quarterly Newsletter, for six years, and for "the Messenger" for St. Mary's, for a couple of years before that.

This year, we established (after some experiments) that 20 pages is the best size for the Newsletter. We also did an early production of the fall issue so as to introduce Peter Parker in timely fashion. There are thanks due for some fixtures, like the Pastor's Page (Rob and Peter), Dates to Note (Leslie Pedlow), Around the Parish (Nancy Choat and Margery Lord), Cane's Corner (Brett Cane), Book Review (overseen by Sandra Scarth), Recipe Page (many of you), Music Review (Ruth Hickling), and Cemetery Stories (David Scarth, now 'retired').

I have long thought there should be another regular article entitled "The Parish in the Community". There have of course been reports covering events like Winefest and Blessing of the Animals as examples of the Parish's fine interaction with its Community. Thrift Sales, The Christmas Hamper Program and the Christmas Breakfast with Santa are other Community activities, and of course 'Soup's On' is an excellent example. Perhaps my successor can look into this.

There are several people to thank for photos, particularly Len Fallan, John Beresford and Brett Cane. Thanks for the fine look of ConneXion goes to John Beresford, whose production skills, combined with his patience as the deadline draws near, are unmatched! I also thank my rigorous proof reader, Sue Smith, whose grammatical decisions are (generally) unassailable.

One of my greatest pleasures has been the interviews preparing to, and then writing the Parishioner Profiles. I have done 36 of these, 11 for The Messenger, and 25 for ConneXion, and every time I have marvelled at what lovely, fascinating, vibrant and diverse people make up this Parish! I have felt blessed every time I have done this.

Ken Pedlow has graciously agreed to take on responsibility for ConneXion, and Sandra Scarth is going to do Parishioner Profile. John Beresford will continue his fine work, and I believe all the other contributors will continue to participate.

ConneXion is in good hands!

Respectfully Submitted,
John and Sue Smith

CONCERTS AT ST. MARY'S

SUNDAY SERENADE CONCERT SERIES

We have very much enjoyed the challenge and opportunity of running the Sunday Serenade series of afternoon concerts at St. Mary's.

During 2017 we presented the usual variety of choral and instrumental concerts – CapriCCio Vocal Ensemble (February), the Maritime Fleet Pacific's "Fairwater Brass' ensemble (April), Pacific Edge Chorus (October) and the Sweet Scarlet Vocal Ensemble (December). Rounding off the 2017-2018 season was the Victoria Cello Quartet (February) and, yet to come, Knacker's Yard Celtic Traditional Folk Band in April. (You can purchase tickets through Leslie in the church office.)

Proceeds from the Sunday Serenade concert series are used as follows: first, to pay our performers, usually a fee of $500 per concert, although we have sometimes exceeded that in special circumstances; secondly, to cover costs of concert promotion and advertising; and thirdly, to contribute to outreach programs and balance the budget at St. Mary's through our annual deficit reduction/elimination program, some years in excess of $2,000. Our outreach monies have gone to support the First Nations bursary at Stelly's Secondary School, the lunch program at Stelly's, Dry Grad at Parkland School, and the parish Christmas Hampers.

The concept of providing good quality afternoon concerts, with broad attraction at a reasonable price, for those (mostly seniors) in the local community who didn't want to drive to concerts in downtown Victoria, was initiated in the summer of 2006. Throughout these past eleven years we have been profoundly grateful for the generous and stalwart support of a small but dedicated team of people who have taken on concert series sponsorship, front-of-house jobs, set-ups, take-downs, and the big job of providing and dealing with intermission refreshments, sometimes for over 100 people.

But things have changed since the series started. As always, it becomes an issue of weighing benefit against effort. We now find ourselves recommending that the Sunday Serenade concert series be discontinued at the end of the 2017-2018 concerts. Here are the reasons for our recommendation. When we started the series in 2006 there were not many events on Sunday afternoons which could be regarded as competitive. Now there seem to be multiple Sunday afternoon events which compete with our Series.

We have traditionally set an audience of 100 as the target number. Although break-even is less than that, it can be dispiriting for the performers to have a less than a half full hall. Most of the concerts are now attended by from 50 to 80.

Associated with the above, if the Series were to be continued, a more sophisticated promotion and advertising strategy would have to be developed, utilizing social media, developing an email list of regular attendees, and accessing other 'free' advertising in addition to our 'traditional' program of posters, Peninsula News Review advertising and articles, etc. Word of mouth is probably still the most effective way of getting the information out, but it's also the most vulnerable method when interest in the Series is declining.

We have for years set the performer fee at $500. This fee is not realistic any more. Probably $1,000 would be more appropriate. This, of course, would have an effect on the bottom line.

At each concert, a small group have helped to set up the church (moving the altar, pulpit, piano, etc.) and put it back afterwards, to provide a variety of 'front-of-house' duties (ticket sales, programme distribution), parking lot traffic control, 'green room' arrangements, sound systems, administration, etc. As we have always provided refreshments at intermission, several have regularly baked, prepared and donated goodies to serve with tea and coffee at Intermission, while still others have helped to set up the hall, serve refreshments and clean up the church and hall following the concerts. Often these people don't get to attend much of the concert even though they have paid for their tickets. We are concerned that our help team is becoming burned out and would likely welcome an end to their commitment.

Sunday Serenade began as our "brainchild" project to promote concerts at St. Mary's. While we have been incredibly supported by several parishioners over the years, we feel it would be unfair to place a burden on St. Mary's to continue the series beyond the final concert in this series, Knacker's Yard.

<u>OTHER CONCERTS</u>

In addition to the Sunday Serenade series, there are two regular users of the church for choral events: Soundings Vocal Ensemble presents two well-attended concerts annually; Vox Humana performs their extremely popular "A Child's Christmas In Wales " in December. Both groups pay the usual rental fees, and Vox Humana also pays for us to distribute posters and for the provision of a sound technician. The Soundings concerts have traditionally involved providing refreshments at intermission, which involves set up, baking, serving over 100 people and take down. A Child's Christmas on Dec. 23 has been so successful they have moved to two performances, one in the afternoon and the second in the evening. The performances this Christmas had 280 in the church in the afternoon and 200 in the evening (these numbers include the choir and other participants). We recommend that these events be continued, provided there are St. Mary's people involved who are prepared to continue to provide assistance.

We have thoroughly enjoyed our involvement in providing music events at St. Mary's for the local community.

Respectfully submitted,
John and Sue Smith

ST. MARY'S LIBRARY

This past year has been a busy year for the library, and I am indebted to Brett and John for editing the inventory.

We have received some new books including three by Henry Roy Vickers and Robert Budd from the Diocese and which have been gratefully acknowledged.

The number of people accessing the Church Library has decreased over the last few years which is unfortunate as we have a wonderful collection of books suitable for all ages and tastes, including Bible stories for children.

To sign out a book from the library remove the white index card from the pocket in the front of the book, write your name and telephone number in the space provided and place the card in the red box. You may have the book for as long as you need it but I would be grateful if you could return the book to the library table when you have finished with it.

If you have any concerns or questions please do not hesitate to contact me.

Respectfully submitted,
Carol Watkins.

MUSIC MINISTRY REPORTS

St. Mary's

Change is in the air!

June 1st, 2017 marked one year since I began working at St. Mary's as music director. I breathed a sigh of relief at having made it thus far and planned to organize myself better for the long term and use the quieter time of summer to learn new music. I did that but then, things shifted.

During the last quarter of the year, I got to know and learned to work with Canon Peter Parker, our interim priest in charge. While I was doing that, I learned that Sue and John Smith will be moving to their new home. Their move away from us will bring significant changes to our choir and to the prayer service in the style of Taize.

Then, there are the changes that need to be made in the moment; like when 3 singers in the small choir and the accompanist all get really sick for the Christmas Eve service. The choir adapted and still sang well at that service. There will be more change as we welcome and learn to work with our new rector. Change, whether by choice or necessity, often leads to good results depending on how we handle it. I pray that I and we will learn and grow during this time and that we will adapt with grace and gratitude.

Prayer Services in the style of Taize

I'm pleased to let you know that Joy and Nick Hunter will be taking over the planning and facilitating the Taize services. This service now takes place on the 2nd Sunday of the month @7:00 pm. Please join us and bring others with you. Dates for future services are:

March 11th, April 8th, May 13th, and June10th.

Professional Development

In 2017, I used the money provided for professional development to take conducting lessons for the first time ever. No I did not know how to conduct a choir when I arrived. I came knowing something about leading a choir but had never had help specifically as a visually impaired person needing particular help with the physical gestures required for conducting. This has been a joyful and fulfilling journey and it has only just begun. The members of the choir have been really gracious as I practice my uncertain new skill on them. The money for professional development is a significant budget item as it helped me financially and gave me the message that St. Mary's wants me to lead with excellence.

Thanksgivings

I appreciate and enjoy all the members of the choir, the women's ensemble and individuals who serve God and us through music. They display generosity of heart, willingness to work and patience with my short-comings and weaknesses.
Thank you to Peter for his leadership and kindness.
Thank you to Derek, our warden, for his support.
Thank you to Leslie for making things run smoothly.

Please Pray for:
Younger people to join our congregation and our music ministry;
Wisdom and adaptability as I give leadership in 2018;
Musical and spiritual growth in all of us

Note
If any of you is interested in joining the choir or women's ensemble or participating in any other way in the music ministry, please talk with me.

I welcome all comments, questions and suggestions even if you think they might sound negative. The more clearly I understand how you experience and participate in the music, the better I will be able to lead, so conversation is important.

Respectfully submitted,
Cathy Quicke, Music Director

St. Stephen’s

2017 was a good year for the Musical Ministry at St. Stephen’s. Sean Quicke continues to lead our worship on the first Sunday of the month, Bev Taylor on the second and third Sundays and praise band Psalm 98 on the fourth Sunday of the month with Cathy Quicke coming over from St. Mary’s for 5th Sundays and special occasions.

Twelve O’Clock Rock (4/5 of Psalm 98) hosted the 3rd Annual Free Valentine’s Dance for the parish at St. Stephen’s in February and it was well attended. By the time you read this report, the 4th Annual Dance will have taken place on February 10, 2018.

In June and July Psalm 98 again organized some parish volunteers to participate in the Brentwood Days Parade (1st Saturday in June) and the Sidney Days Parade (July 1). We entered as The Parish of Central Saanich, St. Stephen’s and St. Mary’s, and volunteers from both churches participated. We obtained donation of a flat-deck truck to use as a stage for the praise band (thanks to Don Mann Excavating), and the volunteers helped to decorate the truck. We reused the signs Peter Simpson provided last year - both displayed on the truck and carried by the volunteers - showing the variety of ministries offered by the Parish. The praise band played some of our favourite upbeat praise and worship songs and we saw many people in the crowds singing along and even dancing! We were pleased that Rob was able to sit in with the band one last time before he left our parish, filling in for Greg Robinson at the Brentwood Days Parade in June. As we traversed the parade routes the volunteers handed out small fliers with our Church Services on one side and Coming Events on the other. Specific emphasis was given to the Wine Fest, which took place very soon after the July parade, and the 155th Anniversary of St. Stephen’s. It was noticed that attendance at the Wine Fest was up from last year; we hope our participation in the parades helped in that. Everyone participating had a great time, and we didn’t get rained on this year! Feedback from people in the crowd at both parades was very positive; we were even told that ours was one of the best musical entries! As the cost for this event was minimal (entry was free for both parades and the trucks were donated) we hope to continue this an annual event.

As the response to the summer parades both in 2016 and 2017 was so positive, we also entered a float in the Sidney Sparkles Santa Claus Parade in December. This float was different to our summer parade entries. Firstly, instead of Psalm 98 playing upbeat praise music we had Rachel Moss on guitar singing Christmas Carols. Second, there was greater participation from our Sunday School, who dressed in their Christmas Pageant costumes and posed on the truck as a live Nativity. Third, instead of fliers (due to restrictions by the Peninsula Celebrations group) we prepared Christmas colouring books – courtesy of Daisy Essery – to hand out to kids along the route with our parish Christmas services listed on the back. We also had cadets and officers from Admiral Martin and Giraud Navy League Cadet Corps helping with decorating and handing out the colouring books along with our parish volunteers – they earn points for their corps by participating in parades and through community volunteering. Thanks again go to Don Mann Excavating for the donation of the truck, and also to Neal Widdifield for the loan of a generator, Nichola Wade for two bales of hay for the Nativity and Tony and Margaret Pollard for the donation of some lovely red Christmas lights. As this was our first time participating in this parade as a parish it was a bit of a learning experience! For example, we had prepared 300 colouring books (thanks to the efforts of Leslie and Bob for copying, plus Peter and Peter for folding and stapling!) but there were so many kids out watching the parade that we actually ran out of books before we hit Beacon Ave! If we participate again next year – and I hope we do, as I've heard nothing but positive responses to our entry – we'll need to prepare probably ten times as many colouring books in order to have enough to last the entire parade route. My suggestion is to copy 100 or so books each month (even without the Christmas services listed) so by December we'd have 1200 copies or so. If both churches made copies we'd be closing in on 2400 copies prepared by December.

Respectfully submitted,
Rachel Moss

FLOWER GUILDS

St. Mary's:

Each Sunday (except during Lent and Advent) memorial flowers are arranged by members of the St. Mary's Flower Guild and placed at the altar to honour loved ones or celebrate special occasions. The opportunity to contribute in this meaningful way is a particular blessing for members of the Flower Guild. Sincere appreciation is given to parishioners who regularly donate generously towards memorial flowers.

Flower Guild members make an effort to honour a donor's wishes as to the types/colours of flowers requested. Following the Sunday services, if not required by the donor for personal use, flowers are often taken to parishioners who, through ill health or other challenges, are unable to attend St. Mary's, thereby helping them stay "connected" with the parish. In addition, floral tributes are often provided for funerals or memorial services.
Valued friendships have developed among members through working together and we would encourage others to join us. If you enjoy flower arranging and would like to find out more about the work of our group, please contact any of the current members: Heather Geddes, Sue Rumball and Erica Harrison.

With the added assistance of willing helpers, the church and narthex is decorated for Easter, Thanksgiving and Christmas. We are grateful to the many folk whose creative displays in each of the church windows add a special touch to these church festivals. Our thanks to the following whose artistic talents were showcased in 2017: Susan Alexander, Nancy Choat, Irene Feir, Heather Geddes, Barb Hale, Erica Harrison, Ruth Hickling, Nancy Jackson, Jenny Jenner & friends, Valerie MacDonald, Betty & Derek Osman, Lindsay Pedlow, Susan Pullan, Joe Rigby, Sue Rumball, Carol Watkins and Anne Wing. (And my sincere apologies if I've left anyone out.)

To donate flowers:
1. sign up on the Flower Calendar on the notice board in the narthex;
2. fill in the information and "dedication" on the supplied envelope;
3. include a cheque or cash for your donation; and
4. place it on the offering plate.

Monies donated for Altar Flowers are eligible for tax receipts. Please ensure that you include your Envelope or Electronic Collection Plate number on the envelope. Due to the increasing cost of fresh flowers, and because flowers are used in two vases, a minimum donation of $35 is requested.

Respectfully submitted.
Sue Smith

St. Stephen's:

Another year has come and gone and we were blessed with so many beautiful and varied flower arrangements over the year, to the Glory of God...different arrangements in the colours and themes of each special occasion in the church calendar and in our parishioners' lives....heartfelt arrangements in memory of loved ones; special anniversaries; thanksgivings to our Lord; Christmas, Easter, Thanksgiving and so on. Presently, there are four ladies in the Flower Ministry, each taking one Sunday per month (Sharie, Margery, Sandra, Cleo). We are always happy to welcome new members into this colourful and rewarding ministry. If you would like to join us, please speak to one of us after church, we'd love to have you. A Flower Calendar is posted on the bulletin board in the church hall and parishioners are more than welcome to sign up for a special occasion in their life to supply flower arrangement(s) on that date. We also welcome and greatly appreciate monetary donations or flowers to assist us in this "fragrant" ministry to our Lord. Respectfully submitted with heartfelt thanks for the wonderful support from our St. Stephen's family who faithfully come out to help us at Christmas, Easter and Thanksgiving when we decorate the whole church...

Blessings,
Respectfully submitted,
Sharie Westgate, Co-ordinator

ST. MARY'S THRIFTY FOOD'S SMILE CARD PROGRAM - 2017 / 2018

The Smile Cards, when loaded with money, are used by our members to purchase items at Thrifty Foods. In turn, the church receives 5% of the total dollars loaded. Each application period has a limitation on the amount of money we can raise and, as part of the application agreement, we must use this money for certain designated projects.

In the last period ending on April 29, 2017, St. Mary's had earned $2000.00 towards the purchase of a new lawn tractor. Congratulations, we reached our approved goal!!!

We are now in the next fundraising period. From May 24, 2017 until April 28, 2018 we are approved to raise up to $2,500. Any money that we do earn will be put towards:

- Finishing off payment on the new Lawn Tractor and
- Towards carpeting in the library and board room.

I thank Irene Feir for her work on this successful application.

Thanks, also, to our parishioners who use Smile Cards. Your support is greatly appreciated and has been quietly contributing to many projects in and around our Church for thirteen years now. And, as always, we thank Thrifty Foods for their generosity to the community.

Respectfully submitted,
Heather

ST. MARY'S FAIRWAY MARKET COMMUNITY GIFT CARD PROGRAM

Fairway Market Community Gift Cards, when loaded with money, are used by our members to purchase items at Fairway Markets. In turn, St. Mary's Church receives 5% of the total dollars spent by our members. There are no restrictions, from Fairway Market, as to how our Church uses this money.

From January 1, 2017 to December 31, 2017, St. Mary's received $100.81.

Thank you to our parishioners who are using these Gift Cards - your support is greatly appreciated. If you don't have a gift card and shop at Fairway's, please consider getting one as Fairway Market is willing to give us this rebate and for this, we thank them very much.

Respectfully submitted,
Heather

REPORT OF THE GREETING CARD COORDINATOR

It has been my pleasure to serve as greeting card coordinator for another year. Throughout the year with the help of our secretary Leslie greeting cards are sent to members and friends assuring them of our caring thoughts and prayers during times of need and times of joy.

Sometimes greetings are missed because we are not aware of illness or other need. If you know of someone who is sick or just needs caring thoughts please call me at 250-652-3480. It would be very much appreciated.

During 2017 a total of 40 cards were sent for the following:

Get Well - 18; Sympathy – 8; Thinking of You – 10; Other - 4

Expenses for 2017 were $41.40

Respectfully submitted,
Shirley Schwazer

ST. MARY'S SIDESPEOPLE REPORT

I would like to take this opportunity of thanking the five incredible people, Susan, John, Nancy, Irene and Carl, who act as sidespeople for each Sunday Morning Service, Memorial Service and Special Service. Your dedication, enthusiasm and help make my job so much easier.

Over the last year there have been some changes, losses and commitment conflicts, which are leaving us thinly spread and so I am hoping that there are a couple of Church members who have a burning desire to be sidespeople. The "job" comes with instructions and a "buddy", it doesn't get much better than that!!

Please consider the request and if you have any questions please contact me.

Respectfully submitted,
Carol Watkins

CHURCH GROUNDS

St. Mary's

We would like to thank all those who have helped with grounds keeping over the last year, particularly Bob Baillie who took away most of the autumn leaves in his large trailer.

Once again, due to the very dry spring and summer, the church lawns required less mowing in 2017 than is normally the case.

We would like to remind parishioners that they are welcome to take composted grass clippings, from the pile near the mower shed, for use on their own gardens.

Respectfully submitted,
Carl Schwazer
John Beresford

St. Stephen's Operations

In 2017 the biggest project was getting the church basement looked after and with considerable insulation added which will have a large impact on our heating bill. In addition, the other major project was that we finally had the east wall of the church repaired, sealed and painted. Of course, with a property as large as ours there are numerous items that require ongoing care. The municipality sorted out the drainage ditch on the part of the property that they are responsible for.

During this year it was decided by the committee that the process was not working well. Projects had to be put off until the next meeting and then maybe again in order to get estimates or other information.

As a result a new procedure was introduced. There is now an inside team headed up by Bob Westgate that sees to it that things that need maintenance on the inside of our buildings are looked after. If there is going to be an expense over $150.00 he comes to me to get it approved which I will deal with in conjunction with the other warden, treasurer etc.

For outside maintenance there is a team made up of Dave Shields, Garry Stubbs and Richard West who will see to it that the outside property is maintained with the same procedure for expenses in excess of $150.00.

For 2018 the inside projects that need doing are the kitchen floor repaired and sealed, the sliding door to the kitchen reinstalled, the water damage in the cemetery office cleaned up and the big ticket item is dealing with a furnace that needs replacing sooner rather than later.

For outside maintenance here is the list as provided by Garry Stubbs.

- Trim the grapevines by the day care yard close to the sliding door.
- Prune the trees outside of the cemetery that need pruning
- Clean up gravel pathway leading from the Church to the Hall
- Do a spring planting outside of the office insuring a splash of colour
- Trim back of the Church parking lot
- Do the usual maintenance of the road going down to the Church especially the potholes although I understand Howie might be able to attend to that ongoing problem.
- And last but not least the big project and probably the most pressing of all and that is to clean the exterior walls of the Church which is much overdue.

In addition to those items the pipe that leads from the new ditch that the municipality dug last to the pipe that drains it from the property had to be buried which is planned to be accomplished when Richard gets back from swanning around in New Zealand.

Also of course we are blessed to have Lady Di royally cruising the property on her riding mower and keeping the lawn well trimmed as she has done for years.

Respectfully submitted,
Greg Robinson

Burl's Flower Garden:

In spite of a cold wet start in the spring, the weather smartened right up by June and we had a warm sunny, long growing season from June to September. Thanks to Bob and Charlotte, Tony, Della, the Pollards and many others Burl's Garden produced and outstanding harvest of Dahlias, as well as a variety of Annual and Perennial flowers. These flowers are used for the Altar, decorating the church and for table settings at Soups On and other Hall events.

One of the beds is devoted to a Kitchen Garden from which is harvested Zucchinis, fat, delicious Beef Steak Tomato's, Pole beans, Kale and a variety of other kitchen vegetables, used by the Soup's On crew for Friday afternoon soup.

From the six, north beds about 90 lbs of garlic was harvested: 18 varieties: Korean, Thai, Siberian, Italian, Russian, German… with garlic scapes being enjoyed in the late spring. With all the garlic grown and consumed I am surprised Flu and Cold season was so bad this year.

Many thanks to the many parishioners who devote their time to the Garden Ministry and who make Burl's Flower Garden a beautiful and productive place. Personally, I find it a serene place of ministry; a place, when working in the garlic beds, to contact members of the community who come down to enjoy the serenity of the grounds. I know that Madelaine uses the Garden as a "controlled outing" for her kids at pre-school, using it as a teaching tool. The benefits of the garden reach beyond what we imagine.

Respectfully submitted,
Don Wilson

SAANICHTON COMMUNITY CHRISTMAS AND CHRISTMAS TREE TRAIL REPORT

On December 16, 2017, for the tenth consecutive year, St. Mary's took part in the annual Saanichton Community Christmas Event sponsored by the Saanichton Village Association.

St. Mary's hosted the Breakfast and the meal was prepared by the Central Saanich Lions Club. A crew of volunteers set up the Hall for the Breakfast and the Photo with Santa. Our Angel Tree set up was much appreciated by our Parish and St. Mary's tenants for the entire Christmas Season.

There was a great turnout for the Breakfast with all tables in the Hall filled and there was lots of laughter to be heard throughout the Church. Len Fallan was kept busy taking pictures of Santa Claus interacting well with young and old alike. In addition to having fun, a great breakfast and obtaining a picture with Santa without the stress of the "Mall" the sum of $1,271 was raised for the Sidney Lions Food Bank. This was a win-win event for the Community, St. Mary's and local Outreach.

Respectfully submitted,
Lynn Fallan

HOLLY FAIR

St. Mary's Holly Fair takes place annually in late November. As our major fundraiser, this event is anticipated and well supported by our parishioners and the general public alike. In 2017, the Holly Fair was held on Saturday, November 25 and produced an income of approximately $9,600 the majority of which ($9,000), after expenses, was applied to reducing our financial deficit.

Special Holly Fair notices were included in the Sunday bulletins throughout September, October and November to help us focus attention on different aspects of our upcoming sale and enlist involvement from our congregation. Advertising in the Peninsula News Review's Christmas Craft supplement, as well as signs and posters, helped draw the public's attention.

The Fair ran very smoothly with experienced stall conveners and helpers in place; (and new helpers received expert training!). It was heartening to see an increase in the number of engaged St. Mary's parishioners taking part: baking, preserving, canning, knitting and sewing, donating and soliciting items for the Silent Auction, delivering posters, volunteering or being willing to help at stalls. We also were blessed with the help of several first-class volunteers from St. Stephen's. Everyone was welcoming and enthusiastic, fostering an atmosphere of warmth and friendliness; all worked very hard and all had fun. Several of the stall conveners and other volunteers have already agreed to serve again next year! Even members of the community donated goods (e.g. Silent Auction items, knitting, jewellery, books).

Before the doors opened at 9:30 am, many people were lined up to be among the first to purchase good-quality merchandise and baking. While difficult to assess, it is our estimate that more than 200 people attended, the majority from outside the parish. Feedback from attendees and volunteers was very positive. However, while there was a flurry of activity for the first hour and a half, customer numbers dwindled thereafter; possibly they were moving on to attend one of the many other sales and events taking place around the peninsula at this busy pre-Christmas time. Because there is so much competition for customers, it gives us cause to reassess whether or not the hours of sale for our Holly Fair are realistic.

A printed flyer giving details of the upcoming services, events and concerts to the end of December was available at each stall and on the "restaurant" tables in an effort to make our customers aware of upcoming outreach and opportunity for community participation.

Our thanks go to ALL who made our 2017 Holly Fair such a positive success.

Respectfully submitted
Sue Smith & Leslie Pedlow

HOLLY FAIR 2017

SALES	2012	2013	2014	2015	2016	2017
Baking	990.10	1,156.65	1,396.30	1,391.60	1,339.25	1,245.45
Books	169.65	301.40	220.05	235.25	381.75	316.00
Christmas (old & new)	na	40.13	578.70	377.30	490.65	379.75
Garden Shop	430.06	393.85	729.40	319.50	397.40	430.55
Gourmet Pantry	986.75	1,030.60	953.00	1,062.20	877.25	1,110.75
Handcrafts/Needlecraft	599.00	532.45	1352.75	1,317.00	594.25	666.50
Jewellery	47.50	145.25	152.00	139.00	280.50	332.00
Mystery Bottles	206.00	300.00	375.00	370.00	515.00	513.00
Refreshments	544.00	522.00	574.05	517.05	589.10	490.80
Silent Auction	2,809.50	2,914.80	2,787.00	2,494.50	3332.00	3,945.00
Late Sales	468.00	450.35	426.00	508.75	395.00	152.50
Miscellaneous	76.00	50.00	0	82.16	272.50	100.00
TOTAL	**8,127.94**	**8,272.48**	**9,544.25**	**8,814.31**	**9,464.65**	**9,682.30**

THE PENINSULA WINE FEST

On behalf of the 2017 Peninsula Wine Fest team leadership, and the numerous volunteers, we are pleased that the Parish of Central Saanich shared over $10,800 in proceeds with:

1. The Saanich Peninsula Hospital, who will use our contribution to assist in the renovation of the elderly care facilities at the hospital,

2. The Mount Newton Centre Society, who will use our support to sustain and enhance their community focussed programs (from which many of our parishioners have benefited directly and indirectly), and

3. Stelly's Secondary School, who asked for our support to maintain and expand their luncheon program for disadvantaged students, and for their Christmas hamper program for families in need who have students attending Stelly's.

The Outreach Committees from both churches agreed to support these three community focussed organizations. They are very much in need of the support of the Parish of Central Saanich, and are very appreciative that both churches have decided to direct their share of the proceeds towards these three worthy recipients.

For the past three years, we have rallied around the mantra for the Wine Fest as "From the Community – To the Community":

- The wineries are from the Peninsula (it wouldn't be much of a Wined Fest without them!).
- The appetizers were made with the skilled loving hands of volunteers, funded in part from local grocery stores. At the risk of missing someone, let me extend a big thank-you to the Food Team.
- The businesses throughout the community again were receptive to our invitation to provide their goods and/or services for the Silent Auction.
- There were many other contributors from the community who rounded out the day – the artisans, the local musicians, the Ole English Car Club (with a few foreign imports too!), and of course the tours of the heritage St. Stephen's church and historical cemetery. And a big shout out to the Fire Department of Central Saanich and to Thrifty's for loaning us tents for the day.

So, this has been another successful Wine Fest where we have exercised the mantra: From the Community – For the Community! Even our two "Key Note" speakers highlighted this aspect of our event. Bishop Logan commended our efforts towards supporting the three recipients to receive the proceeds of the event. And our Lieutenant Governor Judith Guichon was very complementary of the Wine Fest for being a community event.

The Wine Fest continues to be a strong parish event for which we are blessed to have a great venue to host it and a family of talented volunteers to support it. As a Parish we all should be proud of the excellent community engagement and abundant proceeds to donate back into the community.

Respectfully submitted,
Sandra Scarth & Derek Osman
Co-Chairs

OUTREACH REPORTS

COMBINED:

CHRISTMAS HAMPERS

In December of 2017, we again took part in our annual Christmas Hamper Outreach to families and individuals in our community who struggle with day to day needs.

St. Mary's and St. Stephen's worked together to prepare and distribute Christmas hampers for 16 families (52 adults and 37 children), mainly First Nations families on the Tsawout & Tsartlip reserves. And, as we reached out to our First Nations neighbours, we endeavoured to follow the direction and encouragement of our bishop, Logan, in the all-important reconciliation process within our communities.

The hampers consisted of staple foods (pasta and sauce, rice, canned vegetables and fruit, baked beans, soups, crackers, canned fish, peanut butter, juice, coffee, cereal, pancake mix and syrup, puddings, homemade Christmas baking and other sweet treats) and fresh foods (hams, potatoes, carrots, bananas, apples, oranges).

We greatly appreciate the generosity of all who contributed financially through monthly outreach envelopes and individual donations and the outstanding support of parishioners from both churches who donated staple foods. This year we also extend our appreciation to the Red Barn Market on West Saanich Road who not only gave us a $50 discount on our fresh food purchases but helped assemble and load bags of food into our vehicles on the snowiest day in the year! We were able to “top up” the basics and buy the fresh foods at a total cost of $911. In addition, gifts were purchased by St. Mary's parishioners for the 31 children in the Tsawout community, ages 16 and under.

Each year we rely on support from many volunteers to make our hamper program run smoothly. A “team” of 10 helpers wrapped boxes in cheery Christmas paper, sorted the food and packed each hamper; and an additional 9 people helped deliver the hampers either to homes or the Band offices. My appreciation goes to the following for their help: John Beresford, Brett Cane, Nancy Choat, Judi Clark, Lynda Clifford, Len Fallan, Lynn Fallan, Carol Forster, Erica Harrison, Terry Hartley, Gay Miller, Ken Pedlow, Susan Pullan, Bob Quicke, Greg Robinson, John Smith, Anne Wing. Special thanks go to Marie Heaps who baked her amazing gingerbread for the hampers, and to Lynda Clifford, Lynn Fallan and Jill Stuart who so efficiently and gladly shopped for fresh and additional staple foods.

While all of this activity takes place at one of the busiest times of the year (this year December 20 and 21), for many of us, it's a highlight of the Christmas season. We enjoyed working together to provide a blessing to those in need.

Respectfully submitted,
Sue Smith

RAPID REFUGEE PROGRAM

The RAPID Team, consisting of representatives from seven Saanich peninsula churches, including St. Mary’s and St. Stephen’s, has now completed its commitment with respect to the Kamalmaz family. The requirement was to support the family, both financially and personally, for one year from its arrival. They arrived at the end of June 2016. In June 2017 we requested permission to continue support to the end of September, and this was granted. A major reason for this was that we were in the middle of trying to get the family to achieve financial self-sufficiency, and felt that, in another three months, we would get there. We had sufficient funds to do this. In fact, there was some money left over at the end of September (despite some significant dental bills), which went to support the Eritrean family sponsored by St. Stephen’s and the Diocesan Refugee office on a 50/50 basis.

Although our formal commitment is finished, several members of the RAPID team are still very much involved with the family. Several of us helped to move them at the end of December into part of a house owned by the daughter of a St. Mary’s parishioner, Janice Barnes. The very reasonable rent they are paying there means that they are able to make ends meet. The majority of the cost of cleaning and painting the premises before they moved in was very generously paid by a parishioner, for which the family is very grateful. Lynne Severance, a member of the RAPID Team, continues to help the family with banking matters, Sandra Scarth continues to help with housing registry and other issues, and I seem to be the ‘last resort’ contact when something needs to be done or discussed.

The Diocesan Refugee Office, which is a Sponsorship Agreement Holder with Citizenship and Immigration Canada, and which is the entity to which we report, has asked if the RAPID Team would take on a family of 8 or 9 which has recently been cleared for entry. Funding for this has evidently been anonymously guaranteed. The RAPID Team will meet to consider this. The first big issue will of course be how to house such a large group. I guess I’m leaving at just the right time!

I can’t end this report without extending heartfelt thanks to Derek Osman, who, in addition to, together with Leslie – thanks, Leslie! - overseeing the RAPID account for 18 months (and being very understanding despite our fiscally nonconformist ideas!) was just meant to contribute and deliver some furniture on moving day but ended up being there for two days doing a whole pile of things to help make the place more habitable.

As I have said before, this has been a rewarding and fulfilling experience for me and all the RAPID Team.

Respectfully Submitted,
John Smith

St. Stephen’s:

WELCOMING NEWCOMERS FROM ERITREA AND ETHIOPIA

Parishioners from St. Stephen’s and Christ Community Church are working together under the Anglican Diocese Refugee program to help settle Desta, Mekdes and their daughter Bitania in Victoria. Desta, originally from Eritrea, arrived in Victoria March 23, 2017 from Ethiopia where he had been for about three years after being deported from Israel, a situation facing many refugees from Africa who are not welcomed by Israel. Mekdes, originally from Ethiopia, managed to stay in Israel with the help of a support group for African refugees. She and Bitania arrived July 11, 2017. The family had been trying to come to Canada for several years and had almost given up hope.

Desta fled his country years ago because of the war between Ethiopia and Eritrea, and the danger of being conscripted into militias. He has travelled and worked in several countries and finally ended up in Israel where he met Mekdes at a Christian church. He found work as a cook in a restaurant. His English is quite good, but he finds we speak very quickly and sometimes it is hard for him to understand us. He is a quiet man who has worked hard studying English at Camosun and has done well.

Mekdes left Ethiopia because of the war. She also ended up in Israel after some difficult times en route. She initially worked cleaning houses and then as a sales person in clothing store. She speaks several languages and is picking up English quickly. She is very exuberant and outgoing and has already found friends in the Ethiopian community here.

Bitania just had her sixth birthday. She had no English when she arrived in Canada, but has become a chatterbox, and recently told her mother " I can help you with your English!" She attends a mixture of kindergarten and grade 1, loves school and is making good progress. She is outgoing and makes friends with other children easily. We have seen her do that when she attends church with her mother and happily goes off to Sunday school with the other children.

The private sponsorship program for refugees can only assist the family financially for one year. Desta has found a job in a hotel laundry at minimum wage but would like to be able to take some training so that he can find a job that pays a better wage. He is worried he will not be able to afford the training required. Our committee will try to help him sort out his options. Mekdes would also like to work, but is constrained by having to take Bitania to and from school. We will try to help her find part-time work. They have just been here a short time, and we know that there are huge cultural shifts for them to make in moving to Canada. Mekdes has been used to living in large, vibrant cities where there is a lot of street activity. She finds their current situation in a small basement apartment on a quiet street quite challenging. And there is no play area for Bitania. We are currently working with the family on a possible change of apartments to a more central location where they can walk to most of the services they need.

Given the trauma that most refugees have experienced, we expect Desta and Mekdes will likely need personal supports beyond the year of financial help that we are allowed to provide.

Committee members from St. Stephen's are Terry Hartley, Nichola Wade and Sandra Scarth.

Respectfully submitted,
Sandra Scarth

General Outreach

In 2017 St. Stephen's paid out $72,190.86 to our outreach accounts as listed on the chart on the following page. To see how these funds were distributed refer to the St. Stephens financial report. The monthly envelope designations for 2018 are unchanged from the list provided in 2017 on the next page.

ST. STEPHEN'S OUTREACH FOR 2017 AND 2018

MONTH	DESIGNATION	DESCRIPTION
January	**Sidney Food Bank**	Collection of non-perishable foods is on going and these are taken to the food bank as they are received throughout the year. Monetary contributions help us to provide food hampers to those in need.
February	**Precious Jewels**	The support of this ministry has been ongoing for a number of years. Lorri & Joké are both from Victoria. The work of this organization is primarily working with children and families whose lives are affected by HIV Aids. They have established a program for these children who are often orphans and this has been shared in Uganda and Rwanda over the recent years.
March	**The South American Mission Society in Canada and Christian Friends of Israel**	SAMS Canada has three aims: To help Canadian Anglicans gain insight into mission; enable those whom God is calling to mission service in Latin America; and more recently, support indigenous laity/pastors. Friends of Israel collect good used clothing which is then boxed and sent to a collection point and then on to people in need in Israel. Postage is required to ship the packed boxes onward.
April	**Generations Development Mission (Gendemi)**	An African ministry registered in Uganda which provides an avenue to support vulnerable children and youth to thrive in what God intends for them.
May	**South Island Centre for Counselling and Training**	Our donations help fund programs and staff at this non-profit agency, which is funded solely, through donations, fees and grants.
June	**Youth for Christ – Blue Bus**	Rick Wismer and a group of volunteers have been continuing to work at Tsawout First Nations, along with their youth worker. When the Blue Bus arrives, along come fun and games, also a language component and, of course, a short "God Talk" and prayer. Rick has a passion for this ministry, it shows in his enthusiasm and his interaction with the youth.
July	**Open Door Ministry, Rainbow Kitchen**	Rainbow Kitchen, a community service in Esquimalt supplies a healthy meal to those in need, lovingly prepared and served in a calm and safe environment
August	**P.A.T.S., Summer Camp**	The Animal Blessing is a gathering of pets in all shapes and sizes. This has become another well attended tradition at St. Stephen's.
September	**Mengo Hospital**	Hilda Shilliday travels to Uganda to work at the hospital and also takes part in community health care. She also volunteers at a local orphanage during her time in Kampala. The parish knits and crochets hundreds of wash cloths for this trip.
October	**Food Hampers**	This is month we prepare for our Christmas Hampers, where we support families on the Peninsula and also some known to us with special dietary needs.
November	**Operation Christmas Child**	We support this multi-denominational ministry of Franklin Graham's Samaritan's Purse; to provide Christmas Shoeboxes to children all over the world.
December	**Primates' World Relief and Development Fund**	We support the Anglican Church of Canada's agency for sustainable development, relief, refugees and global justice.

St. Mary's:

Throughout 2017, the congregation of St. Mary's endeavoured to balance local giving with diocesan, national and world-wide, committed $18,195.82 to Outreach. The following chart indicates how the Designated and General Outreach funds were distributed to registered charities:

St Mary's Outreach – 2017

Charity	Brought Forward	Income/ Expenditure	Carried Forward	Area
Rector's Discretionary	45.00	3,270.00	165.20	Parish
Youth for Christ (Bus)		500.00		Parish
Sidney Food Bank		1,521.00		Parish
Anglican Appeal		120.00		Overseas
Saanich Peninsula Hospital		2,315.00.		Parish
Christmas Hampers	533.92	1,093.00	603.42	Parish
South Island Centre for Counselling & Training		450.00		Diocese
PWRDF		550.00		Overseas
General Outreach				
Legion Poppy Fund		50.00		Parish
Sisters of St John		340.00		Diocese
Mt Newton Day Care Centre		2,200.00		Parish
Stelly's Lunch Program		1,000.00		Parish
Parkland School Dry Grad		250.00		Parish
Stellys HS Dry Grad		250.00		Parish
RAPID (Refugee Support)		630.00	500.00	Parish
Ron Smith Legacy				Parish
Ethiopian Library	2,885.00	3,656.82	117.38	Overseas
TOTALS	**$3,463.92**	**$18,195.82**	**$1,386.00**	

NOTE: THE PROCEEDS OF $5,400.00 FROM WINE FEST + $604.50 FROM PARISH SALES ARE INCLUDED ACROSS THE EXPENDITURES LISTED ABOVE.

Expenditure by Area:

Parish	$13,079.00	(Includes all Saanich Peninsula)
Diocese	$790.00	(Victoria & Vancouver Island)
Canada & Overseas	$4,326.82	
Retained	$1,386.00	

In addition, donations in kind or participation in additional activities undertaken by parishioners included: Christmas Hamper organization and distribution; Clothing & bedding for Our Place; Distributing altar flowers to homebound parishioners; Face cloths for Hilda Shilliday's Mission to Mengo; Holly Fair; Operation Christmas Child; Saanichton Community Christmas, Sidney Food Bank; Sock distribution (Victoria City Police Department); Sunday Serenade concerts; Thrift Sales (3).

Respectfully submitted,
Ken Pedlow

NOTICE OF MOTION BY ST. MARY'S OUTREACH COMMITTEE

Moved – Ken Pedlow, Seconded – Derek Osman

That the following be the 2018 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. Matthews 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 Dr. 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 assist 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**	

THE CEMETERY REPORT

This year saw an unprecedented change in the administration of the Cemetery. At the end of August Jen Buscall resigned as our bookkeeper following many years of dedicated service to the cemetery, and after 17 years as custodian of the Cemetery, David Scarth retired at the end of September. Myra Lucke has taken over as interim bookkeeper and Bob Quicke as the interim administrator as the Parish undertakes the search for a new rector.

Angela Dyck, our research assistant and archivist on contract will have transferred all of the archival cemetery records to the cemetery data base within the next few months; over 100 years of paper records, including obituaries found in the early newspapers, will have been scanned and downloaded to the data base. On completion of her assignment with us she will train the incoming cemetery administrator with respect to the cemetery data collection system.

The cemetery maintenance contract with Equinox has been renewed for 2018. Thanks to the Kolsons we can look forward to well-maintained grounds down through the seasons. Chabot Landscape & Tree were retained this Fall to remove dead wood from the old cemetery trees. This accounts for the higher than normal maintenance cost of $11,083.18 as shown on the attached Profit & Loss statement.

In 2017 there were 17 burials in the Cemetery; 13 ash interments, three full burials and one spreading of ashes at the memorial garden behind the church. This year we lost a dear friend with close ties to the Church and Cemetery; in late February, Sandy Ormiston died at the age of 87. He took a real interest in the history of St. Stephen’s and for many years led tours of the cemetery which included stories which were often rather ribald, about the early pioneers buried there.

Respectfully submitted,
David Scarth, Cemetery Custodian (Ret.)
Robert Quicke, Interim Cemetery Administrator

CEMETERY FINANCIAL REPORTS

ST. STEPHEN'S CEMETERY	
BALANCE SHEET	
##	
	Dec 31, 17
ASSETS	
Current Assets	
Chequing/Savings	
1060 · Coast Capital Chequing Account	2,724.13
Total Chequing/Savings	2,724.13
Other Current Assets	
1100 · Investments	
1110 · Coast Capital GIC-4/22	20,000.00
1120 · Coast Capital GIC-8/22	20,000.00
1130 · Coast Capital GIC-9/18	10,931.49
1140 · Coast Capital GIC-2/20	50,000.00
1170 · Diocese of BC Investment	108,717.97
Total 1100 · Investments	209,649.46
1400 · HST - G Refundable	230.07
1800 · Capital Assts	40,000.00
Total Other Current Assets	249,879.53
Total Current Assets	252,603.66
TOTAL ASSETS	**252,603.66**
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 · Accounts Payable	6,616.50
Total Accounts Payable	6,616.50
Total Current Liabilities	6,616.50
Total Liabilities	6,616.50
Equity	
30000 · Opening Bal Equity	230,321.24
32000 · Unrestricted Net Assets	22,911.26
Net Income	-7,245.34
Total Equity	245,987.16
TOTAL LIABILITIES & EQUITY	**252,603.66**

ST. STEPHEN'S CEMETERY	
INCOME STATEMENT	
FOR THE YEAR ENDED DECEMBER 31, 2017	
	Jan - Dec 17
Income	
4100 · Burial Plot Reservations	10,983.00
4120 · Cremation Plot Reservations	3,750.00
4130 · Plot Opening/Closing Fees	3,350.00
4430 · Donations - General	1,070.00
4435 · Memorial Garden Fees	300.00
4440 · Interest	6,651.73
Total Income	26,104.73
Expense	
5435 · Electrcity - share	300.00
5437 · Heating - share	300.00
5610 · Bookkeeping	2,586.20
5640 · Data Base Project	2,704.00
5650 · Plot Opening/Closing Costs	2,800.00
5700 · Office Supplies	2,310.19
5765 · Maintenance	11,083.18
5800 · Secretary	3,300.00
5830 · Telephone - share	300.00
5840 · Internet - share	300.00
5900 · Trans.toChurch-Plot Reserv.shar	7,366.50
Total Expense	33,350.07
Net Income	-7,245.34

FINANCIAL REPORTS

REPORT OF THE PARISH TREASURER

I. Financial Systems Review – Collins Barrow:

Over the summer months of 2017, Collins Barrow conducted a review of the financial management, policies, and internal controls of St. Mary's Church, St. Stephen's Church, and St. Stephen's Cemetery. This review arose after some discussion at the 2016 Annual General Meeting, and was approved to proceed by Council at the April 2017 meeting.

Those interviewed by Collins Barrow included David Scarth (Cemetery), Jen Buscall (St. Stephen's Church), Leslie Pedlow (St. Mary's Church), and Derek Osman (acting Parish Treasurer).

1. **<u>Review of Financial Management, Policies, and Internal Controls:</u>**

   The significant findings (October 12, 2017) for the two churches and the cemetery included the following:

   A. <u>For St. Mary's:</u>

   1) Consolidate the 3 bank accounts (General Operating Accounts, Parish Events Accounts, and Memorial Accounts) into one account, relying upon the accounting software to manage and report on the cash flows between the three funds.
   2) Implement the chart of accounts, endorsed by the Diocese, in the QuickBooks system to replace those areas reported on by the system, plus the Memorial Accounts (primarily capital expenditures)
      a. Implement the approved Chart of Accounts.
      b. Move the recording of financial information for the Memorial Account from Excel spreadsheet to the QuickBooks system, and
      c. Develop the financial reporting package so that the reports will be generated with a minimum of manual effort.

   B. <u>For St. Stephen's:</u>

   1) Enhance Cash Management controls from counting the weekly Offerings to depositing them. This will be significantly improved by establishing a rotating schedule of volunteers, a process that is already under way. Also, formalize the approval process for transferring funds between accounts.
   2) Consolidate the 3 bank accounts (Designated / Operating Accounts, Outreach Accounts, and Refugee Accounts) into one account, relying upon the accounting software to manage and report on the source and use of funds.
   3) Implement the chart of accounts, endorsed by the Diocese, in the QuickBooks system to replace those areas reported on by the system,
      a. Implement the approved Chart of Accounts, and
      b. Develop the financial reporting package so that the reports will be generated with a minimum of manual effort.

   C. <u>For St. Stephen's Cemetery:</u>

   Because of this review and assessment being conducted, David Scarth has withdrawn his request that an audit be conducted.

   1) Review the allocation of costs between the St. Stephen's Church and the Cemetery.
   2) Implement the chart of accounts, endorsed by the Diocese, in the QuickBooks system to replace those areas reported on by the system,
      a. Implement the approved Chart of Accounts, and
      b. Develop the financial reporting package so that the reports will be generated with a minimum of manual effort.

2. **Articulate the roles and responsibilities of the Bookkeepers, and the Parish Treasurer:**

   A. <u>Bookkeepers:</u>

   Assuming the Bookkeepers are parishioners who have the bookkeeping qualifications, the Position would be responsible for all internal financial accounting, reporting, and controls on behalf of the church or cemetery. This includes payment, receipts, payroll (liaising with the Diocese), and systems support processes. These responsibilities may be curtailed if the position is being fulfilled by an external contractor, to contain costs.

B. Parish Treasurer:

The role of the Parish Treasurer is to determine and oversee the larger financial picture – it is a higher role, to assist the Bookkeepers and the Wardens. More specifically, the Parish Treasurer will:

- Develop and implement financial management policies and procedures,
- Determine overall financial management strategies to make best use of assets
- Oversee preparation of year-end reporting, Diocesan reporting and tax filings.
- Annual Budget review and monthly comparison to actual.
- Reporting to Council and parish members at Council meetings and Annual General Meetings.

C.B. Recommendations	**Timeline / Status**
1. Change the access code on the St. Stephen's vault and restrict access to a few approved individuals (e.g. the wardens and bookkeeper)	Perform Immediately. Access to the safe is now more tightly managed.
2. Ensure donations (Offerings) are deposited within a day or two of Sunday collection in St. Stephen's	Significant changes made to processes and document forms. New volunteers trained. Weekly Offering now deposited within 3 business days, usually 1 day. New volunteers have been difficult to attract, but more will be trained using the simplified process.
3. Adopt an approval form for transfers and require approval before transfers are made	Prior to additional transfers occurring. Policy, form, and tracking spreadsheet approved by Wardens. Endorsed by Council, and Diocesan Financial management.
4. Update the allocation of expenses from St. Stephen's Church to St. Stephen's Cemetery	By December 31, 2017 year-end, for implementation for the 2018 fiscal year. Not completed yet.
5. Transfer the memorial Fund for St. Mary's into QuickBooks from Excel.	For the beginning of processing for 2018 information.
6. Consider consolidating bank accounts into one. (to be considered for both churches, but with each church continuing to have their own bank account).	January 2018 preferable. Need to consider non-accounting system reasons (such as interest rates, change counting charges) which overrule the suggestion to consolidate accounts. Still under review.
7. Adopt a standard Chart of Accounts between both churches to support a desired financial statement output.	Within 12 months. This is the most extensive change and implementation will depend on technical difficulties encountered. It is important to spend the time to get the setup correct as it will directly affect the efficiency of the system and effectiveness of automated report production.

II. Observations:

1. The St. Stephen's Wardens are much more engaged in the financial management issues and concerns of the church. Their commitment has been significant, given the steep learning curve.
2. The financial package being prepared for St. Stephen's is close to that which was committed for the Diocese. There is now a Balance Sheet, a Comparative Profit & Loss report, and a Budget to Actual Operating Profit & Loss report (monthly and year-to-date).

3. For St. Stephen's, the plan is to recruit a regular part time Bookkeeper. Since the retirement of Jen Buscall, a contractor from Collins Barrow has been fulfilling the role. While this has been an ideal arrangement from an experience and awareness of the work to be done, it has also been expensive. Now that the policies and processes have been ironed out, a less experienced bookkeeper should be able to continue with the Bookkeeping activities, with the Collins Barrow resource being used to continue with the system changes and enhancements.
4. For continuity, it would be very helpful if St. Stephen's parishioners were to elect Lynda Clifford for another term as People's Warden.
5. St. Mary's progress has been slow due to the priorities of Leslie Pedlow, and the fact that she was away from work for a month because of surgery and recovery time. To successfully realize the objectives for St. Mary's, they should consider changing her work week from 3 days to 4 days, providing the incremental day is devoted to activities necessary for those objectives to be met.
6. The Audit Review person from both churches should be engaged in approving the proposed processes for implementing the changes. (for example, producing the correct reports on one system, and verifying similar reports from the revised systems generated appropriate results). Then the actual implementation results will be more easily verified.
7. Someone representing the St. Stephen's Cemetery needs to be engaged to review the process and recommendations for the proposed changes (or not) to the allocation of costs and revenues between the Cemetery and the Church.

III. Financial Health of the Parish:

1. St. Stephen's Cemetery:

An unverified statement that has been passed around is that the St. Stephen's Cemetery is the most financially healthy of the cemeteries within the Diocese of BC.
However, in 2015 there was a loss of $5,132 experienced. This followed a surplus of $14,710 in 2014, but a loss of $7,387 in 2013. The loss for 2016 is $4,795. So, over the 4-year period, there was an accumulated loss of $2,604.
Total Assets have increased from $248,451 in 2013 to $253,222 in 2016 (an increase of $4,771 over the 3 years).

2. St. Stephen's Church:

The reported Loss for 2014 was $6,057, and for 2015 it was $4,835. For 2016, there was a reported surplus of $3,246. The Loss for 2017 was projected to be $5,600 (the books were balanced at year-end via a transfer from the Memorial Hall Designated Fund). They appear to favour giving donations for projects and Outreach, but struggle with supporting the operating budget. The Wardens must find a way to elicit a change in the parishioner offerings so that the books are balanced at year-end. Alternatively, they could – for the short term – invite donations to a Deficit Elimination Fund towards year-end. In any event, there is a challenge of stewardship at St. Stephen's.
Equity has eroded from $263,161 (at the end of 2014) to $213,958 (at the end of 2016). This is a difference of $49,203 or 18.7%.
However, Outreach is very substantial at St. Stephen's. In 2014 it was $54,067 for disbursements and $60,947 in 2015. In 2016, there was $72,279 paid out.

3. St. Mary's Church:

With the aid of a Deficit Elimination (Reduction) Appeal, St. Mary's has been able to balance the books over recent years. This was again the case for 2017. They also rely upon Thrift Sales, and especially the Holly Fair for proceeds towards the expenses. So, St. Mary's must continue to focus on stewardship to have the revenues exceed the expenses each year.

Both St. Stephen's and St. Mary's are going to be challenged significantly more in 2018. The expenses for the Incumbent will be greater in 2018 than in 2017. Further, there will be significant expenses to recruit and relocate the successful candidate who will be appointed by Bishop Logan (refer to attached draft budget).

IV. Funds Invested:

St. Stephen's Church had investments of $99,114 at the end of 2016. During 2017, there was no retirement of any of those investments, and thus no re-investment of them. However, there are investments to mature in 2018 that will need a strategy to be developed and acted upon.

For St. Mary's, there were two GIC investments for a total of $119,700:

i. **A 1-year GIC**, redeemable May 20, 2017, for $45,200
ii. **A 3 -year GIC** with Rising Rate, to mature June 12, 2019 for $74,500

The 1-year GIC was redeemed on its anniversary date in 2017. Then the $45,200 was re-invested in May as follows:

i. $10,000 in a 1-year Redeemable GIC; matures May 20, 2018
ii. $20,000 in a 3-year Rising Rate GIC; matures May 17, 2020.
iii. $15,000 in a 5-year GIC; matures May 17, 2022.
iv. The interest earned to-date plus the $200 of the principle (total of $582) was transferred to the Parish Events Account.

In 2018, a strategy for the $10,000 GIC to mature in May will need to be determined and acted upon.

The St. Stephen's Cemetery had investments in 2017 of $209,649. However, there is an investment to mature in 2018 that will need a strategy to be developed and acted upon.

V. Bishop's Consultation Team (BCT):

This BCT Team is comprised of Cannon Penelope Black, Greg Robinson, Lynda Clifford, Jackie Kolson, John Beresford, Leslie Pedlow, and Derek Osman. The significant milestone of completing the Parish Profile has been achieved. The team will now be progressing with the next steps of the Diocese's established process and ask for your continued prayers.

A draft budget has been prepared in order that the implications of it could be understood within the context of the acceptance of the budgets for the other areas of the Parish. Following is a version of that budget, to be used for information purposes.

Notes:

These cost projections are the "one-time" recruiting costs. Other on-going costs should be contained within the regular budgets for the Parish, unless they are unforeseen and had not been provided for during the tenure of the previous Priest-In-Charge. The intent is to treat the candidates professionally, but not lavishly. With prudent planning of activities, costs should be managed within these "guesstimates", given he/she lived in Toronto). Expenses are negotiable. Relocation costs are income tax deductible, if paid by individual.

EXAMPLE FOR INFO ONLY

Bishop's Consultation Team Budget:

Budget for Recruiting / Appointing New Incumbent

Travel, Meals & Accommodation (T, M&A):

Travel Assumptions, per trip for interviews:			
1. Air travel Toronto to Victoria return (economy)	$700		
Hotel (1 night)	$120		
Meals	$75		
Taxi	$80		
	$975		
T, M&A for Final Interviews for 2 finalists		**$1,950**	
Travel Assumptions, per trip for Successful Candidate (& family):			
2. T, M&A for Selected Candidate & Spouse (5 days)			
Air travel Toronto to Victoria return (economy)	$900	$1,800	
Hotel (5 nights)	$120	$600	
Meals	$120	$600	
Rental car	$450	$450	
	$1,590	**$3,450**	
3. Relocation to Victoria for Successful Candidate:			
Air travel Toronto to Victoria 1-way (economy)	$500	$1,000	
Hotel (5 nights)	$120	$600	
Meals	$120	$600	
Rental car	$450	$450	
Time to settle in until household items arrive	**$1,190**	**$2,650**	
Total T, M&A for Candidate (& family):		**$6,100**	
Total T, M & A:			**$8,050**
Transportation of household furniture: ($5,000 - $30,000?)			????
Miscellaneous (Cancellation of utilities, memberships, etc.)			$500
Tools to do the job (cell phone, Windows laptop)			$2,000
Total out-of-pocket cost projection:			**$10,550**

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

Faith - Family - Friendship

January 7, 2018

By Email

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

Members of Operations Committee and Council:

RE: Comparative Financial Reporting to December 31, 2017 – St. Mary's, Saanichton

Attached are the financial statements as of December 31, 2017 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**: demonstrates that for Assets 2017 ended slightly ahead of 2016 because of a greater bank balance.
2. **Statement of Income and Expenses**: Illustrates an increase in the surplus year over year, for the same period. The results are positive.
3. **Statement of Changes in Equity**: also notes the transfers between funds It also reflects that the RAPID Refugee account in the Memorial Account has been closed at the end of the extended period, and the remaining funds in the account were disbursed.
4. **Memorial Account:** documents the transfer of funds to the Operating Account, the use of other funds, and the use of the 3 "in-trust" funds.
5. **Church (Parish) Events:** Shows the financial contribution of each of the Events.
6. **Budget Review**: documents the Operating Account income and disbursements, as measured against the Budget.

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

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

Respectfully,

Derek Osman
Church Warden

Attachments

Comparative Balances - All Three Accounts

The **fiscal year** is in sync with the calendar year.

2. St. Mary's has **three banking Accounts**, being:

1) General Operating, to support the daily operating revenues and expenses.
2) Memorial to hold designated and undesignated trust funds together with the investment portfolio. It is used to track:
   i. the investment portfolio (GIC's),
   ii. "uncommitted" funds that are made available for temporary use by the cash-flow needs of the General Operating account, and for capital expenditures, and
   iii. funds held "in trust" for the refugee programs, and to facilitate the issue of tax receipts for donors, mostly beyond the parish.
3) Church Events, to track the revenues and to fund the expenses for the numerous special Events sponsored by St. Mary's for either Outreach initiatives or to assist in meeting the annual operating costs. It is the repository for the Altar, Flower, Social Events, Holly Fair, Parish Sales, Music Festival, Youth Funds, sales initiatives such as church calendars and the purchase of retirement gifts and cards. It may also be used to track the revenues and expenses for Parish Events, like the Wine Festivals.

3. Balance Sheet – December 31, 2017

At the end of December, the Balance sheet ended up being less favorable in 2017 than in 2016. Assets for the year-ending 2017 are $13,238 less than for year-end 2016. However, the Equity position is $5,345 more than in 2016. This position is after the working capital loan was paid back to the Memorial Account. All commitments for Outreach have been paid as well.

4. **Statement of Income and Expenses:** By the end of December, a surplus of

$2,660 had been achieved. This is particularly noteworthy because the budget assumed a loss of almost $3 thousand.

One contributor to achieving the budget was the reduced clergy expenses when Rob Szo resigned as Incumbent, and while Peter Parker has been our Interim Priest-In-Charge. The surplus in 2016 was a modest $144. The favorable position at the end of 2017 is after the working capital loan of $18,500 has been paid back to the Memorial Account.

The response to the call for special increased and immediate donations was once again a blessing. With the increased Offering and special donations to the Deficit Elimination Appeal, the books were balanced at year-end!

5. **Statement of Changes in Equity:** The Equity as of December 31 is more than the opening balances of all three accounts - the General, Parish Events, and Memorial Accounts. The Memorial Account is managed via an Excel spreadsheet, but will be migrated to the QuickBooks accounting system in 2018. In conjunction with that work, the Balance Sheet for the Memorial Account will be developed within the QuickBooks system. This will improve the ease of reporting the equity position of the Memorial Account.

The following transfers have taken place this year:

1) In January, $18,500 was transferred from the Memorial Account to the Operating Account; an amount that was transferred back in December. This amount is to assist in funding regular operating expenses. In past years, this amount has been $20,000 - $25,000.
2) In May as the GICs were being re-invested, the interest earned was transferred to the Parish Events fund to eliminate a negative balance in the Social Fund. This amount plus a round-down of the GICs for a total of $583 was transferred to the Parish Events funds.
3) The proceeds of the three Thrifts Sales was transferred from the Parish Events to the General Account fund. This yielded the accumulated amount from the Thrift Sales for general revenue to $5,637.50. Consistent with our policy to donate 10% of this amount to Outreach, a further $604.50 was transferred from the Parish Events funds to the General Accounts (Outreach) fund. The total amount transferred was $6,242.
4) Upon the resignation of Rob Szo, he requested that he purchase his laptop. He purchased it, and ½ of the proceeds were forwarded to St. Stephen's, as they had paid for half of the purchase price.
5) The Holly Fair contributed $9,000 to the Operating expenses. It was a significant contributor to helping to balance the books in December.
6) Although not technically a transfer, we were pleased that the proceeds of $10,752 (rounded up to $10,800) from the Wine Fest were distributed to the 3 recipients (Saanich Peninsula Hospital, Mount Newton Society Centre, and Stelly's Secondary School.

6. **Memorial Account:** The following transactions are highlights of this account:

1) As previously reported, in January $18,500 was transferred to the Operating Account, but was transferred back in December.
2) Thanks to the Thrifty Foods' program, there was sufficient funds received to transfer $1,170 to pay off the balance payable for the garden tractor. A new application that was approved this year enabled us to pay off the tractor, and then to pay for the replacement of the carpet in the Boardroom and the Library. This completes the carpet replacement program, except for the significant capital project of replacing the carpet in the church.
3) There was $4,000 (courtesy of the Guild) earmarked for the green hangings. However, on April 16, we were informed that we would be paying only for the materials of the hangings, and not the labor costs. Even the material costs were subsequently donated back to St. Mary's. So, there remains about $3,600 that is still in the Memorial Account, and the cost of the materials ($367) was returned as a Gift-In-Kind (being revenue to the General Account).
4) There were 3 In-Trust Accounts. The two that remain at year-end have a balance of $33,718.:

i. **Ron Smith Legacy:** Has a balance of $5,483. It primarily for use as Rector's Discretion, but also funded the acquisition and installation of a commemorative bike rack. The plaques ($312) have been received and installed now.

ii. **RAPID (Syrian Refugee Family):** Fortunately, this fund has been able to assist the family for not only the one-year required period, but also for a 3-month extension. This RAPID program has now been closed, at the direction of the Diocese. At close of this refugee fund, the residual funds ($5,545) were disbursed equally to the Eritrean refugee family being supported by St. Stephen's, and to the Diocese to support other refugee programs.

iii. **PRF (Refugees)** The balance at the end of December remained at $28,235. As the family has yet to arrive, no expenses have been realized.

5) **Investments:** There were two GIC investments for a total of $119,700 at the beginning of the year, being:
   i. **A 1-year GIC**, redeemable May 20, 2017, for $45,200
   ii. **A 3 -year GIC** with Rising Rate, to mature June 12, 2019 for $74,500

   The 1-year GIC was redeemed on its anniversary date. Then the $45,200 was re-invested in May as follows:
   v. $10,000 in a 1-year Redeemable GIC; matures May 20, 2018
   vi. $20,000 in a 3-year Rising Rate GIC; matures May 17, 2020.
   vii. $15,000 in a 5-year GIC; matures May 17, 2022.
   viii. The interest earned to-date plus the $200 of the principle (total of $582) was transferred to the Parish Events Account.

7. **Church (Parish) Events:** The three Thrift Sales generated proceeds of $6,438. Of these proceeds $5,638 was transferred to the General Account to assist with eliminating the deficit at year-end. By past agreement,10% of these proceeds ($605) is also transferred to the Outreach fund of the General Account. The total amount transferred was $6,242.
However, we are particularly proud of the Wine Fest which generated proceeds of $10,752 (rounded up to $10,800) to be shared amongst the 3 chosen recipients. The Wine Fest is the most significant Parish sponsored and supported event we uniquely host, and it is very well received by the community.
Because we invite people for coffee after the 9:00 am service, we stopped putting out the basket for donations. To compensate for that decision, we provided some marginal funding last year. This year, a parishioner donated $300 of start-up funding.

8. Budget Review:

The financial statement in the package offers a message more positive than in past years at the end of December. The Regular Offerings continue to track very close to budget (98.4% of budget). Total Revenue (less the cash flow loan from the Memorial Account) is an impressive 98% of Budget.

Our expenses are under Budget at 94% of the planned annual spending. Contributing to the lower expenses is the reduced clergy salary expenses because of Rob Szo's resignation and the corresponding lower costs associated with the Interim Priest-In-Charge, Peter Parker. A second contributor is that only $722 was expensed of the budgeted $4,000 for the Parish Financial Management Consultant.

The $722 was for St. Mary's portion of the assessment conducted of the financial systems, policies and procedures by Collins Barrow.

The Deficit Elimination Appeal yielded $5,365 in immediate revenue toward off the deficit this year and offered optimism for the increased level of Offerings to be sustained.

9. Concerns & Considerations:

The new financial system (QuickBooks) is not yet fully implemented. The software is installed and being used. However, the Code of Accounts was revised in conjunction with the system upgrade. We have yet to transpose the data into the new Code of Accounts, and to automate the generation of the financial reports so that the new format committed to the Diocese (with comparative reporting) is generated without undue intervention by Leslie. Also, the Memorial Account is still managed via a spreadsheet. It needs to be installed into the new version of the QuickBooks system, and the associated reports developed. Then we can also identify and implement additional productivity improvement opportunities.

FINANCIAL REVIEW – 2017 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 2018

The original Financial Report and a full set of initialed financial documents are on file.

		St. Mary's				
		Balance Sheet - December 31, 2017				
Assets				**Liabilities & Equity**		
	2017	**2016**			**2017**	**2016**
Bank	$12,378	$5,447		Accounts Payable	$0	$0
Investments	$119,500	$119,700				
Accounts Receivable	$0	$0		Deficit Elim. C.F.	$1,500	$1,500
				Outreach	**$1,386**	
				Memorial (No Invest)	**$57,623**	**$77,592**
					$60,509	**$79,092**
Memorial Not Invested	$57,623	$77,592		**Equity**		
Deficit Elim. C.F.	$1,500	$1,500		General Fund	$4,496	$335
				Memorial Account	$119,500	$119,700
				Parish Events	$6,496	$5,111
					$130,492	**$125,147**
Total	**$191,001**	**$204,239**		**Total**	**$191,001**	**$204,239**

St Mary's
Statement of Changes in Equity - December 31, 2017

	General	Memorial	Events	Total 2017
Equity, Beginning of Year	$335	$119,700	$5,111	$125,146
Income	$154,120	$8,163	$48,194	$210,477
Expenses	$151,460	$5,201	$46,809	$203,470
Net Income	**$2,660**	**$2,962**	**$1,385**	**$7,007**
Equity, End of Year	**$2,995**	**$122,662**	**$6,496**	**$132,153**
Transfers:				
From Memorial (Jan.)	$18,500	-$18,500		
From Operating to Repay loan	-$18,500	$18,500		
From Memorial (May)		-$582	$582	
To Pay off Mower (F.A.)		-$1,170		
To pay for Carpeting (F.A.)		-$883		
From Parish Events to General	$5,638		-$5,638	
From Parish Events to O/R	$605		-$605	
From Par.Event (Sun Seren) to Def.Elim	$1,250		-$1,250	
From Par.Event (Sun Seren) to Outreach	$250		-$250	
To St. Stephen's (Szo laptop)		-$325		
Outreach To Wine Fest Recipients			-$10,752	
From Holly Fair to Operating	$9,000		-$9,000	
loan to Rector's Discretionary	$1,000	-$1,000		
Repay loan from Rector's D	-$1,000	$1,000		
Disburse residual from RAPID		-$5,546		
Total:	**$16,742**	**-$8,506**	**-$26,912**	

	St. Mary's	
Statement of Income and Expenses - December 31, 2017		
Income	**2017**	**2016**
Regular Offerings	$88,649	$86,643
Open Offerings	$2,605	$2,787
Festival	$3,976	$3,924
Total Offerings	$95,230	$93,355
Rent	$16,830	$16,795
Interest	$4	$5
Specific Donations / Outreach	$972	$346
Miscellaneous	$0	$69
Guild/Parish Events	$5,638	$4,754
GST Rebate	$1,332	$237
Deficit/ Capital Appeal	$5,365	$6,960
Total Operating Fund	**$125,370**	**$122,521**
Memorial Account	$18,500	$20,000
Holly Fair	$9,000	$0
From Sunday Serenade	$1,250	$9,700
Total Income	**$154,120**	**$152,221**
Expenses:		
Operating Fund:		
Stipend/Benefits	$36,599	$48,174
Interim Priest-In-Charge	$5,462	$0
Youth Worker	$0	$1,572
Relief Clergy	$750	$638
Relief Organist	$1,149	$900
Music Services	$10,885	$12,531
Admin. Support	$21,566	$18,437
Parish Financial Mgt. Consult.	$722	$0
Total Salaries	**$77,133**	**$82,252**
Diocesan Assessment	$21,503	$19,910
Christian Education	$365	$244
Outreach	$0	$0
Music Services	$1,242	$901
Insurance	$3,265	$3,174
Office General	$8,529	$8,616
Maintenance - General	$4,969	$1,833
Maintenance - Cleaning	$4,731	$5,308
Utiities	$10,372	$7,975
Miscellaneous	$850	$1,864
Major Capital	$0	$0
Total Operating Fund	**$132,960**	**$132,077**
Memorial Fund	$18,500	$20,000
Parish Events		
Total Expenses	**$151,460**	**$152,077**
Surplus (Deficit)	**$2,660**	**$144**

St. Mary's

Other Funds' Activity - December 31, 2017

Memorial Account

	Balance Jan 1, 2017	Revenue	Expenses	Transfers IN (OUT)	Balance Dec 31, 2017
General	$18,713				
Sale of laptop to Szo (Sep 19)		$650			
Pay St. Stephen's share of Szo laptop			-$325		
Transfer to Operating Fund (Jan 17)				-$18,500	
Repay Loan from Operating Fund (Dec 27)				$18,500	
	$18,713	**$650**	**-$325**	**$0**	**$19,038**
Interest					
Rec'd (Jan 31, Feb 28, Mar 31, Apr 30)		$5			
Rec'd (May 31)		$1			
Rec'd (June 30)		$1			
Rec'd (July 31)		$1			
Rec'd (Aug 31)		$1			
Rec'd (Sep 30)		$1			
Rec'd (Oct 31)		$1			
Rec'd (Nov 30)		$1			
Rec'd (Dec 31)		$1			
May 20 from GIC redeemed + int.				$582	
Transfer to Parish Events General (May 20)				-$582	
Total:	**$0**	**$13**	**$0**	**$0**	**$13**
Thrifty Foods	$0				
Receipts from Thrifty's (Jan 13)		$264			
Receipts from Thrifty's (Feb 9)		$20			
Receipts from Thrifty's (Feb 10)		$156			
Receipts from Thrifty's (Mar 10)		$174			
Receipts from Thrifty's (Apr 7)		$170			
Transfer to Mower (Apr 18)				-$784	
Receipts from Thrifty's (Jun 8)		$45			
Receipts from Thrifty's (July 6)		$193			
Receipts from Thrifty's (Aug 8)		$196			
Transfer (Pay off) Mower (Aug 31)				-$386	
Receipts from Thrifty's (Sep 7)		$197			
Receipts from Thrifty's (Oct 5)		$204			
Receipts from Thrifty's (Nov 9)		$271			
Receipts from Thrifty's (Dec 7)		$163			
Transfer Smile Card $ to Carpeting (Dec 31)				-$883	
Total:	**$0**	**$2,053**	**$0**	**-$2,053**	**$0**

Bequests & Donations	$0	$0			**$0**
First Nations Bursary	$2,501		-$25		
Recipient Isabella Kennedy			-$1,000		
Flowers for Isabella Kennedy			-$17		
GIK Flowers		$17			
	$2,501	**$17**	**-$1,042**	**$0**	**$1,476**
Guild	**$4,000**		**-$367**		**$3,633**
Mower	-$1,228				
Transfer from Thrifty's SC (Apr 18)				$784	
Fairway Card (May 15)		$38			
Fairway Card (Jul 31)		$20			
Transfer from Thrifty's SC Paid Off (Aug 31)				$386	
	-$1,228	**$58**	**$0**	**$1,170**	**$0**
Carpet (fund by Smile Card)	$0				
Installation in Boardroom / Library (Jul 27)			-$2,155		
Fairway Card (Nov 20)		$23			
Transfer from Thrifty's SC (Dec 31)				$883	
	$0	**$23**	**-$2,155**	**$883**	**-$1,250**
	$23,986	**$2,813**	**-$3,888**	**$0**	**$22,911**
In-Trust Funds:					
Ron Smith Legacy	$6,795				
Rector's Discretinary (Mar 15)			-$500		
Rector's Discretinary (May 16)			-$500		
Memorial Plaques (Jun 21)			-$312		
Loan for Rector's Discrectionary (Dec 5)				-$1,000	
Repay Loan from Donation (Dec 11)				$1,000	
	$6,795	**$0**	**-$1,312**	**$0**	**$5,483**
RAPID (Refugees)	$22,924				
Receipt (Jan 31)		$200			
Receipt (Feb 27)		$1,200			
Receipt (Mar 30)		$200			
Receipt (May 8)		$3,902			
Receipt (May 8)		$200			
Receipt (May 8)		$2,572			
Receipt (May 15)		$70			
Receipt (May 22)		$80			
Receipt (May 31)		$100			
Receipt (June 4)		$1,000			
Receipt (June 21)		$780			
Thrifty's & Diocesan Grant (July 6)		$3,992			

Dental (Jan 5, Mar 27)			-$6,470		
Allowances (Jan 2,9,16,23,30)			-$2,500		
Allowances (Feb 6,13,20,27)			-$2,000		
Allowances (Mar 6, 13, 20, 27)			-$2,000		
Allowances (Apr 3, 10, 17, 24)			-$2,000		
Allowances (May 3, 22)			-$415		
Allowances (May 1,8.15.22.29)			-$2,500		
Allowances (Jun 5,12,19,26)			-$2,000		
June 8 - Dental # 31 & 32			-$767		
June 20 - # 33 Postageto send RAPID doc's			-$21		
June 26 - #34 Dental			-$177		
July 20 - # 35 Dental			-$1,920		
July 26 - # 36 Rental Insurance Reimbursement			-$307		
July 31 - # 37 Rental Reimbursement			-$1,250		
Aug 28 - # 38 Dental			-$1,900		
Aug 28 - # 39 Rental Reimbursement			-$1,250		
Sep 26 - #40 Postage - Sandra Scarth			-$13		
Sep 26 - #41 Dental			-$3,185		
Sep 29 - #42 Dental			-$1,000		
Oct 25 - # 43 - Disburse to Eritrean Family St. St.				-$2,773	
Oct 25 - # 44 - Disburse back to Diocese R.S.P.				-$2,773	
	$22,924	**$14,296**	**-$31,674**	**-$5,546**	**-$1**
PRF (Refugees)	$22,885				
Receipt (Jan 24)		$5,350			
	$22,885	**$5,350**	**$0**	**$0**	**$28,235**
Total In-Trust:	**$29,680**	**$5,350**	**-$1,312**	**$0**	**$33,718**
TOTALS	**$53,666**	**$8,163**	**-$5,201**	**$0**	**$56,629**
Investments					
GIC (1 yr Redeemable May 20, 2017) Plus $382 Interest	$45,200	-$45,000			
Reinvest GIC May 17			$20,000		$20,000
Reinvest GIC May 17			$15,000		$15,000
Reinvest GIC May 20			$10,000		$10,000
GIC (3 yr Rising Rate Mature June 12, 2019)	$74,500				$74,500
	$119,700	**-$45,000**	**$45,000**	**$0**	**$119,500**
GRAND TOTALS	**$173,366**	**$8,163**	**-$5,201**	**$0**	**$176,129**

St. Mary's

Other Funds' Activity - December 31. 2017

Parish Events Fund

	Balance Jan 1. 2017	Revenue	Expenses	Transfers IN (OUT)	Balance Dec 31, 2017	Balance Carry Forward
Altar	$1,308	$150			$1,458	**$1,458**
Flower	$1,365	$2,286	-$2,297		$1,354	**$1,354**
Holly Fair [1]	$191	$10,656	-$1,388	-$9,000	$459	**$459**
Sunday Serenade:		$6,033			$6,033	
Performers			-$2,300		-$2,300	
Advertising			-$1,741		-$1,741	
Other	$1,806		-$297		$1,509	
Transfer to Deficit Elimination [2]				-$1,250	-$1,250	
Transfer to Outreach (Parklands)				-$250	-$250	
Total Sunday Serenade:	**$1,806**	**$6,033**	**-$4,338**	**-$1,500**	**$2,001**	**$2,001**
General: [3]		$67		$221	$288	**$597**
Calendars		$0	-$5		-$5	
Books		$140	-$140		$0	
Gifts		$1,955	-$1,933		$22	
Bank		$0			$0	
Interest - From Memorial (May) [4]		$583	-$650	$583	$517	
Other	-$241	$58	-$41		-$224	
Total General						
Parish Sale	$133	$6,438	-$270		$6,301	**$58**
Transfer to General Fund [5]				-$5,638	-$5,638	
Transfer to Outreach				-$605	-$605	
Wine Fest	$7	$15,536	-$4,623			
Wine Fest to Outreach			-$10,752		$168	**$168**
Youth	$286			-$286	$0	
Floats [6]	$288	$3,490	-$3,490	-$288	$0	
Other & Misc.					$0	
Social:	$256			$65	$321	**$399**
Comfort		$401	-$288		$113	
Sunday Coffee		$468	-$503		-$35	
	$5,399	**$48,261**	**-$30,717**	**-$16,448**	**$6,495**	**$6,495**
Net Income		**$1,096**				

Transfer Notes:

1. The Holly Fair generated proceeds to contribute $9,000 towards the operating expenses (Deficit Elimination).
2. Sunday Serenade contributed $1,250 to the Deficit Elimination, and $250 to Outreach for Parklands School.
3. Unused funds from "Youth" transferred to "General" ($221).and to "Social" ($65).
   Also, the computed balance exceeded the system balance by $363.
4. Whem a GIC was redeemed, partial proceeds contributed $583 from Memorial Account to Interest.
5. Parish (Thrift) Sales contributed $5,637.50 as revenue to General Fund (Deficit Elimination).
   An additional 10% of that amount ($604.50) was transferred to Outreach in the General Accounts
   The total amount transferred was $6,242.
6. The unused residual portion of the Float ($288) was transferred out of the balance to the general fund.

Comparison of Donors with Donations 2011-2017

A	**Annual Giving**	**Under260**	**261-520**	**521-780**	**781-1,040**	**1,041-1,300**	**1301-1,560**	**1561-2,080**	**2081-2,600**	**2601-3,120**	**3121-4,160**	**4161-5,200**	**Over 5,201**
B	**Weekly Giving**	**Under5**	**6-10**	**11-15**	**16-20**	**21-25**	**26-30**	**31-40**	**41-50**	**51-60**	**61-80**	**81-100**	**Over 101**
C	2011	14	17	5	6	5	6	11	1	0	5	1	2
D	2012	16	10	7	7	8	2	6	6	1	3	1	0
E	2013	11	7	6	6	6	2	9	3	4	2	1	1
F	2014	12	7	9	4	4	9	6	2	5	3	1	1
G	2015	10	7	8	7	4	7	8	5	3	3	3	1
H	2016	9	9	7	7	7	6	7	9	0	3	2	2
I	**2017**	**3**	**10**	**10**	**6**	**8**	**9**	**5**	**6**	**0**	**5**	**3**	**1**

Row A Annual Giving up to Total Annual Amount
Row B Weekly Giving up to Total Weekly Amount
NOTE: Rows A & B equal the same amounts
Row C Number of Donors by amount in 2011
Row D Number of Donors by amount in 2012
Row E Number of Donors by amount in 2013
Row F Number of Donors by amount in 2014
Row G Number of Donors by amount in 2015
Row H Number of Donors by amount in 2016
Row I Number of Donors by amount in 2017

ST MARY'S BUDGET REVIEW - December 31, 2017				
ITEM	**2017 BUDGET**	**TO 31-Dec**	**%AGE 100.00%**	**RMKS**
INCOME				
REGULAR OFFERINGS	$90,000	$88,524	98.36	
OPEN OFFERING	$3,000	$2,605	86.84	
FESTIVAL	$3,750	$3,976	106.03	
HALL /FACILITIES USE DONATIONS	$17,000	$16,830	99.00	
INTEREST	$5	$4	82.60	
SPECIFIC DONATIONS	$0	$422	0.00	2 GIK - Communion supplies/Altar Set
ENVELOPES	$125	$125	100.00	
H/M/D	$500	$550	110.00	
GST REBATE	$1,000	$1,332	133.16	NFA
MISCELLANEOUS	$200			
TX FROM HOLLY FAIR	$8,500	$9,000		
PARISH THRIFT SALES	$5,000	$5,638		
DEFICIT ELIMINATION APPEAL - 2017	$8,000	$5,365		
DEFICIT ELIMINATION APPEAL - 2015 CF	$1,500	$0		
TX from Sunday Serenade		$1,250		
TX FROM MEMORIAL		$18,500		
TOTAL REVENUE	**$138,580**	**$154,120**	**111.21**	
DISBURSEMENTS				
STIPEND/BENEFITS	$51,000	$36,599	71.76	
RELIEF CLERGY	$700	$750	107.14	
STIPEND/BENEFITS - Interim PIC	$0	$5,448	0.00	
Mileage - all clergy	$0	$14	0.00	
MUSIC DIRECTOR	$11,300	$10,885	96.33	
RELIEF ORGANIST	$600	$1,149	191.58	incl. $549.46 2016 Benefit Recovery
ADMIN. ASST/BOOKKEEPER	$19,600	$21,566	110.03	increase in hours plus overtime
PARISH FINANCIAL MGMT. CONSULT.	$4,000	$722	18.05	
DIOCESAN ASSESSMENT	$21,503	$21,503	100.00	
CHRISTIAN EDUCATION	$500	$365	72.92	
CLERGY CONFERENCES	$400	$266	66.59	
MUSIC	$700	$1,242	177.49	
SANCTUARY SUPPLIES	$400	$345	86.25	
ADVERTISING	$300	$188	62.74	
INSURANCE	$3,500	$3,265	93.29	NFA
OFFERING ENVELOPES	$200	$200	100.00	
PHOTOCOPY	$3,000	$3,535	117.84	inc. cost recovery from St. Stephen's
POSTAGE	$400	$406	101.38	
STATIONERY	$1,250	$1,023	81.84	
MAINTENANCE - GENERAL	$3,000	$4,969	165.64	recovery of $1063 rec'd.
MAINTENANCE - CLEANING CONTRACT	$4,700	$4,095	87.13	
MAINTENANCE - CLEANING SUPPLIES	$500	$636	127.16	
MAINTENANCE - GARDENING	$500	$240	47.96	
GARBAGE	$500	$430	86.00	NFA
HYDRO	$7,500	$9,391	125.21	incl. anniversary catch up
INTERNET	$1,200	$1,219	101.59	
TELEPHONE	$2,000	$1,555	77.74	
WATER/SEWER	$600	$551	91.79	
MISCELLANEOUS	$1,500	$266	17.73	
BANK CHARGES & RECONCILLIATIONS	$100	$138	137.60	
TRANSFER TO MEMORIAL ACCOUNT		$18,500	0.00	
TOTAL EXPENDITURES	**$141,453**	**$151,460**	**107.07**	
OPERATING SURPLUS/DEFICIT	**-$2,873**	**$2,660**	-92.60	

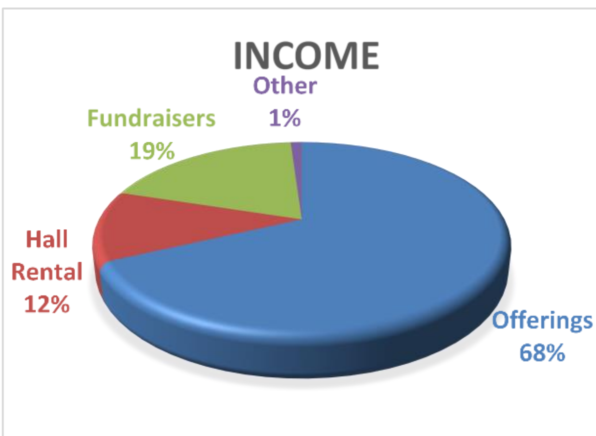
ST. MARY'S 2018 OPERATING BUDGET

The Budget for 2018 has a surplus at the end of the year of about $3,150. The revenue is projected to be $142,400, and expenditures are estimated to be $139,251. To fund this operating budget, the Operations Committee approved a loan of $18,500 for working capital from the Memorial Fund, to be repaid before the end of 2018. Council subsequently endorsed this decision. This is the same amount of working capital borrowed in 2017.

I. Revenues:

Total Revenue are budgeted to be $142,400. This is $6,800 (or 5%) more than the actual revenue realized in 2017. Total Offerings of $96,800 constitute 68% of the budgeted revenue.

- Regular Offerings are projected to be about $1,500 more than the actual amount for 2017. We believe that we saw real growth in the donations surrounding the Deficit Elimination Appeal in the last quarter of 2017 – both in Envelope Offering and Electronic Plate planned-giving. We are hopeful that this continued growth in Regular Offerings will eventually eliminate the need for a special Deficit Elimination Appeal. In addition, there was a modest growth in church membership with the addition of 3 new families.
- With Sue and John Smith moving to Qualicum Beach in February, the future of the Sunday Serenade series is in question. However, even if the music series does not continue beyond the next 2 concerts, there is sufficient funds on hand to support the two concerts, and the revenue from the concerts should be sufficient to provide the budgeted proceeds.
- The stretch will be the increase from the Deficit Elimination Appeal to $8,500. However, in 2016, the Deficit elimination appeal yielded $8,460. The other fundraisers (Holly Fair @ $9,000 and 3-Thrift Sales @ $5,600) are budgeted at the level of proceeds realized in 2017.



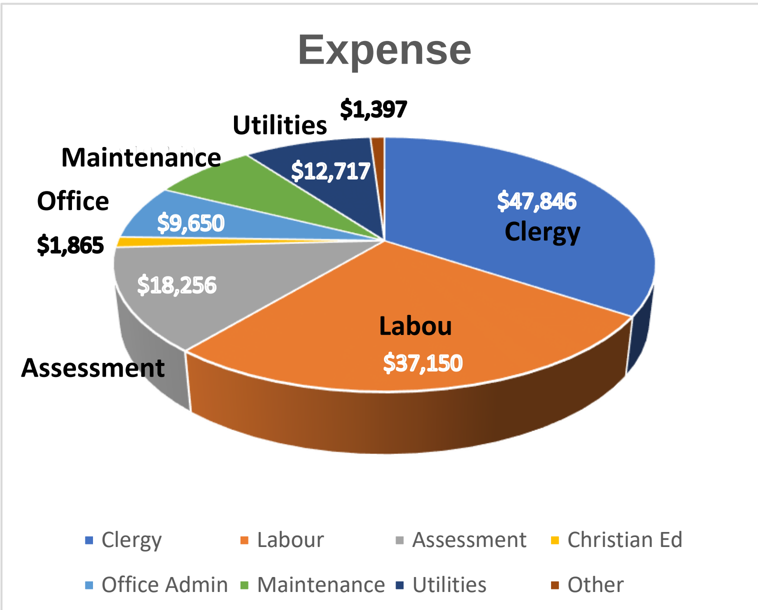
This is a pie-chart of the components of the Budgeted Revenue for 2018.

II. Expenditures:

The expenditures budgeted for 2018 are $12,200 (or 8%) less than the actual expenses for 2017.

- The Salary and housing allowance for the new Incumbent is Budgeted to begin April 1. (hence the compensation for the Interim Priest-in-Charge is scheduled to discontinue April 1 as well). For budgeting purposes, the compensation used is equal to the mid-point weighting for a family (the numbers for this projection were provided by the Diocese). Then because of the cost sharing with St. Stephen's, the annual number was divided by 2, and then only 9 months of it was used (assuming a start on April 1 for budgeting purposes). However, as this date is optimistic, it is deemed to be conservative and, therefore, an opportunity to further reduce costs.

- The budget for the Administrative Assistant / Bookkeeper will increase by about $3,100 (or 14%) in recognition that the number of days worked per week will increase to 4 from 3. Throughout 2017, her time was at a premium as she assumed the additional bookkeeping duties that the former Treasurer for St. Mary's performed, and yet she still had to work overtime. This isn't so pronounced because she was also on sick leave for a month due to surgery. The focus of the 4th day will be to further the implementation of the QuickBooks software, thereby gaining productivity efficiencies.
- Some cost savings ($310 or 13%) will be realized due to some upgrades with the phone services and internet. The upgrades provide new features for the phones, and significantly improve the performance of the internet.



This is a pie-chart of the components of the Budgeted Expenditures for 2018.

I. **<u>Unbudgeted Expense:</u>** A cost that has not been included in this budget is the cost for recruiting our new Incumbent. These costs will be dependent upon where the candidates are located. The initial round of interviews will be achieved via Skype of similar technology, and thus the costs will be contained. However, the second interviews with the finalists will involve travel, meals, and accommodation. There will also be the costs of the physical relocation of the successful candidate, the costs being a function of the weight of the goods being moved, and the distance of the move. For information purposes, a draft budget of the costs associated with the recruiting and relocation of the new Incumbent is included within the report from the Parish Treasurer. The budgeted surplus will be a step towards paying for the costs for the recruiting and relocation of the new Incumbent.

The 2018 Operating Budget appears on the next page.

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

2018 BUDGET

ITEM	2017 BUDGET	TO 31-Dec	DRAFT 2018 BUDGET
INCOME			
REGULAR OFFERINGS	90,000	88,524	90,000
OPEN OFFERING	3,000	2,605	2,500
FESTIVAL	3,750	3,976	4,000
HALL /FACILITIES USE DONATIONS	17,000	16,830	17,000
SPECIFIC DONATIONS	-	422	300
H/M/D	500	550	500
GST REBATE	1,000	1,332	800
MISCELLANEOUS (+ Interest + Envelopes)	330	129	200
TX FROM HOLLY FAIR	8,500	9,000	9,000
PARISH THRIFT SALES	5,000	5,638	5,600
DEFICIT ELIMINATION APPEAL - 2017	8,000	5,365	8,500
DEFICIT ELIMINATION APPEAL - 2015 CF	1,500		1,500
DONATION FROM SUNDAY SERENADE		1,250	2,500
TX FROM MEMORIAL		18,500	
TOTAL REVENUE	**138,580**	**154,121**	142,400
DISBURSEMENTS			
STIPEND/BENEFITS - RECTOR	51,000	36,600	35,396
RELIEF CLERGY	700	750	750
INT. PRIEST-IN-CHARGE		5,448	11,700
MILEAGE - ALL CLERGY		14	-
MUSIC DIRECTOR	11,300	10,885	11,100
RELIEF ORGANIST	600	1,149	600
ADMIN. ASST/BOOKKEEPER	19,600	21,566	24,700
PARISH FINANCIAL MGMT. CONSULT.	4,000	722	750
DIOCESAN ASSESSMENT	21,503	21,503	18,256
CHRISTIAN EDUCATION	500	365	350
CLERGY CONFERENCES	400	266	600
MUSIC	700	1,242	915
SANCTUARY SUPPLIES	400	345	400
ADVERTISING	300	188	300
INSURANCE	3,500	3,265	3,500
OFFERING ENVELOPES	200	200	-
PHOTOCOPY	3,000	3,535	3,700
POSTAGE	400	406	350
STATIONERY	1,250	1,023	1,400
MAINTENANCE - GENERAL	3,000	4,969	4,500
MAINTENANCE - CONTRACT CLEANING	4,700	4,095	4,850
MAINTENANCE - CLEANING SUPPLIES	500	636	670
MAINTENANCE - GARDENING	500	240	350
GARBAGE	500	430	450
HYDRO	7,500	9,391	9,650
WEBSITE SUPPORT			447
INTERNET	1,200	1,219	1,324
TELEPHONE	2,000	1,555	693
WATER/SEWER	600	551	600
MISCELLANEOUS	1,500	266	750
BANK CHARGES & RECONCILIATIONS	100	138	200
TX TO MEMORIAL	-	18,500	
TOTAL EXPENDITURES	**141,453**	**151,462**	139,251
OPERATING SURPLUS/ DEFICIT	**-$2,873**	**2,659**	**3,149**

Anglican Parish of Central Saanich

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

Faith - Family - Friendship

Annual General Meeting – February 18, 2018

Ammendment Replaces the

St. Stephen's 2017 Narratives & Financial Statements

(Pages 59 – 65)

FINANCIAL REPORT ST. STEPHEN'S 2017

Improvements: We have continued with the style of Financial Reporting as agreed with the Diocese. This format was first seen at last year's AGM. As Myra from Collins Barrow has been working with us during the transition from Jen as bookkeeper, we have continued to make changes for efficiency. We have implemented new policies, practices and procedures for counting the weekly Offerings, through to banking and depositing the funds into the correct accounts. What started off for us as a process that occasionally took upwards to 4 hours every week, is now completed in about 20 - 30 minutes on Sunday. This kind of efficiency will help us to recruit more "Counters" to help on Sundays. We have revamped the weekly counting and to this point have managed to get an easier to use, set of forms, and have them now on the computer so any further changes can easily be made.

For more information about the findings and recommendations contained in the Collins Barrow Report, please refer to the report from the interim Parish Treasurer.

We plan to recruit a regular part-time bookkeeper by April, to continue as Jen's replacement. Myra has been an asset to the job and has spent a large amount of time working with us, so we can "make sense of it all"! She has had lots of patience with me for which I am thankful, as one of the duties of the people's warden is to "oversee" the finances of the church. It is an important job and one I have not found easy to understand but I am getting there. Myra's expertise has been helpful in the code of accounts which both churches use, and she has corrected some ways we have been doing things. When these tasks are completed, the reporting of information by the QuickBooks system will be easier and more intuitive.

As we gained confidence with the system, we realized that there were a couple of figures that were reported incorrectly in the Annual Report last year. The numbers (mainly in the Outreach reporting) have been corrected to adopt what was reported by the system. Also, we now have a statement from John Moran that confirms he reviewed our financial statements for 2016 and agrees with them. His statement is attached to the end of this report.

Concerns: As Myra began working with our books, some areas have been difficult to follow through and one of these has been the accounts for Outreach. She has been working with them over some weeks now and it has been decided that we need a new starting point and so this has been done and we will begin from there. It is not a huge amount, but the style of recording prior has not been easily brought forward. There is not any concern about the bookkeeping, but it has become such a time-consuming job that it was felt it was more reasonable to have a new start.

Another concern is where we have remaining funds in an account, and we have no current plan to support that initiative or program; one example being Summer Camp. The contribution was given specifically to Summer Camp and we are not at liberty to use this money for anything else without the agreement of the person who donated those funds. So, the funds remain unused when we could put them to use in so many other ways. This also occurs with Soup's On which is over-funded, though there are costs which are charged to the account. We will endeavor to clear out all other monies in the outreach accounts making a zero balance for the beginning of the year.

<u>2017 Results:</u> The Financial Statements for 2017 are attached to this document. Attached is the:

1. <u>Balance Sheet</u> as of December 31, 2017
   The Balance Sheet depicts improved results for 2017 over 2016. All Asset categories – Bank balance, Accounts Receivable, and Investments – are greater in 2017. For Liabilities, the Undistributed Outreach is lower in 2017, indicating that most of the cheques were distributed before year-end (desirable for us and for the recipients!). Finally, the Equity is greater in 2017 than it was for the end of 2016.

2. <u>Statement of Income and Expenses</u> for the year: The Statement of Income presents on one page the year-end results for all three Accounts – the Operating Fund, Designated Funds, and Outreach. It is easy to scan one line to determine if each of the three accounts (individually and collectively) ended up in a deficit or surplus position. It would enhance the assessment of the performance for the year if we had also included a comparison to budget though.
   a. The Operating Fund shows annual revenue of $114,815, and Expenditures of $120,389. Without the transfer of $6,400 from the Memorial Hall Account of the Designated Funds, there would have been a deficit at year-end. However, the $6,400 was a significant improvement over the results at the end of November. The lower clergy salary costs that resulted when Rob resigned helped. However, these lower costs were off-set by higher bookkeeper costs (consultant from Collins Barrow) than budgeted.
   b. The Designated Funds remained in a surplus position, even after the transfer of $6,400 to the Operating Fund.
   c. The Outreach Fund received donations of almost $87 thousand, and paid out over $72 thousand. The Outreach Summary report provides the detail on the amount paid out to each of the recipients of Outreach from St. Stephen's in 2017.

3. <u>Outreach Summary</u>, as of December 31. The Outreach Summary report provides the detail on the amount paid out to each of the recipients of Outreach from St. Stephen's in 2017. It is very commendable that, even though the Operating Fund is running a deficit position, there was still over $72 thousand paid out to recipients of Outreach.

4. <u>Income & Expenses with Budget Comparisons</u>: Council members found it beneficial to review the Income and General Expenses relative to the Budget. This report provides that comparison. For 2017, there was a deficit of $6,273. In 2016, the deficit was almost $21 thousand.
   For 2017, the total Revenue was $44,985 below Budget, mainly because only $6,400 was transferred from Designated Funds (it was budgeted at $42,500). Fortunately, the total expenses were also $45,111 below Budget. Repairs and Maintenance was $13,626 below Budget. and Total Clergy Payroll was $11,653 below Budget. Collectively, the Secretary payroll and Musicians were $7,903 below Budget.

We receive a share of plot reservations in the Cemetery and this year it amounted to approximately $7,300. This money will be transferred into the Memorial Hall Fund (of the Designated Funds). It is this fund that we withdraw from to cover a deficit balance at year-end in order to balance the books. However there will be a delay with these funds being received from the Cemetery in 2018.

Capital Expenses: This year, Capital expenditures were minimal.
The sealing of the space under the church was done back in the spring. The total cost was $5,093, and because we were fortunate to become aware of a Canada 150 Grant money and applied and received a grant in the amount of $4000 which was 80% of the cost, so we only had to spend a little over $1,000. This capital investment should yield lower heating costs.

We have continued to limp along with the very old furnace, one of two in the hall and the plan was to ask at the next inspection if this is something we can put off any longer or should make the appointment. I understand that this inspection has been done, but the conversation about replacement did not happen, and as we are at the cold time of the year, we hope that we don't find ourselves in a bad situation. We do know its life is coming to an end, and there will be a capital expense for this new furnace. The Thrifty's Smile cards that you use, have given us about $1,200 and that money is earmarked for the furnace. We do have the quote in place and will carry on with this soon. The decision has yet to be made as to whether we will purchase the furnace, or lease it. The cost is about $4,000, including installation.

2018 Operating Influences: We rely on the preschool rental donation, and it was increased last fall. We will consider another adjustment again next year (2018), as it is felt we are well behind the norm in rent charged and they apparently have full registration again this year. So that wear and tear will show in the areas of the upper hall which they use. On the other hand, they have taken care of the side play area and have upgraded it to suit their needs. We know they are well established here and have been for many years and we want them to stay. We are very fortunate to have the preschool being so co-operative with our needs of the occasional additional pushback to allow us full use of the hall.

In discussion with Peter, the wardens have agreed that there needs to be a Rector's Discretionary Fund set up for him. It will be done in the same way as for the previous Incumbent. There will be a separate account, and Peter will keep track of the money that goes out and for what reason, keeping confidential the names etc. There is a good model available to follow so that the privilege is not misused. Each of the churches contributes to this account and you are encouraged to donate through your envelope giving to help to keep this fund in the black.

We had hoped to do some redecorating in the office this past year, but held back because of the costs of hiring professionals. It has been suggested recently, that the whole downstairs could do with painting and the suggestion was that we do this with volunteer help, perhaps over a couple of weekends. We will do the best we can, but we are not in a financial position to be paying for the labour component. There are many other areas of the hall that are showing signs of age and needing repair too.

Designated Funds: We cannot keep paying for upgrades from designated funds if there is not a continued replacement of funds. We truly do need to look ahead and have some long-range plans in place for expensive repairs that might come our way. The pot might look good now, but if we keep removing money and not replacing what we take out, the pot will soon be empty. Our future will be even more bleak if we must divert designated funds to balance the books – we need to find the right balance between fully funding our operating expenses and establishing reserves for future unforeseen expenditures. If you remember this was pointed out at our last AGM.

New Incumbent: One of the new budget items this year will be connected to the hiring of a new Incumbent, because there will possibly be costs incurred to bring that person here for interview and the possibility of moving expenses, if the person should not be local. There is little way to know what that cost will be. Obviously, we have not been paying a full-time rector for the past few months and will not be doing so for a few more months, so there is a saving there, but……… There will need to be budget adjustment made as soon as we know who will be hired, when, and from where.

Please remember that you can arrange direct withdrawal offerings, and that helps especially when you are away on holidays. When we take holidays the lights and heat still run, and your offerings are needed year-round.

Special thanks to Terry Will who has looked after the job of envelope recording for some time now, and this been taken over by Jen Buscall.

Statement from John Moran (audit review for 2016):

Parishioners of the St. Stephens

I was provided with the detailed financial records of your church for the year 2016, a copy of your annual financial statement for that year and given sufficient time to examine them.

I completed a number of tests of the records which enables me to have the confidence to express an opinion on their accuracy.

Based on my examination, I believe that the financial statements for 2016 fairly reflect the transactions that occurred during that year.

Sincerely yours,

John A. Moran

ST. STEPHEN'S ANGLICAN CHURCH
BALA NCE SHEET
YEAR ENDED DECEMBER 31, 2017

	2017	**2016**
ASSETS		
Bank Accounts	$141,023	$133,302
Accounts Receivable	$14,519	$6,293
Investments	$99,610	$99,114
TOTAL ASSETS	**$255,152**	**$238,709**

	2017	**2016**
LIABILITIES		
Accounts Payable	$988	
Undistributed Outreach	$14,806	$21,505
	$15,794	**$21,505**
EQUITY		
Operating Fund	$60,311	$60,184
Committed Designated	$4,800	$0
Designated Fund	$174,247	$157,020
	$239,358	**$217,204**
TOTAL LIABILITIES AND EQUITY	**$255,152**	**$238,709**

ST. STEPHEN'S ANGLICAN CHURCH
STATEMENT OF INCOME AND EXPENSES
FOR THE YEAR TO DATE DECEMBER 31, 2017

	Operating Fund	Designated Funds	Outreach & Committed Des	Total 2017	Total 2016
Income					
Regular Offerings	$94,538			$94,538	$92,519
Open Offerings	$4,041			$4,041	$2,552
	$98,579			**$98,579**	**$95,071**
Rentals	$10,500			$10,500	$8,000
Interest	$1,287			$1,287	$717
Weddings/Funerals	$3,025			$3,025	$1,484
Miscellaneous	$724			$724	$742
Designated Funds		$39,256	$11,949	$51,205	$23,878
Outreach			$72,191	$72,191	$75,423
	$114,115	**$39,256**	**$84,140**	**$237,511**	**$205,315**
Expenses					
Stipend/Benefits	$41,347			$41,347	$48,175
Youth Worker	$495			$495	$3,145
Secretary	$9,422			$9,422	$6,138
Relief Clergy	$1,025			$1,025	$599
Music Services	$6,675			$6,675	$5,975
	$58,964			**$58,964**	**$64,032**
Diocesan Assessment	$21,444			$21,444	$22,210
Christian Education	$750			$750	$2,158
Outreach			$72,191	$72,191	$72,279
Insurance	$3,927			$3,927	$3,813
Music	$154			$154	$100
Maintenance - General	$5,675			$5,675	$9,080
Maintenance - Cleaning	$3,997			$3,997	$4,664
Office - General	$11,854			$11,854	$9,005
Uilities	$8,654			$8,654	$9,281
Miscellaneous	$513		$749	$1,262	$798
Designated Funds		$15,629		$15,629	$0
Major Capital	$4,456			$4,456	$1,505
Transfer to Liabilities (Unpaid					$3,144
Grand Total Expenses	**$120,387**	**$15,629**	**$72,940**	**$208,956**	**$202,069**
Surplus (Deficit) before Transfer	-$6,273	$23,627	$11,200	$28,555	$3,246
Intert-Fund Transfer	$6,400	-$6,400	-$6,400	-$6,400	
Surplus / Loss	**$127**	**$17,227**	**$4,800**	**$22,155**	**$3,246**
Equity Beginniny of year	$60,184	$157,020	$0	$217,204	
Equity at end of year	**$60,311**	**$174,247**	**$4,800**	**$239,358**	**$3,246**

ST. STEPHEN'S ANGLICAN CHURCH
DESIGNATED FUNDS ACTIVITY - 2017

	Balance Dec.31,2016	Revenue	Expenses	Transfers In (Out)	Balance Dec. 31, 2017
Designated Funds					
Teaching Centre	$4,189				$4,189
Church Restoration	$99,923	$14,425	$13,922		$100,426
Church Washroom	$4,549		$800		$3,749
Grounds Maintenance	$9,406	$10,175	$555		$19,026
Memorial Hall Fund	$29,254	$13,106	$352	-$6,400	$35,608
Chairs/Furnace	$541	$1,430			$1,971
Lych Gate	$2,844				$2,844
King Family Project	$5,738				$5,738
Garden Project	$96	$120			$216
Pet Memorial Garden	$480				$480
	$157,020	**$39,256**	**$15,629**	**-$6,400**	**$174,247**

OUTREACH SUMMARY at December 31, 2017

	2016 B/F	Paid In To Date	Paid Out To Date	Year to Date Balance
General O/R	1,290.27	2,281.78	2,449.53	1,122.52
Christmas Hampers	-	-	-	-
Bless the Animals	-	829.83	829.83	-
Bombo Pall. Care	-	90.00	90.00	-
Christian F. of Israel	27.20	60.00	87.20	-
First Nations	458.16	-	-	458.16
GEMS/Alpha Program	379.35	600.00	274.38	704.97
Gendemi	2,000.00	24,291.75	25,796.75	495.00
Honduras - SAMS	-	-	-	-
Mengo Hospital	-	1,176.25	1,176.25	-
Mount Newton Centre	-	-	-	-
Operation Christmas Child		20.00	20.00	-
Outreach Fundraisers			-	-
Precious Jewels	-	140.00	140.00	-
PWRDF	-	635.00	635.00	-
Rainbow Kitchen	-	-	-	-
Refugees - Fast Aid	-	691.60	-	691.60
Refugees - Eritrea	10,020.70	12,620.00	18,557.32	4,083.38
Sidney Food Bank	-	200.00	200.00	-
South Island Centre	-	-	-	-
Soup's On	2,475.63	1,555.95	1,600.18	2,431.40
Special Appeals	-	13,000.00	13,000.00	-
St. Matthew's Theo Library		200.00	200.00	-
Summer Camp	4,000.00	-	-	4,000.00
Youth Victoria-Blue Bus	-	940.00	940.00	-
Wine Fest.	853.52	6,160.26	6,194.42	819.36
Total	**21,504.83**	**65,492.42**	**72,190.86**	**14,806.39**

ST. STEPHEN'S ANGLICAN CHURCH

INCOME AND EXPENES WITH BUDGET COMPARISON

GENERAL ACCOUNT ONLY

December 2017

	Budget	Year to Date 2017 Actual	2016 Year to Date
INCOME			
Envelopes	99,000	94,537	92,519
Open Offerings	2,000	4,041	2,552
Hall Rentals - Preschool	8,000	8,400	8,000
Other Rentals	3,000	2,100	
Interest Income	1,500	1,287	717
Weddings & Funerals	4,500	3,025	1,484
Social Events	1,000	724	742
GST Rebate	4,000		
Trans. from Designated Funds	42,500	6,400	0
TOTAL INCOME	**$165,500**	**$120,515**	**$106,014**
GENERAL EXPENSES			
Advertising	$1,500	$448	$942
Assessment	$21,444	$21,444	$22,210
Cleaning - Hall & Church	$5,500	$3,997	$4,664
Electricity - Church	$2,000	$1,396	$1,524
Electricity - Hall	$2,700	$2,423	$3,082
Garbage & Re-Cycling	$2,000	$1,575	$1,289
Heating Oil - Hall	$3,000	$2,255	$1,837
Insurance	$3,293	$3,927	$3,813
Spiritual Growth		$468	$463
Newsletter	$450	$405	$255
Office Supplies	$3,225	$810	$2,862
Security		$413	$390
Social Events	$1,600	$1,071	$1,063
Repairs & Maintenance	$18,888	$5,262	$8,691
Capital Expenses		$4,456	$1,505
Telephone & Internet	$2,400	$1,005	$1,550
Total Clergy Payroll	$53,000	$41,347	$48,175
Bookkeeper	$2,600	$4,772	$2,108
ConsultantfTreasurer	$4,000	$513	
Total Secretary Payroll	$15,000	$9,422	$6,138
Spiritual Growth			
Church Supplies	$1,800	$909	$529
Musicians	$9,000	$6,675	$5,975
Music & Audio Supplies	$1,000	$154	$100
Office Supplies			
Photocopier	$3,000	$3,438	$2,413
Relief Clergy	$900	$1,025	$599
Clergy Conferences & Retre	$1,500	$283	$391
Spiritual Education	$1,500		
Sunday School	$1,500		
Youth/Family Ministry	$2,700	$495	$4,216
TOTAL EXPENSES	**$165,500**	**$120,388**	**$126,782**
NET PROFIT / LOSS	**$0**	**$127**	**-$20,767**

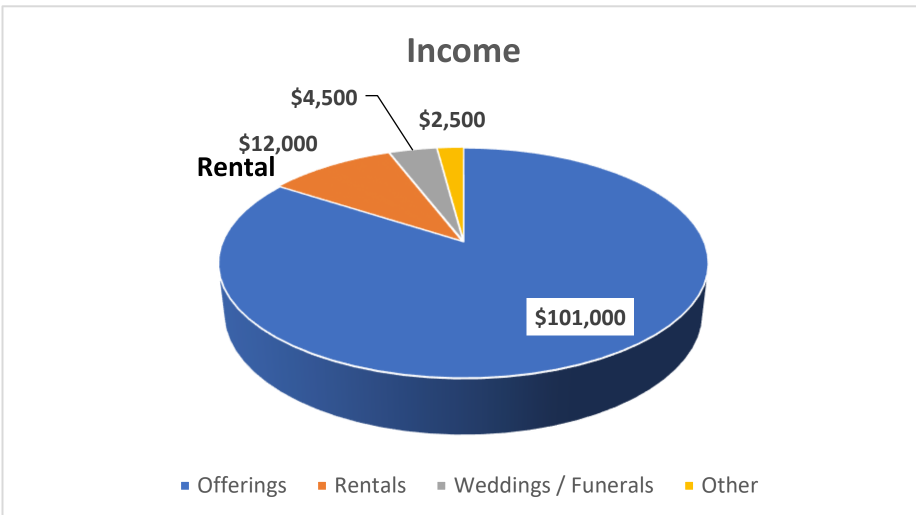
ST. STEPHEN'S 2018 GENERAL FUND BUDGET

The Budget for 2018 has a deficit of $18,384 which will be made up with a transfer from the Memorial Hall Fund (of the Designated Funds) to balance the books at year-end. The Revenue is projected to be $120,000, and Expenditures are estimated to be $138,384.

I. **Revenues:**

Total Revenue is budgeted to be $120,000. This is $5,886 (or 5%) more than the actual revenue received in 2017. The significant components of the Revenue are:

- Envelope Donations are budgeted at the same income level as that for 2017, but are $4,463 (or 4.7%) more than the actual donations received in 2017. Open Offerings are also budgeted at the same income level as that for 2017, but the actual donations were $2,041 (or double) more than the budget. Overall, the budget is for $2,422 (or 2.5%) more than the actual donations in 2017.
- Rental revenue is budgeted to increase by $1,500 (or 14%). Some of this increase will come from the annualized effect of a rate increase applied last year, plus another planned rate increase this year.

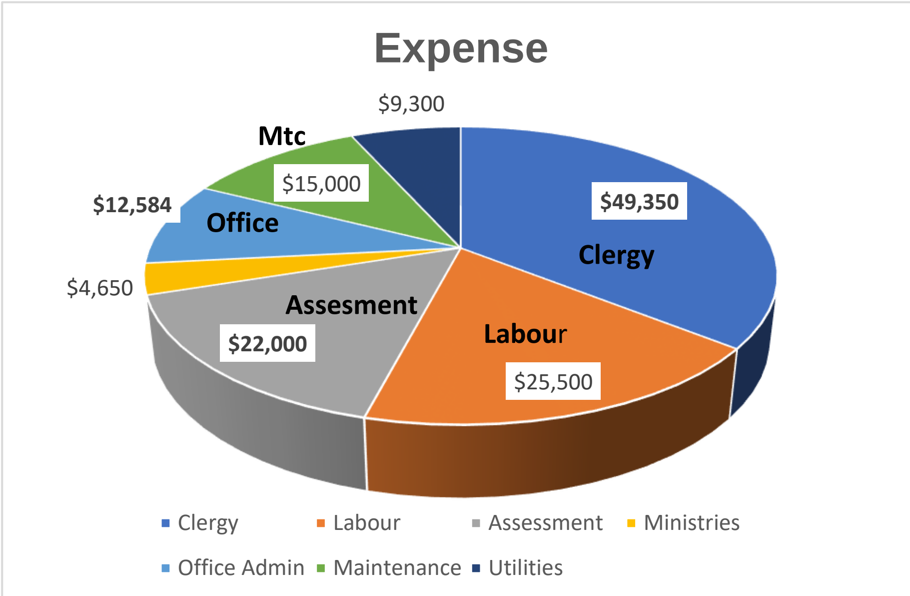


- Although not budgeted, there are a couple of fund-raisers in the planning phase.

II. **Expenditures:**

The expenditures budgeted for 2018 are $138,384. This is almost $18,000 (or 15%) more than the actual expenses of 2017, but it is $27,666 (or 17%) less than the budget for 2017. The significant groupings of expenditures are depicted in the pie-chart on the next page.

- The Salary and housing allowance for the new Incumbent is Budgeted to begin April 1. (hence the compensation for the Interim Priest-in-Charge is scheduled to discontinue April 1 as well). For budgeting purposes, the compensation used is equal to the mid-point weighting for a family (the numbers for this projection were provided by the Diocese). Then because of the cost sharing with St. Mary's, the annual number was divided by 2, and then only 9 months of it was used (assuming a start on April 1 for budgeting purposes). However, as this date is optimistic, it is deemed to be conservative and therefore an opportunity to further reduce costs.
- The Labour Component includes the Bookkeeper, contract for cleaning the Hall and Church, Musicians, and Secretary (Administrator).



- The Assessment is budgeted at $22,000 which is $556 (or 2.6%) more than the actual allocation for 2017. The Assessment is determined by the Diocese, 2 years in advance of it being the allocated charge.

III. **<u>Unbudgeted Expense:</u>**

A cost that has not been included in this budget is the cost for recruiting our new Incumbent. These costs will be dependent upon where the candidates are located. The initial round of interviews will be achieved via Skype of similar technology, and thus the costs will be contained. However, the second interviews with the finalists will involve travel, meals, and accommodation. There will also be the costs of the physical relocation of the successful candidate, the costs being a function of the weight of the goods being moved, and the distance of the move. For information purposes, a draft budget of the costs associated with the recruiting and relocation of the new Incumbent is included within the report from the interim Parish Treasurer.

The 2018 General Fund Budget appears on the next page.

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

General Fund Budget 2018

	2017 Budget	2017 Actuals		2018 Budget
INCOME				
Envelope Donations	$99,000	$94,537		$99,000
Open Offerings	$2,000	$4,041		$2,000
Total Offerings:	$101,000	$98,578		$101,000
Hall Rentals - Preschool	$8,000	$8,400		$9,000
Other Rentals	$3,000	$2,100		$3,000
Wedding and Funerals	$4,500	$3,025		$4,500
Miscellaneous	$1,000	$724		$1,000
Interest Income	$1,500	$1,287		$1,500
GST Rebate	$4,000	$0		$0
Total Income	**$123,000**	**$114,114**		**$120,000**
DISBURSEMENTS				
Advertising	$1,500	$448		$500
Assessment	$22,444	$21,444		$22,000
Bookkeeper	$2,500	$4,772		$4,000
Cleaning Hall and Church	$5,000	$3,997		$4,500
Clergy Conferences & Retreats	$1,500	$283		$600
Clergy Relief	$850	$1,025		$750
Clergy Total Payroll	$53,000	$41,347		$48,000
Church Supplies	$1,800	$909		$1,500
Financial Officer	$4,000	$513		$0
Garbage & Recycling	$2,000	$1,575		$2,000
Heating Oil - Hall	$3,000	$2,254		$3,000
Hydro - Church	$1,500	$1,396		$1,500
Hydro - Hall	$2,700	$2,423		$2,800
Insurance	$4,250	$3,927		$4,250
Musicians	$9,000	$6,675		$7,000
Music & Audio Supplies	$1,000	$154		$200
Newsletter	$250	$405		$450
Office Supplies	$2,800	$810		$1,000
Phone & Internet	$2,400	$1,005		$1,200
Photocopier	$3,000	$3,438		$3,700
Repair & Maintenance	$18,800	$5,262		$10,000
Secretary Total Payroll	$15,000	$9,422		$10,000
Security	$406	$413		$434
Social Events	$1,600	$1,071		$1,000
Spiritual Education	$1,500	$468		$1,000
Sunday School	$1,500	$0		$1,500
Youth/Family Ministry	$2,750	$495		$500
Youth Worker	$0	$0		$0
Capital Expense, Major		$4,456		$5,000
Total Expenses	**$166,050**	**$120,387**		**$138,384**
Operating Surplus /Deficit	**-$43,050**	**-$6,273**		**-$18,384**
Trransfer from Designated Fund		$6,274		$18,384
Additional Funding Required		**$1**		**$0**