The Parish of St.Philip's, Vancouver

Gather, Give and Grow

Stewardship 2027

Dear Friends,

At our AGM this year, we received the Discernment Gatherings Report that gifted us with three new mission goals:

Growing in relationship with God in Christ;
Growing across generations in faith;
Growing in justice and charity as we serve our community.

I am so grateful to be growing into these mission goals together!

Stewardship, we know, is not just about money or about a certain time of year. Stewardship is our response to the God who created us. We steward our thoughts, our resources, our relationships, our time, our imaginations ….everything we are and have.

Stewardship is growing a life of praise and thanksgiving. Praise and thanksgiving for all that God has done in Christ and all that Christ is doing to bring about the reconciliation of all things. We steward all we are and all we have to participate in the mission of God.

I am delighted to say that we are growing as a parish! Growing in numbers, growing in learning and prayer, growing in our capacity to imagine and try new things. We are growing as we welcome our new Director of Music Maria Gajraj, as our "Becoming Kin" group begins, as the Regional Youth Group grows, as we baptize both young and old, welcome people into new ministries and roles, as we faithfully gather each Sunday. As we offer these gifts we offer our lives to the glory and praise of Christ Jesus.

With gratitude,

The Rev'd Anne Privett

I started giving
compassion talent treasure
somehow I have more

- *haiku by Craig Wilson*

Gather, Give and Grow: Thoughts for the Season of Stewardship

1. We gather under God to give of ourselves and grow in love towards others.
2. We amount to far more together than as individuals.
3. An intergenerational church family, we gather side by side in worship, in prayer, in ministry, and in fun.
4. Each of us gives in our own ways, perhaps in ways new to us, perhaps in ways unseen: "*As we offer these gifts, we offer our lives.*"
5. Praying for the health and growth of the parish is also a way of giving.
6. Our response to God is reflected in how we share our whole lives: our time, talents, treasure and prayer.

Words from our congregation:

"What I like most about my duties is that I can really focus on my worship in a way that is different from when I am sitting in the pews. As Crucifer, I am carrying Christ's cross, and as altar server, I am helping in the consecration of the Eucharist – and both roles are very meaningful to me."

"Stewardship is the commitment to become engaged with the parish community."

"I love the welcoming atmosphere, the sense of belonging, mutuality and reciprocity in our midst. What lingers? A sense of centredness; a sense of caring; envisioning my life on a bigger grid."

"I love being involved in worship, fellowship, music, support and programs."

"...enriching my spiritual life, providing the support and care of a loving community, experiencing music and beauty to lift my soul, offering a sacred place to share life's key passages, and helping me make sense of our world."

"I am inspired to share these blessings with others."

"I consider it my privilege to be in a position to share my resources."

"Some of us cannot give; their very presence among us is their contribution and to those, we give our love and support."

The Gift of Your Treasure: Giving & Pledging

"But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you." **1 Chronicles 29:14**

Everyone's gift, no matter the size, is important for us to continue to do God's work in this place. If you have not pledged to St Philip's in the past, please consider a pledge now. If you always pledge, thank you!

Pledging your yearly gift in November helps St. Philip's to budget responsibly and allocate funds wisely to support key ministries of the church

Your gift funds both our day-to-day activities – insuring and protecting buildings, paying staff, heating rooms, funding gatherings, running lights, doing repairs, and ministering to our parish and community - and work to create a bright future for our Parish and the communities which it serves.

We are very fortunate at St Philip's that wise parishioners have created and carefully manage our Endowment Fund and Income Fund. The Endowment Fund can cover part of a very special project. A percentage of the Income Fund's annual earnings can be drawn on to cover a deficit. If we face no deficit, we reinvest all the annual earnings.

We are called to live within our means, spend within our budgets, pledge generously, and give our financial gift for St Philip's to thrive in fellowship, faith, and community. We have been gathering, giving and growing spiritually since 1925.

Let's look at our budget!

Most of our operating budget comes from donations. In 2025 (the most recent complete year of financial data), 67.5% of our overall budget came from generous giving by members of our community. These funds came from pledged gifts, open collections, designated gifts, Outreach gifts, and special bequests.

Fundraising initiatives such as sales of baking, plants, books, rummage and the Christmas Fair generated another 5% of our overall budget, while considerable rental income from preschools, community groups, TV filming, and ongoing rental of the rectory added another 25.7%. (We are very grateful to have such steady renters.)

2025 Sources of Funds

Pledged Gifts (46.6%)

Designated Gifts (0.6%) O

utreach Gifts (2.8%)

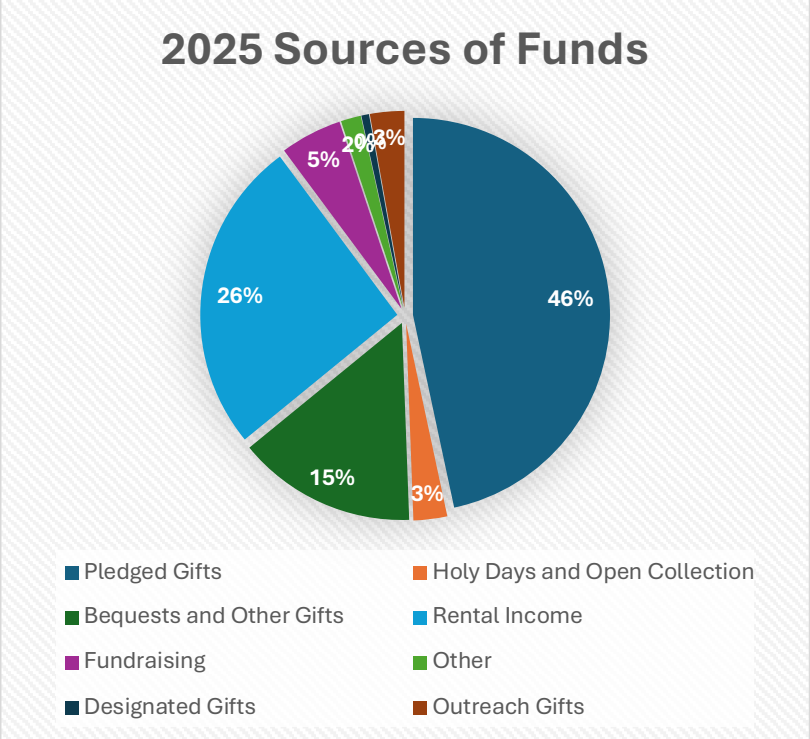
Bequests&Other Gifts (14.7%)

Holy Days Open Collection (2.8%)

Rental Income (25.7%)

Fund Raising (5.1%)

Other (1.7%).



Funds received totalled $623,857 in 2025.

We had no need to draw on the Income Fund in 2025 to cover a shortfall, thanks to generous pledges and special bequests. In 2025 we rejoiced in a small surplus!

And where it all goes

Our big costs are pretty much fixed and rising. In 2025, staff salaries, administrative costs, and property maintenance consumed 75.2% of our budget. The Diocesan Assessment (our contribution to the wider Diocese) took up another 14.4%.

2025 Uses of Funds

Pastoral Staff (25.9%)

Support Staff (21.9%)

Administrative & General Costs (8.2%)

Property & Maintenance (19.1%)

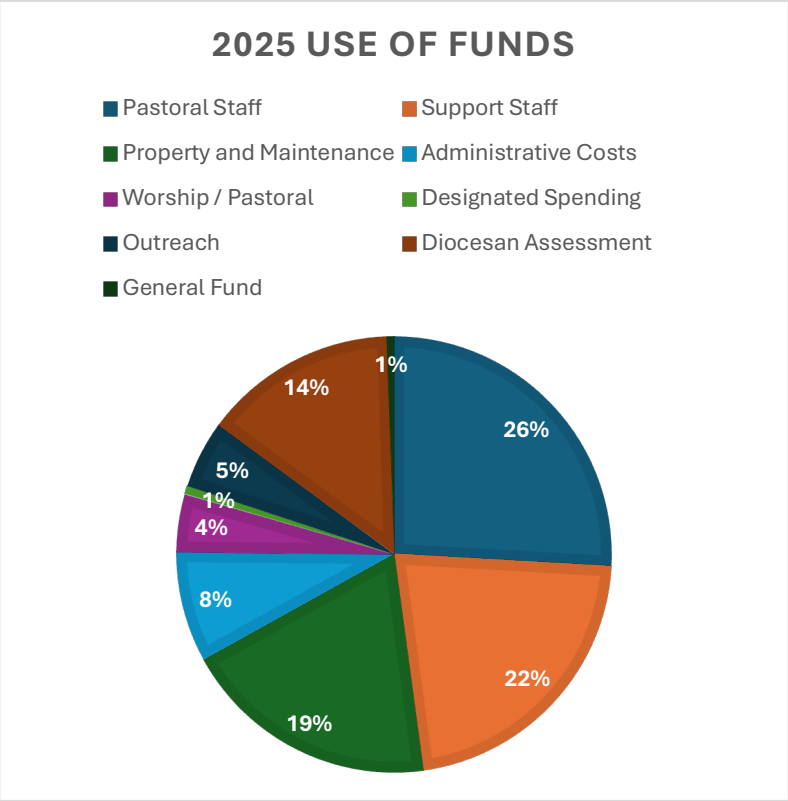
Diocesan Assessment (14.4%)

Worship/Pastoral (4.3%)

Outreach (5.0%)

Designated Spending (0.6%)

and the remainder into the General Fund (0.5%).



Planning Your Financial Pledge for 2027

Please prayerfully consider the financial gifts you can share with your St. Philip's family.

"Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver." Paul's letter **2 Corinthians 9:7**

How do I decide how much to pledge?

The amount you pledge is a matter only you can decide. Returning a portion of your income to the church is a spiritual discipline, as well as an essential support of St. Philip's ministries. What portion does St. Philip's play in your personal and spiritual life? Many charitable organizations need financial support, and have a broad base of donors. We are St Philip's only donors.

The average giving pattern in the Diocese of New Westminster is typically around 1.4% of household annual income. St. Philip's has historically received gifts comprising around 2% of annual income.

The following charts may help as you consider the amount of your pledge.

Weekly Gift

Annual Income	1.5 %	2.5%	5%	10%
$30,000	$8.65	$14.42	$28.85	$57.69
$50,000	$14.42	$24.04	$48.08	$96.15
$75,000	$21.63	$36.06	$72.12	$144.23
$100,000	$28.25	$48.08	$96.15	$192.31
$125,000	$36.06	$60.10	$120.19	$240.38
$150,000	$43.27	$72.12	$144.23	$288.46

Monthly Gift

Annual Income	1.5 %	2.5%	5%	10%
$30,000	$37.50	$62.50	$125.00	$250.00
$50,000	$62.50	$104.17	$208.34	$416.67
$75,000	$97.35	$156.25	$312.50	$625.00
$100,000	$125.00	$208.34	$416.67	$833.34
$125,000	$156.25	$260.42	$520.83	$1041.67
$150,000	$187.50	$312.50	$625.00	$1250.00

St. Philip's is a registered non-profit organization with the Canada Revenue Agency, meaning your donation can help reduce your income taxes.

A 15% increase over last year's pledged gifts would significantly reduce our reliance on extraordinary donations, or the risk of a deficit and having to draw on the Income Fund.

- 15% more on a monthly gift of $150 is $22.50 extra per month.
- 15% more on a monthly gift of $500 is $75 extra per month.

Please consider whether you can increase your previous pledge by 15%, or more.

How may I set up my giving?

Whether a weekly or monthly gift, choose the most secure and convenient way to give by cash, cheque, credit card, or by pre-authorized monthly donation (PAD).
Note: credit card giving incurs a 1.5% - 3.5% fee paid by St Philip's on your donation.

Please consider giving by "PAD" (monthly, preauthorized withdrawals for your chosen account) as it enables regular, dependable, secure flow of contributions, without credit card fees, and greatly reduces paperwork. As a donor, you have confidence that the donation arrives like clockwork each month, whether you are in church in-person, or at watching the service from home, or away. The program is confidential and managed by the Finance Department of the Diocese.

How do I enroll in PAD?

- PAD sign-up is part of the Stewardship Financial Promise pledge form.
- Decide the amount of your gift to be debited each month. Fill in the numbers.
- Attach a cheque marked "void" so the Diocese can access direct debit from your bank account. No cheque? Your bank can email you a "void cheque" document that contains all the bank information needed. Print it and attach it.
- With the void cheque or equivalent, bring the Financial Promise in an envelope to a labelled box in the narthex or to the office by the end of November.
- PAD must be renewed on the Financial Promise pledge form every year

What if my circumstances change or I wish to change my financial commitment?

- Simply contact the church office to change your pledge.
- PAD or envelope pledges can be changed at any time as needs arise.
- All pledge amounts and changes are kept in strict confidence.

St Paul's message to Christians, updated to 2027: "*God loves a cheerful **PAD** giver!*"

What about Designated Funds?

Our donors' gifts to the general fund are all that we receive to cover every eventuality, including unforeseen needs. The financial challenges of rising costs create a need for giving in support of the general fund to cover fixed costs and emergency maintenance (like the new boiler heating system in 2023).

If you are used to giving to a designated fund, consider giving to it in addition to your gift to the general fund. Write the name of the fund on your Pledge. Ask Treasurer Don Thomson about our designated funds.
Note: Alongside Hope (formerly PWRDF) is not a designated fund of St Philip's.

Thank you for your thoughtful consideration of gifts of time and treasure.

- Please return your **Pledge of Time** to the labelled box in the narthex.
- Please fill out the **Financial Pledge Form** and return it by end of November sealed in an envelope into the collection plate or labelled box in the Narthex, or by email to the office: manager@stpdunbar.com.
- If you choose to mail your pledge, please use the mailing address below

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