

Did You Know?

60% of our givings are donated electronically. This helps to ensure consistent monthly cash flow throughout the year.

With credit card donations, CCDP pays 2.5% to offer the service.

Last year with more than \$205,000 in donations, we paid over \$6,500 back to the credit card companies.

If you also give to the United Way, online and/or through your employer, you can direct some or all your donation to CCDP.

Last year we received over \$6,000 dollars from generous donors.

Pre-authorized payments provide CCDP consistent cash flow with virtually 0% service fees.

There's
Life
Here!



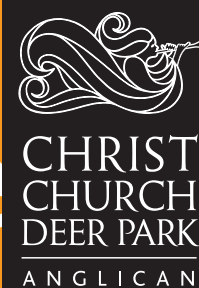
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MONEY MATTERS

2015 Narrative Budget

There's
Life
Here!





And a tiny rudder makes a huge ship turn... even though the winds are strong.

JAMES 3:4

For two thousand years, the image of a ship has been used as a likeness for the Church. The image has Biblical roots: Noah's ark saved humanity from destruction in the Book of Genesis, and Jesus protected the disciples on Peter's boat by stilling the stormy seas.

Even the architecture of our church employs this image. The nave – which comes from the Latin word “navis” meaning “ship” – is the part of the church where the congregation sits, and you can picture everyone rowing together in the same direction.

It's a great image for us at CCDP, as we travel through calm seas or stormy ones. All of us must do our part for the ship to take us where we're going. When the ship requires a change in direction, that happens gradually, and with lots of careful attention.

Most importantly, the ship does not belong to us. It's a Divine gift – a vessel that collects us, connects us, and transports us as a community. As such, we have a duty to keep it sound. As we approach our annual Vestry meeting, please consider how you are helping to keep us sailing in the right direction.

2015 Operating Budget

		2014 Budget	2014 Actual	2015 Budget	Variance 2014 Budget to 2015 Budget
REVENUE					
Givings	Congregational	\$ 555,100	\$ 511,166	\$ 522,000	-6.0%
	Bequests & Memorial	\$ 92,000	\$ 184,782	\$ 47,500	-48.4%
	Other Givings	\$ 5,100	\$ 10,431	\$ 7,900	54.9%
		\$ 652,200	\$ 706,380	\$ 577,400	-11.5%
Investment Income		\$ 38,000	\$ 39,951	\$ 39,000	2.6%
Fund Raising		\$ 22,000	\$ 19,574	\$ 19,000	-13.6%
Facilities Use		\$ 102,000	\$ 101,258	\$ 101,000	-1.0%
Deferred Revenue Our Faith Our Hope		\$ 75,000	\$ 49,316	\$ 85,731	14.3%
Deferred Revenue Ministry		\$ 4,000	\$ 6,677	\$ 6,185	54.6%
Other Revenue		\$ 8,800	\$ 11,782	\$ 10,375	17.9%
		\$ 249,800	\$ 228,558	\$ 261,291	4.6%
TOTAL REVENUE		\$ 902,000	\$ 934,937	\$ 838,691	-7.02%
EXPENSES					
Personnel	Clergy	\$ 179,800	\$ 161,459	\$ 198,018	10.1%
	Children & Youth	\$ 24,100	\$ 34,229	\$ 31,194	29.4%
	Music	\$ 111,600	\$ 127,471	\$ 71,245	-36.2%
	Administration & Custodial Staff	\$ 186,900	\$ 184,775	\$ 200,476	7.3%
		\$ 502,400	\$ 507,934	\$ 500,933	-0.3%
Property	Repairs & Maintenance	\$ 35,300	\$ 35,625	\$ 39,200	11.0%
	Insurance	\$ 28,500	\$ 28,513	\$ 25,525	-10.4%
	Utilities	\$ 39,800	\$ 38,570	\$ 42,900	7.8%
		\$ 103,600	\$ 102,709	\$ 107,625	3.9%
Administrative Expenses		\$ 50,700	\$ 47,973	\$ 50,850	0.3%
Diocesan Assessment		\$ 129,200	\$ 129,224	\$ 136,569	5.7%
Ministry	Christian Education	\$ 3,700	\$ 6,465	\$ 5,200	40.5%
	Outreach	\$ 5,300	\$ 4,691	\$ 3,800	-28.3%
	Liturgy	\$ 9,900	\$ 10,557	\$ 12,900	30.3%
	Community/Special Events	\$ 1,500	\$ 4,679	\$ 2,000	33.3%
	Our Faith Our Hope Initiatives	\$ 75,000	\$ 43,317	\$ 75,000	0.0%
		\$ 95,400	\$ 69,709	\$ 98,900	3.7%
Other Expenses		\$ 5,700	\$ 3,346	\$ 8,250	44.7%
TOTAL EXPENSES		\$ 887,000	\$ 860,893	\$ 903,127	1.8%
Surplus (Deficit) before Transfers		\$ 15,000	\$ 74,044	\$ (64,436)	
TRANSFERS					
Interest Revenue FROM CCDP Funds		\$ 40,000	\$ 45,459	\$ 40,000	0.0%
Undesignated Bequests TO 1870 Reserve Fund FROM CCDP Funds		\$ (60,000)	\$ (141,082)	\$ (30,000)	-50.0%
		\$ 5,000	\$ 21,578	\$ 5,000	0.0%
		\$ (15,000)	\$ (74,044)	\$ 15,000	-200.0%
Surplus (Deficit) after Transfers		\$ -	\$ 0	\$ (49,436)	

What Do These Numbers Mean?

Congregational Giving

Includes all regular giving (PAR, credit card, and envelopes), plus open weekly collection for all services. Based on 2014 actuals plus a 2% increase.

Bequests & Memorials

Includes estimated \$40,000 from bequests plus \$7,500 for memorials/flower donations. 2014 actual bequests were atypical: five individuals left CCDP a total of \$176,000 in their wills.

Other Givings

Includes baptism and funeral donations. Based on 2014 budget.

Investment Income

Expected from Rectory Fund.

Deferred Revenue Our Faith Our Hope

Our Faith Our Hope money to be used in 2015.

Other Revenue

Includes Vacation Bible Camp fees and other community events. Based on 2014 budget.

Clergy

Includes two full-time clergy – our Rector and Associate Priest, plus cost of living. 2014 was below budget because the Associate Priest started at the end of Q3.

Children & Youth

Includes costs for Promiseland, The Nest, and our theological intern. Based on 2014 actuals, but, only includes five months for the theological intern.

Music

Includes cost of choir director and organist, and paid leads for Sunday worship service(s), as well as musicians for Jazz Vespers.

Administration & Custodial Staff

Includes two full-time and eight part-time staff plus cost of living, and new part-time communications person.

Insurance

Reflects a 10% reduction in overall insurance expense.

Utilities

Includes a 5% increase.

Administrative Expenses

Includes audit, legal, accounting, bank charges, credit card charges, and office-related expenses. Based on 2014 budget.

Diocesan Assessment

Our mandatory contribution to the ministry of the church.

Christian Education

Includes costs for Promiseland and Youth Programs, Vacation Bible Camp, and other educational expenses.

Outreach

Includes costs of our community breakfasts and CCDP contribution to Faithworks. Excludes ACW outreach donations on behalf of CCDP.

Our Faith Our Hope Initiatives

OFOH expenses are based on the actual cost of the initiatives, which are offset by revenue in the same amount. Past initiatives have included Opening Our Sacred Space, Deer Park Skills Institute in Uganda, Let Your Lights Shine, and CCDP’s revised website.

Other Expenses

Includes stewardship, parish forums, rector’s and wardens’ discretionary expense.

Interest Revenue FROM CCDP Funds

Includes interest revenue from Endowment Fund, 1870 Reserve Fund, and Capital Fund. Based on 2014 budget.

Undesignated Bequests TO 1870 Reserve Fund

Transfer of 75% of budgeted amount to 1870 Reserve Fund as per 2014 Special Vestry motions.

FROM CCDP Funds

2014 actuals included transfer from ACW and \$15,578.44 from 1870 Reserve Fund to cover deficit. No reserve fund transfers are currently proposed for 2015 budget.

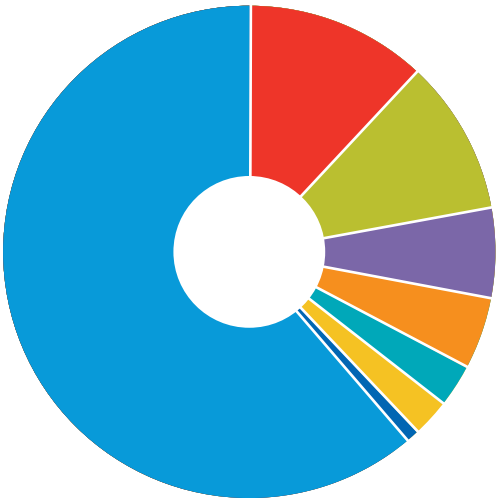
Surplus (Deficit) after Transfers

Reflects a deficit. Special Vestry motion required to transfer more than \$35,000 from 1870 Reserve Fund to cover deficit.

For 2015 we have a Budgeted Revenue of \$838,691.

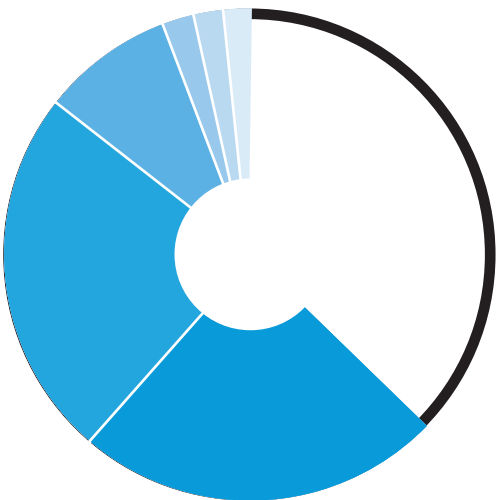
Components of our budget

- 63% Congregational Giving / \$522,000
- 12% Facilities Use / \$101,000
- 10% Deferred Revenue (OFOH) / \$85,731
- 6% Bequests & Memorials / \$47,500
- 5% Investment Income / \$39,000
- 2% Fundraising / \$19,000
- 2% Other / \$18,725
- .07% Deferred Revenue (Ministry) / \$6,185



63% (\$522,000) of our money will come from congregational giving. Here's what that consists of:

- 40% Credit Card Contributions / \$215,000
- 38% Envelopes / \$200,000
- 14% Pre-Authorized Payments / \$75,000
- 3% Jazz Vespers / \$15,000
- 3% Miscellaneous Giving / \$14,900
- 2% Open Collection / \$10,000



In 2014, the average annual donation* was \$1,852, but it costs \$3,120 per giver to operate the church.

*based on 276 identifiable givers by means of envelopes, pre-authorized payments or credit cards.

For 2015 we have a Budgeted Expenses of \$903,127.

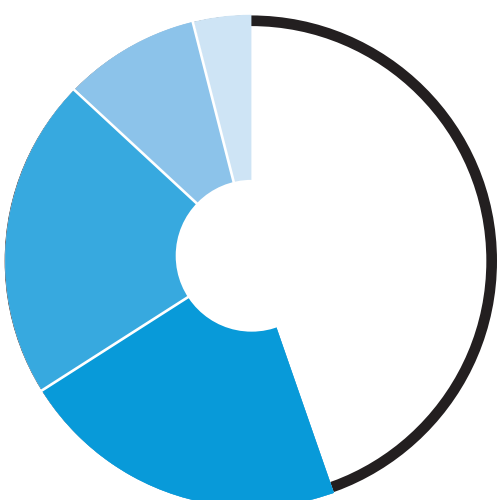
Components of our budget

- 55% Personnel / \$500,933
- 15% Diocesan Assessment / \$136,569
- 12% Property / \$107,625
- 12% Ministry and Other / \$107,625
- 6% Administrative Expenses / \$50,850



55% (\$500,933) of our money will go to personnel costs. Here's what that consists of:

- 40% Support Staff / \$200,436
- 40% Clergy / \$198,018
- 14% Music / \$71,245
- 6% Children and Youth / \$31,194



In 2014, congregational giving of \$511,666 just covered total staffing expenses of \$507,934.

208

Hymns sung all year

23 KIDS

took part in our very first Vacation Bible Camp, which has plans for even more fun next summer!



108 Likes

on Facebook, in our very first year in social media

30+

HOURS/WEEK estimated pastoral care by two clergy



15

parishioners serve on the team of sides people

\$18,824

raised at Spring & Fall Rummage Sales

\$6,000

contributed by the ACW toward Parish operations



40+

hot meals served at each Community breakfast

2,540

people attended 18 Jazz Vespers



16

parishioners are visited and served by the Congregational Care Team

THERE'S STRENGTH IN NUMBERS!

We are an active and growing church that comes together to worship, care for each other and our community. These numbers are proof positive that There's Life Here!

17,920

stitches in the Contemplative Knitting Group's afghan



8

Baptisms last year



43

average attendance at Church On Tap

14

Funerals last year

3,530

Cups of coffee and tea served after 8 and 10 am services, over 39 Sundays.



2.1%

growth in our congregation



157

items collected by Promiseland and YAL for the Churches On-The-Hill Food drive



5

parishioners remembered CCDP in their wills.

\$1,378

raised by YAL during the AIDS walk



34 PAGES

on www.TheresLifeHere.org

24

number of CCDP choristers

Funds at a Glance

Name	Fair Market Value ¹ December 31, 2014	Notes
RECTORY FUND	\$1,058,550	Money from the sale of CCDP's rectory.
ENDOWMENT FUND	\$1,329,464	Established 1963 to receive gifts of money to be invested, and no encroachment of capital is allowed.
1870 RESERVE FUND	\$313,499 ²	Management team can use up to \$35,000 of capital per year for CCDP's operations.
WOODCOCK THEOLOGICAL FUND	\$60,323	Created by bequest from Canon Woodcock. Money reserved for theological education.
ACW MONIES	\$49,764	Invested on behalf of ACW.
MINISTRY GIFT	\$66,105	Gift from existing parishioner for ministry to children and youth.
OUR FAITH – OUR HOPE DIOCESAN CAMPAIGN	\$239,019	For: <ul style="list-style-type: none">• Communicating in a Wireless World• Leadership Development• Giving to Others• Revitalizing Our Inheritance

TOTAL: \$3,116,724

¹ All values taken from 2014 Audited Financial Statements, page 3 (Deferred Revenue and/or Fund Balances)
² Balance less \$85,000 loan to Operations

Reaching Out in 2014

CHRIST CHURCH DEER PARK OPERATING BUDGET

Community Breakfast / Funding that allows our dedicated volunteers to offer breakfast in a family-like environment to those in the community who need extra nutrition.

FaithWorks / Our contribution to this annual appeal of the Anglican Diocese of Toronto that supports over a dozen community ministries.

OUR FAITH – OUR HOPE DIOCESAN CAMPAIGN

Deer Park Skills Training Institute / Our commitment to fund a training institute in Uganda that will give parentless children marketable skills to help them provide a better life for themselves.

"Let Your Lights Shine" / Our commitment to donate \$1,000 to individual charities that have CCDP parishioners on their boards of directors.

ACW Donations on behalf of Christ Church Deer Park to these charities

All Saints Church Community Centre / Provides a safe and nurturing environment to homeless and street-involved individuals from a harm reduction and human-rights based approach.

The Canadian Bible Society / Promotes the translation, publication, distribution and use of the Scriptures throughout Canada and Bermuda.

Churches-on-the-Hill Food Bank / A local food bank sponsored by the ecumenical group of Christian churches that we belong to in the Yonge and St. Clair area.

LOFT Community Services / Offers recovery and independence for the most vulnerable, including people with mental and physical health challenges, addiction issues, or those who are homeless, abused or abandoned.

Mission to Seafarers / Founded in 1856, this world-wide Anglican ministry provides chaplains and other services to seafarers.

Moorelands / Works with Toronto's children and youth affected by poverty, to provide them with positive and fun experiences to help strengthen their confidence, competence and character.

Moorelands Wilderness Camp / A summer camp in the Algonquin Highlands for children and youth aged 8 to 16.

INDIVIDUAL DONATIONS through CCDP

The Stop Community Food Centre / Strives to increase access to healthy food in a manner that maintains dignity, builds health and community, and challenges inequality.

Churches-on-the-Hill Food Bank / As described above.

FaithWorks / As described above.