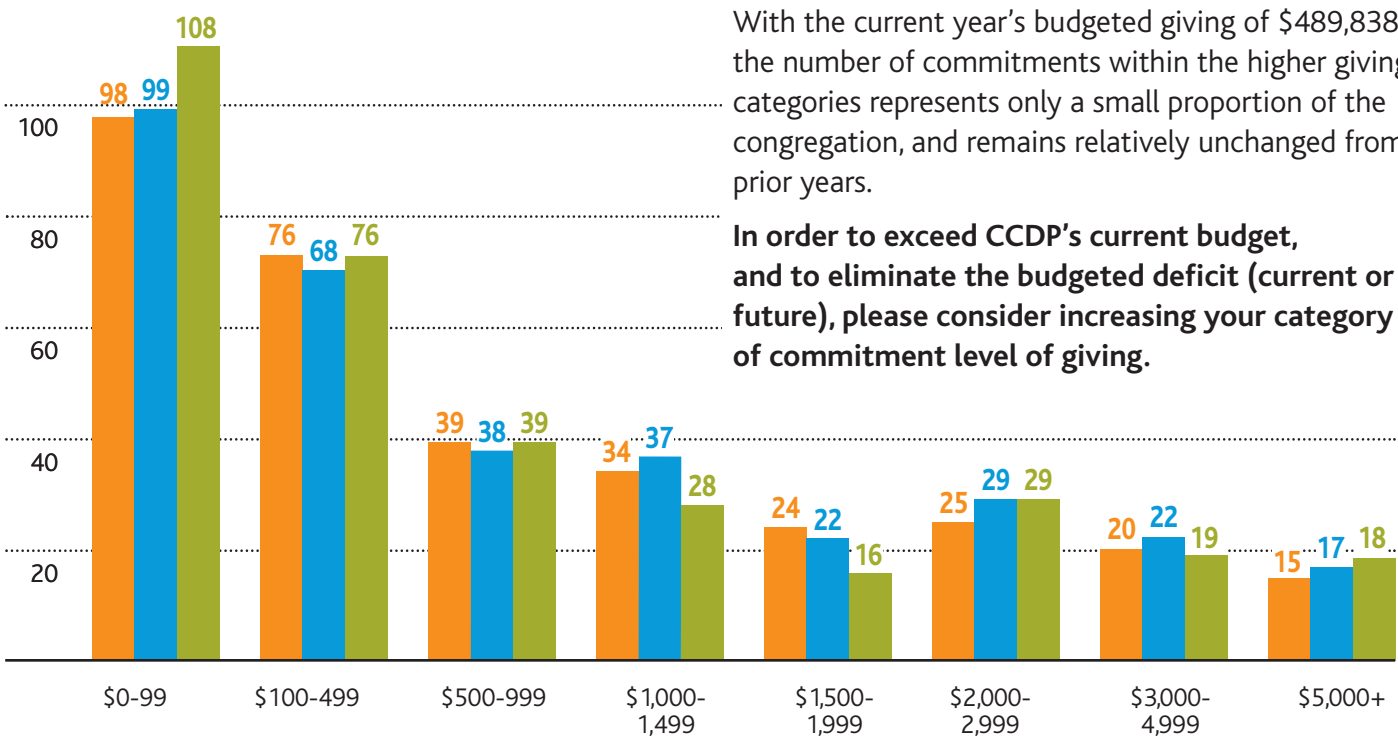


Number of Donors by Annual Level of Giving

2014 2015 2016



With the current year's budgeted giving of \$489,838, the number of commitments within the higher giving categories represents only a small proportion of the congregation, and remains relatively unchanged from prior years.

In order to exceed CCDP's current budget, and to eliminate the budgeted deficit (current or future), please consider increasing your category of commitment level of giving.

What could your commitment look like?

Your regular contribution or pledge can be based on your income and will ensure regular and reliable revenue for our parish. Use this chart as a guide.

Annual Income	2% Annual Pledge	2% Weekly Pledge	5% Annual Pledge	5% Weekly Pledge	10% Annual Pledge	10% Weekly Pledge
\$30,000	\$600	\$12	\$1,500	\$29	\$3,000	\$58
\$50,000	\$1,000	\$19	\$2,500	\$48	\$5,000	\$96
\$70,000	\$1,400	\$27	\$3,500	\$67	\$7,000	\$135
\$100,000	\$2,000	\$38	\$5,000	\$96	\$10,000	\$192
\$150,000	\$3,000	\$58	\$7,500	\$144	\$15,000	\$228

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GROWING
HEALTHY
STEWARDS

TIME, TALENT & TREASURE TO CCDP

There's
Life
Here!

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MONEY MATTERS

2017 Narrative Budget

GROWING
HEALTHY
STEWARDS

TIME, TALENT & TREASURE TO CCDP

There's
Life
Here!

Every Stitch Counts in Growing Healthy Stewards!

Did You Know?

In 1982, when the chancel was reconfigured to accommodate the installation of the new organ, a new set of kneelers was also required to fit the renovated altar rail. The then rector, the Rev. Canon Ronald Davidson, suggested the "Benedicite" as a theme—a canticle taken from "The Song of the Three Children." The canticle is full of wonderful graphic images: the angels rejoice, and praise is raised to all the works of the Lord.



In 2016 Christ Church Deer Park introduced the Diocesan Growing Healthy Stewards (GHS) program as the basis of its stewardship program for parishioners.

GHS is based on a lifestyle and choice by which committed Christians share their God-given resources of time, talent and treasure with others through their church.

The Benedicite Kneelers that grace the front of our altar are a wonderful example of what can be accomplished when we all work together. In 1985, eleven parish women completed over two million stitches, finishing thirteen sections and 50 feet of needlework, a year and a half ahead of schedule. The Stewardship Committee is inspired by the beautiful—and useful—work of these dedicated parishioners, through our work with the Growing Healthy Stewards program.

You too were inspired to add your own stitch. Last year, the Committee de-emphasized the traditional year-end deficit reduction campaign and asked parishioners to consider their longer term commitment under GHS. The immediate results, however, are gratifying as year-end top-ups essentially eliminated our budgeted operating deficit of \$71,751. More significantly perhaps, is that the longer term expressions of financial commitment from parishioners for 2017 have increased substantially.

The number of parishioners who made pledges and commitments increased by about 20% AND the amount of givings committed for 2017 increased by about 27% over 2016.

GHS is not just about money—the core principle of giving back God’s gifts to us does not just apply to addressing year-end financial deficits. Many parishioners also share their time and talent to help connect and build CCDP with each other and our broader community, whether through worship, outreach, music, care, children’s programs, fellowship or through the many programs and initiatives. In October, the Stewardship Committee hosted a successful Discovery Fair, where everyone learned of the variety of ministry and service opportunities that one could participate in and contribute to.

The Stewardship Committee wishes to thank all those who added their stitch by sharing their time, talent and treasure in 2016. CCDP and its members should feel proud about the start of Growing Healthy Stewards, while recognizing that the program will take time to mature. In the meantime, stay tuned for the exciting 2017 GHS plans that the Committee will communicate to the parish in early spring.

2017 Operating Budget

		2016 BUDGET \$	2016 ACTUAL \$	2017 BUDGET \$	Variance 2016 Budget to 2017 Budget
REVENUE					
Givings	Congregational	479,457	507,884	481,238	0.4%
	Stewardship's 2016 Deficit Reduction		68,140		0.0%
	Bequests & Memorial	36,800	7,973	37,200	1.1%
	Other	7,500	18,855	8,600	14.7%
		523,757	602,852	527,038	0.6%
Investment Income		48,500	49,421	48,500	0.0%
Fund Raising		19,000	29,838	26,000	36.8%
Facilities Use		103,000	100,851	100,000	-2.9%
Deferred Income - OFOH		93,112	4,964	15,000	-83.9%
Deferred Income - Ministry		5,500	5,500	5,500	0.0%
Deferred Income - Refugee		35,000	25,098	25,000	-28.6%
Other Revenue - including Diocesan grants		44,000	23,220	27,556	-37.4%
TOTAL REVENUE		871,869	841,745	774,594	-11.2%
EXPENSES					
Personnel	Clergy	258,601	200,425	167,021	-35.4%
	Children & Youth	28,694	31,939	30,700	7.0%
	Music	72,725	75,596	75,369	3.6%
	Administration & Custodial	187,165	188,468	208,520	11.4%
		547,185	496,428	481,610	-12.0%
Property	Property Expenses	35,050	28,156	35,950	2.6%
	Insurance	25,525	25,526	27,000	5.8%
	Utilities	47,200	50,116	55,700	18.0%
		107,775	103,798	118,650	10.1%
Administrative Expenses		49,284	47,465	51,164	3.8%
Diocesan Assessment		122,846	122,846	123,196	0.3%
Ministry	Christian Education	3,900	7,215	8,640	121.5%
	Outreach	40,500	34,588	32,200	-20.5%
	Liturgy	11,730	14,571	13,868	18.2%
	Community/Special Events	3,000	7,293	4,500	50.0%
	Our Faith our Hope Initiatives	75,000	4,964	15,000	-80.0%
		134,130	68,631	74,208	-44.7%
Other Expenses		5,900	13,851	14,690	149.0%
TOTAL EXPENSES		967,120	853,020	863,518	-10.7%
Surplus (Deficit) before Transfers		-95,251	-11,275	-88,924	-6.6%
TRANSFERS					
Interest Revenue FROM CCDP Funds		40,000	43,197	40,000	0.0%
Undesignated Bequests TO 1870 Reserve Fund		-22,500		-22,500	0.0%
TO CCDP Funds			-34,693		0.0%
FROM CCDP Funds		6,000	6,000	6,000	0.0%
Total Transfers		23,500	14,504	23,500	0.0%
Surplus (Deficit) after Transfers		-71,751	3,229	-65,424	-8.8%

What Do These Numbers Mean?

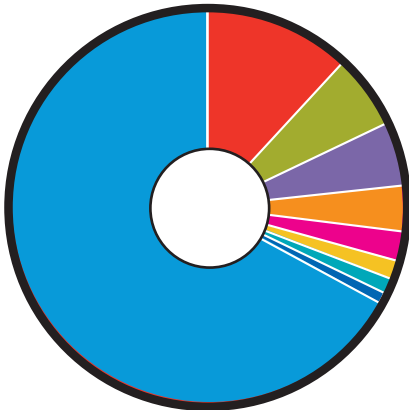
REVENUE	Repairs & Maintenance Includes all expenses related to operating and maintaining the property. 2017 Budget based on 2016 Budget.
Congregational Giving Includes all regular giving (PAR, Credit Card & Envelopes), plus weekly collection for all services. Based on 2017 Commitments (PAR/Credit Card) and 2016 Actual (Envelopes).	Insurance 2017 Budget includes increase over 2016 Budget due to increase of Insurer's estimate of replacement cost for the property.
Bequests & Memorials Includes estimated \$30,000 from known bequests carried forward from prior year. Memorials based on 2016 Budget.	Utilities 2017 Budget based on 2016 Actual, and now includes City of Toronto costs for garbage pick-up (previously unbudgeted).
Other Givings Includes baptism, funeral & wedding donations, as well as other miscellaneous donations. 2017 Budget is based on 2016 Budget.	Administrative Expenses Includes audit, legal, accounting, bank charges, credit card charges and office related expenses. 2017 Budget based on 2016 Budget plus one-time cost to accommodate new administrative person workstation.
Investment Income Expected investment income from Rectory Fund, based on 2016 Budget.	Diocesan Assessment Our mandatory contribution to the ministry of the Church. 2017 Budget is based on the assessment that has been received.
Fund Raising Includes CCDP's fund raising initiatives through Rummage Sales and now the Christmas Festival. 2017 Budget based on 2016 Actual.	Christian Education Includes costs for Promiseland and Youth Programs, Vacation Bible Camp, new Family Ministry and other educational expenses. 2017 Budget based on 2016 Actual as well as including expense for Family Ministry.
Facilities Use Includes facilities rental to outside users. 2017 Budget based on 2016 Actual.	Outreach Includes costs of our community breakfasts, CCDP contribution to Faithworks and expenses for refugee family. 2017 Budget based on 2016 Actual, with small increase(s) to outreach programs.
Deferred Revenue – Our Faith-Our Hope Planned Our Faith-Our Hope funds to be used in 2017.	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 Spaces and updating CCDP's computer systems. 2017 Budget based on planned OFOH funding.
Deferred Income – Ministry CCDP's Ministry Fund utilized to support our youth ministry program. 2017 Budget based on 2016 Budget.	Other Expenses Includes stewardship, parish forums, Rector's and Warden's discretionary expenses. 2017 Budget now includes expenses for the Christmas Festival, as well as expenses related to the Parish Selection Committee.
Deferred Income – Refugee Support Refugee funds raised for support of refugee family. Current funds required for 2017 Budget based 2016 Actual.	Interest Revenue FROM CCDP Funds Includes interest revenue from Endowment Fund and 1870 Reserve Fund. 2017 Budget is based on 2016 Budget.
Other Revenue Includes new funding program from the City of Toronto Employment and Social Services for our new Administrative Assistant. As well, includes Vacation Bible Camp fees and other Parish events, with 2017 Budget based 2016 Actual (VBC) and 2016 Budget (Parish).	Undesignated Bequests TO 1870 Reserve Fund Transfer of 75% of budgeted Bequest amounts to 1870 Reserve Fund as per 2014 special Vestry motions. 2017 Budget based on estimated \$30,000 from known bequests carried forward from prior year.
EXPENSES	TO CCDP Funds Surplus funds when available are transferred to the 1870 Reserve Fund. No surplus fund transfers are currently proposed for 2017 Budget.
Clergy Budget typically includes two full-time clergy – Rector and Associate Priest plus any Diocesan required increases. 2017 Budget reflects one interim Priest-in-Charge (including associated salary increase) and a part-time Interim Associate Priest for the first seven months of year, followed by one new Rector and one full-time Associate Priest for five months.	FROM CCDP Funds 2017 Budget based on 2016 Actual from St. Andrew's Group.
Children & Youth Includes personnel expenses for Promiseland and The Nest. 2017 Budget for the Promiseland Director is now based on full year contract and includes a 2% increase in hourly rate from 2016.	Surplus (Deficit) after Transfers 2017 Budget reflects a deficit. Special Vestry motion will be required should we need to transfer more than \$35,000 from 1870 Reserve Fund to cover any year-end deficit.
Music Includes cost for Choir Director and Organist, and paid Choir Leads for Sunday worship service(s), including musicians for Jazz Vespers. 2017 Budget includes 2% salary increase for Music Director. 2017 Budget for Choir Leads and other musicians is based on 2016 Actual.	
Administration & Custodial Staff Includes one full-time administrative person and one custodial staff. Now also includes two part-time administrative persons and five part-time custodial staff. 2017 Budget based on 2016 Budget with a 2% increase for all administrative and custodial staff.	

2016 ended with an overall surplus \$3,229. This was mainly due to Stewardship efforts of raising \$68,140 at year-end and the unused Diocesan Grant for our former Assistant Curate.

For 2017 we have a Budgeted Revenue of \$774,594.

Components of our budget

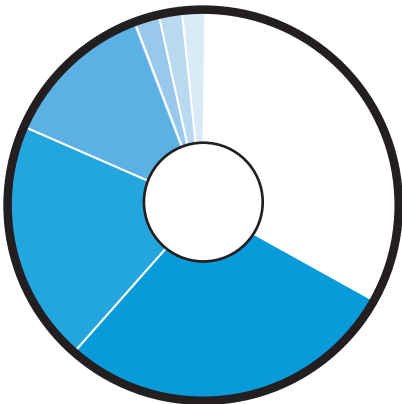
- 63% Congregational Giving / \$489,838
- 13% Facilities Use / \$100,000
- 6% Investment Income / \$48,500
- 5% Bequests & Memorials / \$37,200
- 4% Other / \$27,556
- 3% Fundraising / \$26,000
- 3% Deferred Revenue (Refugee) / \$25,000
- 2% Deferred Revenue (OFOH) / \$15,000
- 1% Deferred Revenue (Ministry) / \$5,500



63% (\$489,838) of our money will come from congregational giving.

Here's what that consists of:

- 34% Credit Card Contributions / \$167,716
- 29% Envelopes / \$140,000
- 27% Pre-Authorized Payments / \$132,522
- 5% Miscellaneous Giving / \$24,600
- 3% Jazz Vespers / \$15,000
- 2% Open Collection / \$10,000



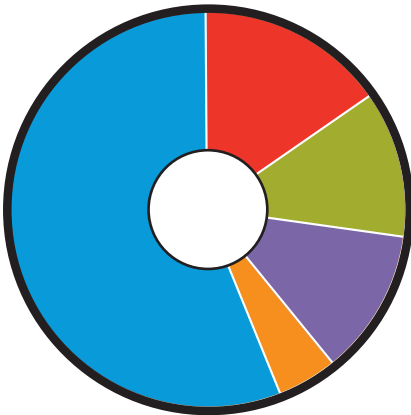
In 2016, actual property and administrative operating expenses were \$5,793 less than budget, a reduction of 3.7%.



For 2017 we have Budgeted Expenses of \$863,518.

Components of our budget

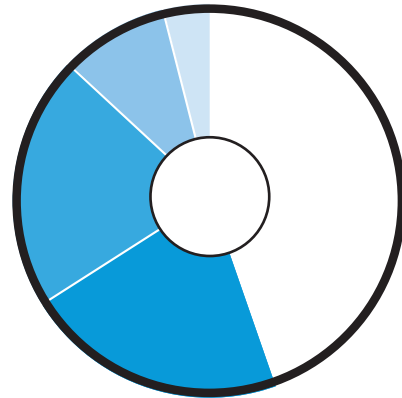
- 56% Personnel / \$481,610
- 14% Diocesan Assessment / \$123,196
- 14% Property / \$118,650
- 10% Ministry and Other / \$88,898
- 6% Administrative Expenses / \$51,164



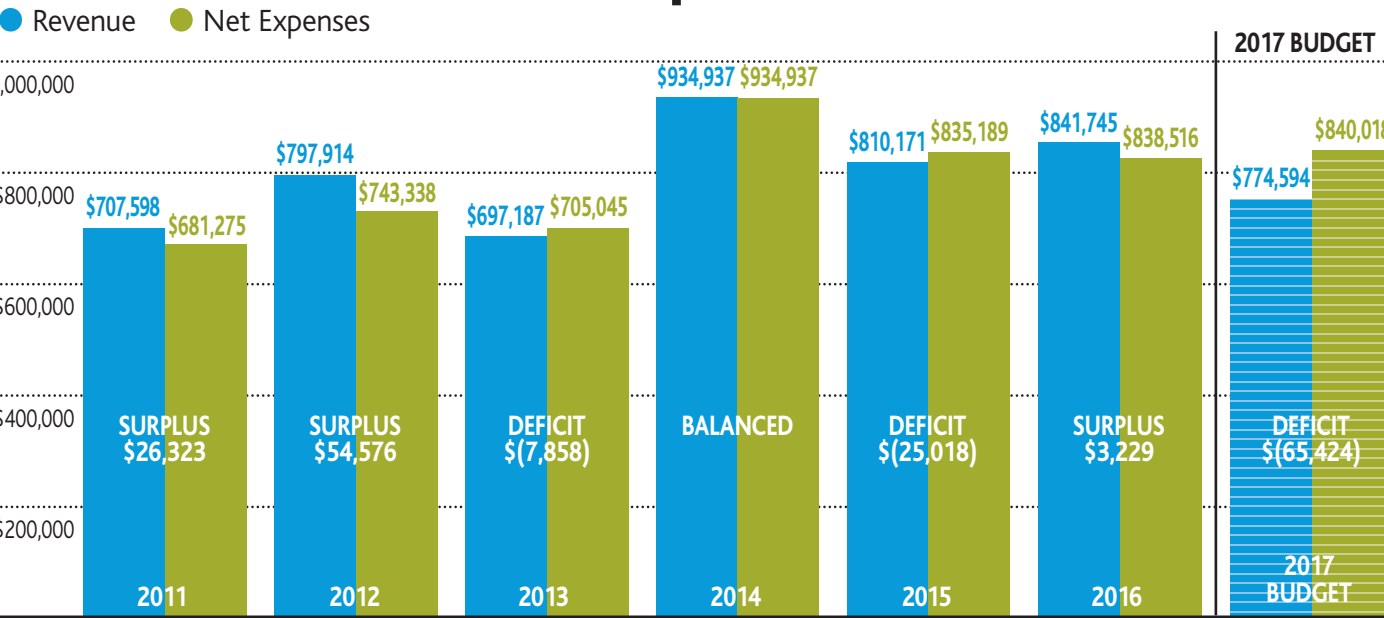
56% (\$481,610) of our money will go to personnel costs.

Here's what that consists of:

- 43% Support Staff / \$208,520
- 35% Clergy / \$167,021
- 16% Music / \$75,369
- 6% Children and Youth / \$30,700



Financial Historical Comparison



Every Stitch Counts!

We are an active and growing church that comes together to worship, care for each other and our community. These numbers from 2016 are proof positive that There's Life Here!



87
volunteers for
Holy & Holly
Christmas Festival

15-20
people took part in
"The Other Six Days"
each week

9,400+
kms travelled by
the Alkadri family
from their refugee
camp in Jordan



396
highest attendance
for a CCDP service:
Jazz Vespers,
one Sunday in June

174
hymns sung
by the choir



157
average Jazz Vespers
attendance

35
kids took part
in the "Joseph"
Vacation Bible Camp



611
attended services on
Christmas Eve and
Christmas Day

39
average
Church On Tap
attendance



15
funerals

8
members on
Parish Selection
Committee

4
baptisms



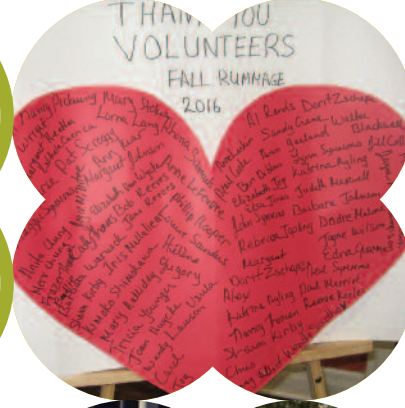
148
Facebook
likes

225+
in attendance for
Remembrance
Concert



3
confirmations

17
volunteer choristers,
including five
new ones



3
major gifts

1,200
served at Saturday
community
breakfasts

27
took part in the new
"Congregational
Participation"
Christmas Eve Pageant



794
attended
Holy Week services



30+
parishioners cheered
over 27,000 runners
during Sporting Life 10k



Funds at a Glance

Name	Fair Market Value ¹ December 31, 2016	Notes
RECTORY FUND	\$1,108,651	Money from the sale of CCDP's rectory. CCDP receives investment income from Rectory Fund annually.
ENDOWMENT FUND	\$1,394,931	Established 1963 to receive gifts of money to be invested, and no encroachment of capital is allowed.
1870 RESERVE FUND	\$239,507 ²	Management team can use up to \$35,000 of capital per year for CCDP's operations.
WOODCOCK THEOLOGICAL FUND	\$65,188	Created by bequest from Canon Woodcock. Money reserved for theological education.
ST. ANDREW'S GROUP MONIES	\$28,810	Invested on behalf of St. Andrew's Group.
MINISTRY GIFT	\$63,719	Gift from existing parishioner for ministry to children and youth.
OUR FAITH – OUR HOPE DIOCESAN CAMPAIGN	\$296,400	For: <ul style="list-style-type: none">• Communicating in a Wireless World• Leadership Development• Giving to Others• Revitalizing Our Inheritance

TOTAL: \$3,197,206

¹ All values taken from 2016 Audited Financial Statements, page 3 (Deferred Revenue and/or Fund Balances)
² Balance less \$85,000 loan to Operations

Reaching Out in 2016

CHRIST CHURCH DEER PARK REFUGEE SUPPORT GROUP	AURA (Anglican United Refugee Alliance) matched CCDP with a Syrian family that were living in a refugee camp in Jordan. In February they arrived and many parishioners helped the Alkadris settle in Toronto. The family now has an apartment and employment. As our year of financial support draws to a close, we look forward to continuing our special relationship with them.
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.
ST. ANDREW'S GROUP Donations on behalf of Christ Church Deer Park to these charities	Churches-on-the-Hill Food Bank Diocese of the Arctic
INDIVIDUAL DONATIONS THROUGH CCDP	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. FaithWorks / Our contribution to this annual appeal of the Anglican Diocese of Toronto that supports over a dozen community ministries. Matthew House / This Faithworks charity welcomes newly arrived refugees with God's love by providing safe shelter, settlement assistance and bridges into the community while inspiring others through its replicable model and its advocacy. CCDP supported Matthew House by donating goods for refugees and raised funds and profiled their work at our Christmas Festival.

