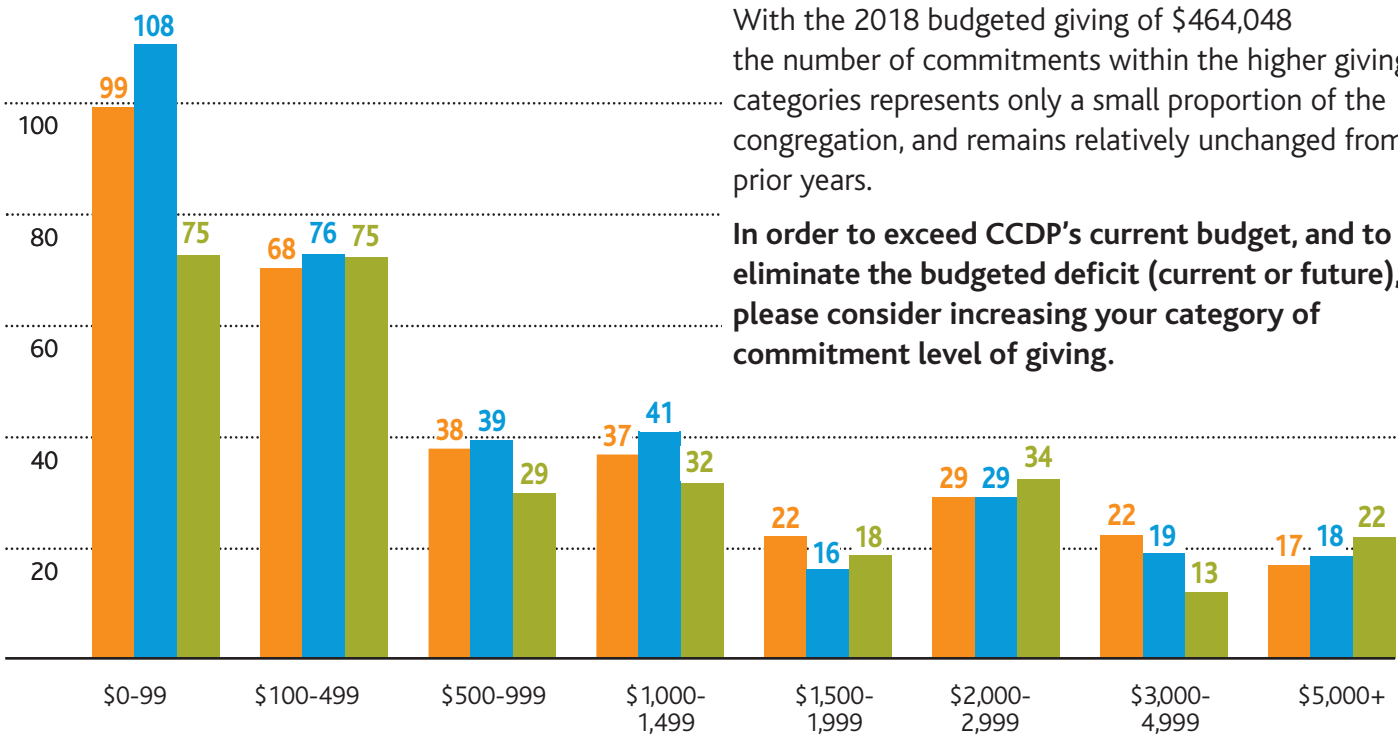


# Number of Donors by Annual Level of Giving

2015 2016 2017



With the 2018 budgeted giving of \$464,048 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

Christ Church Deer Park  
Anglican Church  
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GROWING  
HEALTHY  
STEWARDS

TIME, TALENT & TREASURE TO CCDP

There's  
Life  
Here!

Printed at CCDP. Creative services courtesy of Henry Zaluski

# MONEY MATTERS

## 2018 Narrative Budget

GROWING  
HEALTHY  
STEWARDS

TIME, TALENT & TREASURE TO CCDP

There's  
Life  
Here!



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# Let's all continue to Keep the Tree Growing!



#### **Did You Know?**

*The oldest sugar maple in Canada is the "Comfort Tree" in North Pelham, Ontario (Niagara Region) and is estimated to be over 500 yrs. It was believed that the tree marked an Indian burial ground and that it was visited regularly in pioneer times by groups of First Nations people. This theory is supported by the Indian artifacts found by farmers.*



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**2017 was the first full year of Christ Church Deer Park's Growing Healthy Stewards (GHS) program, which is intended as a new and more effective approach to stewardship for parishioners individually and our parish as a whole.**

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.

As reported last year to the congregation, we were very pleased with the response to the introduction of GHS in 2016. Aggregate congregational givings increased and significantly more parishioners were prepared to convey their annual giving intentions by way of a commitment form. This is important so that the affairs of the parish can be managed with more certainty. The result was a successful financial outcome for 2016 without a concerted year-end appeal to eliminate any expected deficit.

2017 was a year of transition and pause at CCDP as we sought a new Rector and considered the present and future of the parish as set out in part in the Parish Profile prepared by the Parish Selection Committee. Understandably the focus, commitment and participation in many parish programs, including stewardship, were affected in this period. **From the point of view of stewardship and financial support for the parish through regular givings, there was no significant increase but also no year end deficit appeal. However, the good news is that congregational givings were slightly ahead of budget and sufficient for the 2017 financial year to end without a deficit.** The less inspiring news is that the 2017 results were largely due to decreased expenses by virtue of reduced staffing complements—most notably a full-time Rector.

Going forward into 2018, the Stewardship Committee remains enthusiastic about the prospects and potential for GHS to serve both the individual spiritual stewardship goals of our parishioners as well the overall financial success of the parish. But there will be challenges. As a minimum, the programs and financial commitments of CCDP have to be aligned with voluntary givings of parishioners. A consistently recurring deficit is not sustainable. The horticultural theme of nurturing the growth of our CCDP tree was adopted and we must all continue to Keep the Tree Growing.



# 2018 Operating Budget

		2017 ACTUAL \$	2017 BUDGET \$	2018 BUDGET \$	Variance 2017 Budget to 2018 Budget
<b>REVENUE</b>					
<b>Givings</b>	Congregational	476,076	465,438	<b>464,048</b>	-0.3%
	Bequests	36,647	30,000	<b>1,500</b>	-95.0%
	Memorials	7,483	7,200	<b>6,000</b>	-16.7%
	Other Church Services	24,359	24,100	<b>23,600</b>	-2.1%
	Other	250	300	<b>250</b>	-16.7%
		544,814	527,038	<b>495,398</b>	-6.0%
<b>Investment Income</b>		51,461	48,500	<b>50,800</b>	4.7%
<b>Fund Raising</b>		30,416	26,000	<b>27,000</b>	3.8%
<b>Facilities Use</b>		110,082	100,000	<b>105,000</b>	5.0%
<b>Deferred Income - OFOH</b>		14,570	15,000	<b>33,918</b>	126.1%
<b>Deferred Income - Ministry</b>		5,500	5,500	<b>5,500</b>	0.0%
<b>Deferred Income - Refugee</b>		11,209	25,000	<b>2,000</b>	-92.0%
<b>Other Revenue</b>		58,878	27,556	<b>27,056</b>	-1.8%
<b>TOTAL REVENUE</b>		826,932	774,595	<b>746,672</b>	-3.6%
<b>EXPENSES</b>					
<b>Personnel</b>	Clergy	117,465	167,021	<b>186,844</b>	11.9%
	Children, Youth & Adult	45,004	30,700	<b>45,161</b>	47.1%
	Music	77,080	78,169	<b>79,172</b>	1.3%
	Administration & Custodial	217,482	208,520	<b>213,841</b>	2.6%
		457,030	484,410	<b>525,018</b>	8.4%
<b>Property</b>	Repairs & Maintenance	49,703	35,950	<b>38,400</b>	6.8%
	Insurance	29,197	27,000	<b>27,812</b>	3.0%
	Utilities	44,668	55,700	<b>54,955</b>	-1.3%
		123,568	118,650	<b>121,167</b>	2.1%
<b>Administrative Expenses</b>		53,053	51,164	<b>50,956</b>	-0.4%
<b>Diocesan Assessment</b>		123,196	123,196	<b>119,450</b>	-3.0%
<b>Ministry</b>	Christian Education	6,691	8,640	<b>9,200</b>	6.5%
	Outreach	20,381	32,200	<b>9,500</b>	-70.5%
	Liturgy	8,689	10,368	<b>10,472</b>	1.0%
	Community/Special Events	4,179	5,200	<b>5,700</b>	9.6%
	Our Faith our Hope Initiatives	739	15,000	<b>20,000</b>	33.3%
		40,680	71,408	<b>54,872</b>	-23.2%
<b>Other Expenses</b>		36,034	14,690	<b>8,480</b>	-42.3%
<b>TOTAL EXPENSES</b>		833,561	863,518	<b>879,943</b>	1.9%
<b>Surplus (Deficit) before Transfers</b>		-6,629	-88,923	<b>-133,271</b>	49.9%
<b>TRANSFERS</b>					
<b>Interest Revenue FROM CCDP Funds</b>		41,932	40,000	<b>40,000</b>	0.0%
<b>Undesignated Bequests TO 1870 Reserve Fund</b>		-27,485	-22,500	<b>-1,125</b>	-95.0%
<b>TO CCDP Funds</b>					
<b>FROM CCDP Funds</b>		6,000	6,000	<b>6,000</b>	0.0%
<b>TOTAL TRANSFERS</b>		20,446	23,500	<b>44,875</b>	91.0%
<b>Surplus (Deficit) after Transfers</b>		13,818	-65,424	<b>-88,396</b>	35.1%

# What Do These Numbers Mean?

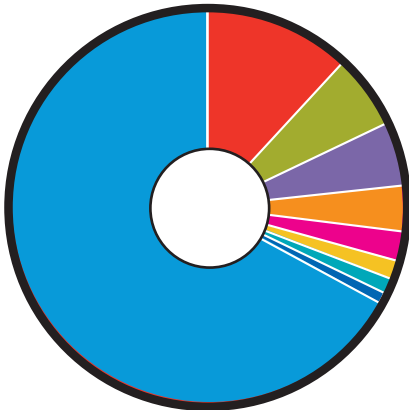
<b>REVENUE</b>	<b>Administration &amp; Custodial Staff</b> Includes one full-time administrative person and one custodial staff. Also includes two part-time administrative persons and five part-time custodial staff. 2018 Budget based on 2017 Budget with a 2% increase for all administrative and custodial staff.
<b>Congregational Giving</b> Includes all regular giving (PAR, Credit Card & Envelopes), plus weekly collection for all services. It also includes Canada Helps, United Way and Gift of Stock Donations. Based on 2018 Commitments (PAR/Credit Card) and 2017 Actual (Envelopes).	<b>Repairs &amp; Maintenance</b> Includes all expenses related to operating and maintaining the property. 2018 Budget based on 2017 Budget.
<b>Bequests</b> Includes estimated \$1,500 from known bequests carried forward from prior year.	<b>Insurance</b> 2018 Budget includes slight increase over 2017 Budget.
<b>Memorials</b> Memorials donation for memorial flowers, Christmas and Easter flowers, memorial donations and is based on 2017 Actuals.	<b>Utilities</b> 2018 Budget based on 2017 Budget, and includes City of Toronto costs for garbage pick-up.
<b>Other Church Services</b> Includes baptism, funeral, wedding, Jazz Vespers and Church on Tap donations. Investment Income. Expected investment income from Rectory Fund, based on 2017 Actual.	<b>Administrative Expenses</b> Includes audit, legal, accounting, bank charges, credit card charges and office related expenses. 2018 Budget based on 2017 Budget.
<b>Other Givings</b> Includes miscellaneous donations and is based on 2017 Actual.	<b>Diocesan Assessment</b> Our mandatory contribution to the ministry of the Church. 2018 Budget is based on the assessment that has been received.
<b>Investment Income</b> Expected investment income from Rectory Fund, based on 2017 Actual.	<b>Christian Education</b> Includes costs for Promiseland and Youth Programs, Vacation Bible Camp, new Family and Adult Ministry and other educational expenses. 2018 Budget based on 2017 Budget as well as including expense for Family Ministry.
<b>Fund Raising</b> Includes CCDP's fund raising initiatives through Rummage Sales and the Holy & Holly Festival. 2018 Budget based on 2017 Budget.	<b>Outreach</b> Includes costs of our community breakfasts, CCDP contribution to Faithworks and expenses for refugee family. 2018 Budget based on 2017 Budget, except for Refugee Expenses as per Refugee Committee.
<b>Facilities Use</b> Includes facilities rental to a number of outside users. 2018 Budget based on 2017 Actual.	<b>Liturgy</b> Includes costs for worship supplies and memorial flowers. 2018 Budget is based on 2017 Budget.
<b>Deferred Revenue – Our Faith-Our Hope</b> Planned Our Faith Our Hope funds to be used in 2018.	<b>Our Faith-Our Hope Initiatives</b> 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. 2018 Budget based on planned OFOH funding.
<b>Deferred Income – Ministry</b> CCDP's Ministry Fund utilized to support our youth ministry program. 2018 Budget based on 2017 Budget.	<b>Other Expenses</b> Includes stewardship, parish forums, Rector's and Warden's discretionary expenses. 2018 Budget now includes expenses for the Holy & Holly Festival.
<b>Deferred Income – Refugee Support</b> Refugee funds raised for support of refugee family. Current funds required for 2017 Budget based 2016 Actual.	<b>Interest Revenue FROM CCDP Funds</b> Includes interest revenue from Endowment Fund and 1870 Reserve Fund. 2018 Budget is based on 2017 Budget.
<b>Other Revenue</b> Includes funding program from the City of Toronto Employment and Social Services for our new Administrative Assistant. Includes Vacation Bible Camp fees and other Parish events, with 2018 Budget based 2017 Budget.	<b>Undesignated Bequests TO 1870 Reserve Fund</b> Transfer of 75% of budgeted Bequest amounts to 1870 Reserve Fund as per 2014 special Vestry motions. 2018 Budget based on estimated \$1,500 from known bequest carried forward from prior year.
<b>EXPENSES</b>	<b>FROM CCDP Funds</b> 2018 Budget based on 2017 Actual from St. Andrew's Group.
<b>Clergy</b> 2018 Budget has included two full-time clergy – Rector and Associate Priest. 2018 Budget reflects 1 part-time Interim Associate for the first 4 months, 1 full-time Associate for 8 months, as well as 1 full-time Rector.	<b>TO CCDP Funds</b> Surplus funds when available are transferred to the 1870 Reserve Fund. No surplus fund transfers are currently proposed for 2018 Budget.
<b>Children, Youth, Adult</b> Includes personnel expenses for Family and Adult Ministries & The Nest. 2018 Budget for the this Director is now based on full year contract and includes a 2% increase in hourly rate from 2017.	<b>Surplus (Deficit) after Transfers</b> 2018 Budget reflects a deficit. Special Vestry motion would be required to transfer more than \$35,000 from 1870 Reserve Fund to cover any deficit.
<b>Music</b> Includes cost for Choir Director and Organist, and paid Choir Leads for Sunday worship service(s), including musicians for Jazz Vespers and Church on Tap. 2018 Budget includes 2% salary increase for Music Director. 2018 Budget for Choir Leads and other musicians is based on 2017 Budget.	

2017 ended in an overall surplus for the year of \$13,818, due mainly to reduced clergy expenses for the year.

# For 2018 we have a Budgeted Revenue of \$746,672.

## Components of our budget

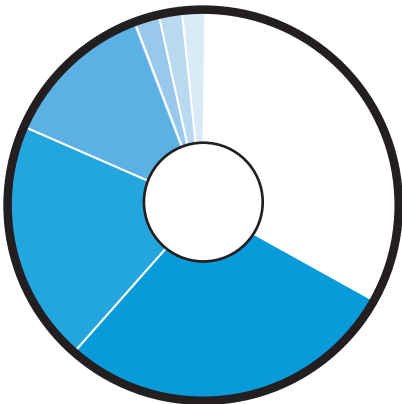
- 65% Congregational Giving / \$487,898
- 14% Facilities Use / \$105,000
- 6% Investment Income / \$44,000
- 4% Other / \$33,856
- 4% Fundraising / \$27,000
- 3% Deferred Revenue (OFOH) / \$20,000
- 3% Deferred Revenue (Ministry) / \$19,418
- 1% Bequests & Memorials / \$7,500
- <1% Deferred Revenue (Refugee) / \$2,000



65% (\$487,898) of our money will come from congregational giving.

Here's what that consists of:

- 34% Credit Card Contributions / \$168,522
- 29% Pre-Authorized Payments / \$142,026
- 27% Envelopes / \$130,000
- 5% Miscellaneous Giving / \$22,350
- 3% Jazz Vespers / \$15,000
- 2% Open Collection / \$10,000



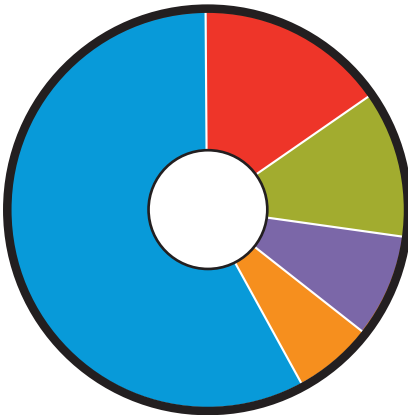
In 2017, actual property and administrative operating expenses was \$6,807 over budget, an increase of 4%. This amount is due mainly to unbudgeted repairs for the elevator.



# For 2018 we have Budgeted Expenses of \$879,943.

## Components of our budget

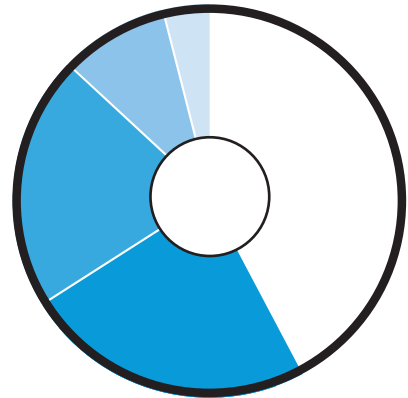
- 60% Personnel / \$525,018
- 14% Property / \$121,167
- 13% Diocesan Assessment / \$119,450
- 7% Ministry and Other / \$63,352
- 6% Administrative Expenses / \$50,956



59% (\$522,218) of our money will go to personnel costs.

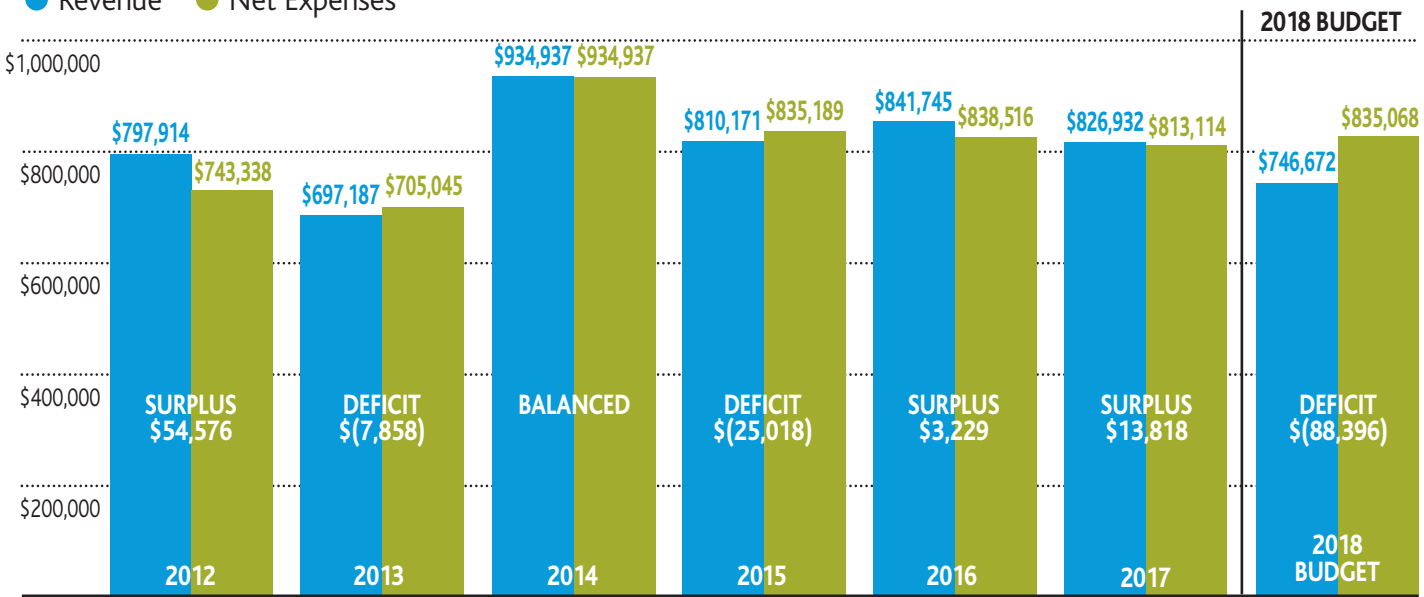
Here's what that consists of:

- 41% Support Staff / \$213,841
- 35% Clergy / \$186,844
- 15% Music / \$79,172
- 9% Children and Youth / \$45,161



## Financial Historical Comparison

Revenue Net Expenses





329

Highest attendance  
for Jazz Vespers  
(December)



4,480

hours sung by our  
28 choristers in rehearsal  
and liturgy

29

average  
Church on Tap  
attendance

3

Rectors of CCDP  
(past and present)  
in one picture!



17

different varieties  
of vegetables and  
herbs planted in  
Promiseland garden



32  
KIDS

took part in our  
"When in Rome"  
Vacation Bible Camp  
this summer



11

volunteers  
at the Vacation  
Bible Camp

114

average  
attendance at  
Jazz Vespers

38

Christmas gift  
boxes made for  
The Red Door  
Shelter

232 crates

of food collected by the  
Churches-on-the-Hill  
Food drive.  
20% more than 2016!

120 dozen

shortbread cookies  
(that's 1,440!) were sold  
at the Christmas Fair



2

Baptisms

13

Funerals

3

Weddings

237

contributions from  
parishioners in ten  
issues of *Spiritus*

SPIRITUS

186  
Likes

on our  
Facebook page,  
up 25%  
from 2016

45

people served  
at Community  
Breakfast  
(on average)

GROWING  
TOGETHER!

We are an active church that comes  
together to worship, care for each  
other and our community.  
These numbers from 2017 are proof  
positive that There's Life Here!

30+

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



963

total attendance at our  
Holy Week services



30+

parishioners  
are visited and  
served by the  
Congregational  
Care Team

19

meetings by  
Parish Selection  
Committee  
(Dec 2016 - Sep 2017)

22

kids took  
part in the  
Christmas  
pageant

339

Christmas  
Attendance  
(Eve and Day)



# Funds at a Glance

Name	Fair Market Value <sup>1</sup> December 31, 2017	Notes
RECTORY FUND	\$1,161,633	Money from the sale of CCDP's rectory. CCDP receives investment income from Rectory Fund annually.
ENDOWMENT FUND	\$1,452,189	Established 1963 to receive gifts of money to be invested, and no encroachment of capital is allowed.
1870 RESERVE FUND	\$158,150 <sup>2</sup>	Management team can use up to \$35,000 of capital per year for CCDP's operations.
WOODCOCK THEOLOGICAL FUND	\$69,648	Created by bequest from Canon Woodcock. Money reserved for theological education.
ST. ANDREW'S GROUP MONIES	\$25,832	Invested on behalf of St. Andrew's Group.
MINISTRY GIFT	\$62,712	Gift from existing parishioner for ministry to children and youth.
OUR FAITH – OUR HOPE DIOCESAN CAMPAIGN	\$311,709	In the past has been for: <ul style="list-style-type: none"><li>• Communicating in a Wireless World</li><li>• Leadership Development</li><li>• Giving to Others</li><li>• Revitalizing Our Inheritance</li></ul>

TOTAL: \$3,241,873

<sup>1</sup> All values taken from 2017 Audited Financial Statements, page 3 (Deferred Revenue and/or Fund Balances)  
<sup>2</sup> Balance less \$85,000 loan to Operations

# Reaching Out in 2017

SUPPORTING REFUGEES IN TORONTO	<p>CCDP's Refugee Committee began a partnership with Matthew House, a Faithworks charity in the Diocese of Toronto, which 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. With Matthew House, CCDP provided a "circle of support" to two Eritrean girls and provided them with housing, guidance, and support.</p> <p>The Refugee committee continues a very special friendship with the Alkadri family. We had worked with AURA (Anglican United Refugee Alliance) in 2016 to sponsor a Syrian family. While the formal sponsorship has drawn to a close, we continue to provide emotional support and do assist with unforeseen expenses.</p>
HELPING HUNGRY, HOMELESS PEOPLE IN OUR COMMUNITY	<p>Again in 2017, CCDP ran a Community Breakfast program. This funding allows our dedicated volunteers to offer breakfast in a family-like environment to those in the community who need extra nutrition.</p> <p>CCDP is an active member of the Churches-on-the-hill Food Bank. This local food bank is sponsored by the ecumenical group of Christian churches that we belong to in the Yonge and St. Clair area. We collect and participate in food drives, financially contribute, sit on the Board, and regularly volunteer at the Food Bank.</p>
SUPPORTING ANGLICAN DIOCESE	<p>CCDP's St. Andrew's Group contributed to the Diocese of the Arctic. It is by far the largest of the thirty dioceses in Canada, comprising almost 4,000,000 km<sup>2</sup> (1,500,000 sq mi), or one-third the land mass of the country.</p>