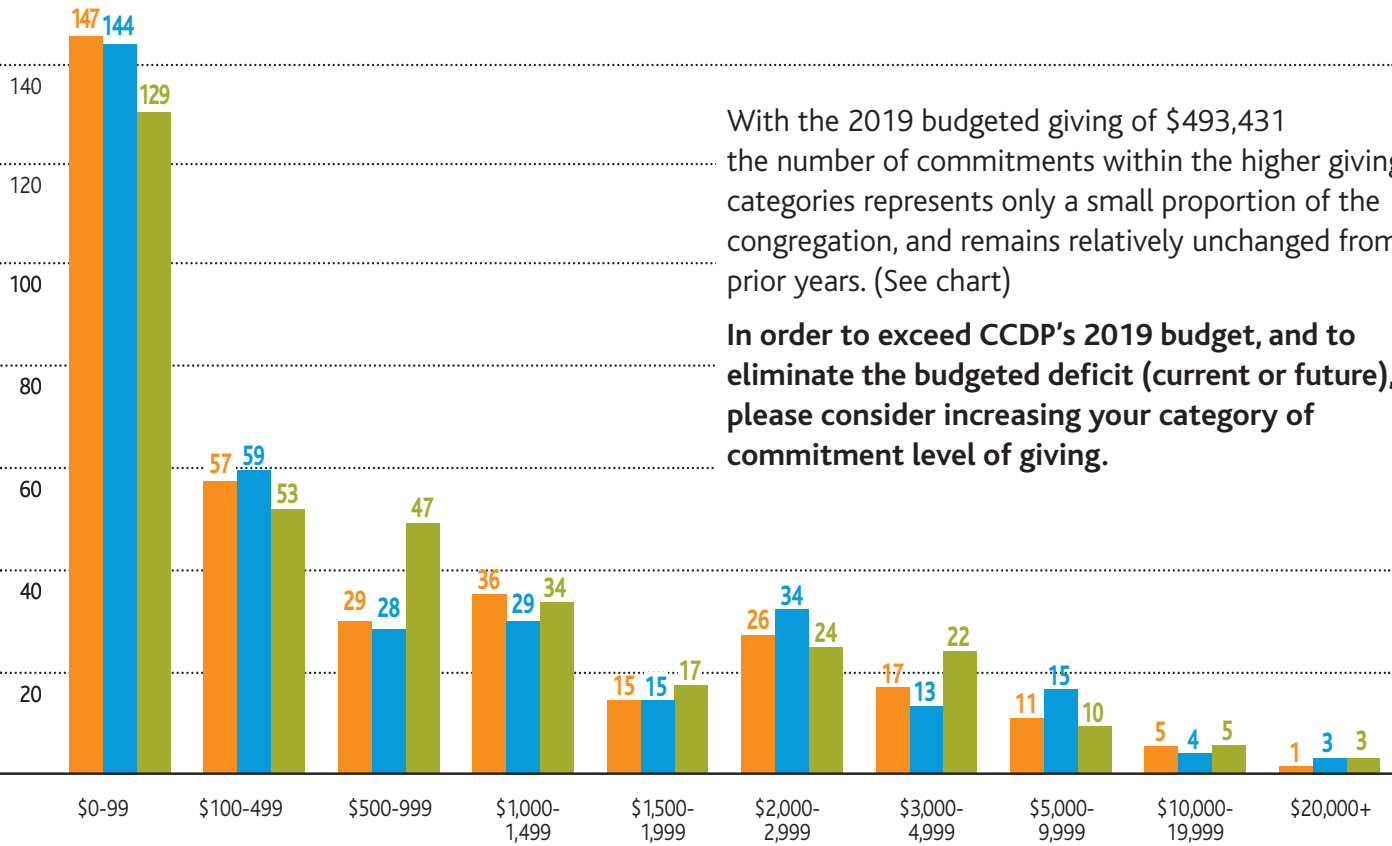


# Number of Donors by Annual Level of Giving

● 2016 ● 2017 ● 2018



With the 2019 budgeted giving of \$493,431 the number of commitments within the higher giving categories represents only a small proportion of the congregation, and remains relatively unchanged from prior years. (See chart)

In order to exceed CCDP's 2019 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  
1570 Yonge Street  
Toronto, Ontario M4T 1Z8  
Tel 416.920.5211  
Fax 416.920.8400  
[www.TheresLifeHere.org](http://www.TheresLifeHere.org)

GROWING  
HEALTHY  
STEWARDS

TIME, TALENT & TREASURE TO CCDP

There's  
Life  
Here!

Printed at CCDP. Creative services courtesy of Henry Zaluski

# MONEY MATTERS

## 2019 Narrative Budget



GROWING  
HEALTHY  
STEWARDS

TIME, TALENT & TREASURE TO CCDP

There's  
Life  
Here!

# Finding Our Direction.

## *The First Compass*

*The compass was invented in Han dynasty China between 300 and 200 BC. The image below shows a working model, the spoon is made were made of lodestone (a naturally magnetized ore), and the plate is bronze (a non-conducting metal).*

*The circular center represents Heaven, and the square plate represents Earth. The handle of the spoon, that symbolizes the Great Bear, points south. Chinese characters denote the eight main directions of north, northeast, east, southeast, south, southwest, west, and northwest. Separately marked are the finer gradations of twenty-four compass points, and along the outermost edge are the twenty-eight lunar character representations.*



**The Growing Healthy Stewards (GHS) program for congregational giving at Christ Church Deer Park was introduced in mid-2016 and we now have a couple of full years' experience and results.**

The objective of GHS is to ensure that our congregation is able to apply the necessary resources in time, talent and treasure to carry out our Christian mission. The basic premise is that stewardship is an obligation of each of our members to ensure we are giving back God's gifts to us for the work of our church. It is partly giving money — no question — but it is a mindset or lifestyle that recognizes we all have to give back to God, as it were, as we are able.

**So how are we doing?** For each of the years 2017 and 2018 our parish has contributed enough money to meet its operating needs after taking into account income from capital funds given by our predecessors. Each of these two years had a small operating surplus. This is an achievement the parish can be proud of even though our expenses were reduced mainly because we were not fully staffed in either year. Total givings year-over-year from 2017 were approximately the same, although nearly \$50,000 over the 2018 budget.

**Where does the giving come from?** CCDP has approximately 345 parishioners on its list of whom 277 made gifts in 2018. That is a pretty good percentage (80%) considering that many people identified on our list have a marginal relationship to the parish. What is not so good is the fact that of those making a financial gift in 2018, only 29% were prepared to return a Commitment Form for 2019 as part of the Commitment Sunday (November 4) focus. This will have to improve if we want to confidently set and follow our new compass direction.

**So what is ahead for GHS?** As the congregation plans for its future strategy and determines its direction according to the compass choices we make, one of the considerations will be whether we have the financial resources to succeed. The two concepts are inter-dependent: you can't succeed without the money, but you can't get the money unless there is an exciting vision for the future and the promise of success. GHS, if it continues to develop properly, gives us the means to succeed. Individually and collectively we will have to ensure our stewardship commitments match the vision adopted. **Onwards!**

# 2019 Operating Budget

		2018 ACTUAL \$	2018 BUDGET \$	2019 BUDGET \$	Variance 2018 Budget to 2019 Budget
<b>REVENUE</b>					
<b>Givings</b>	Congregational	499,404	464,048	472,181	1.8%
	Bequests	16,500	1,500	0	-100.0%
	Memorials	13,189	6,000	6,800	13.3%
	Other Church Services	17,227	23,600	21,000	-11.0%
	Other	650	250	250	0.0%
		546,970	495,398	500,231	1.0%
<b>Investment Income</b>		52,527	50,800	50,800	0.0%
<b>Fund Raising</b>		28,689	27,000	27,000	0.0%
<b>Facilities Use</b>		112,197	105,000	112,000	6.7%
<b>Deferred Income - OFOH</b>		31,282	33,918	50,621	49.2%
<b>Deferred Income - Ministry</b>		5,500	5,500	5,500	0.0%
<b>Deferred Income - Refugee</b>		391	2,000	0	-100.0%
<b>Other Revenue</b>		43,237	27,056	37,225	37.6%
<b>TOTAL REVENUE</b>		820,792	746,672	783,377	4.9%
<b>EXPENSES</b>					
<b>Personnel</b>	Clergy	155,838	186,844	181,172	-3.0%
	Children, Youth & Adult	40,916	45,160	64,750	43.4%
	Music	88,442	79,172	91,745	15.9%
	Administration & Custodial	222,926	213,842	222,017	3.8%
		508,121	525,018	559,684	6.6%
<b>Property</b>	Repairs & Maintenance	36,011	38,400	40,716	6.0%
	Insurance	27,811	27,812	27,812	0.0%
	Utilities	47,411	54,955	50,300	-8.5%
		111,234	121,167	118,828	-1.9%
<b>Administrative Expenses</b>		48,029	50,957	51,200	0.5%
<b>Diocesan Assessment</b>		119,450	119,450	133,733	12.0%
<b>Ministry</b>	Christian Education	7,450	9,200	8,200	-10.9%
	Outreach	8,269	9,500	8,000	-15.8%
	Liturgy	7,598	6,472	7,600	17.4%
	Community/Special Events	8,542	5,700	14,325	151.3%
	Our Faith our Hope Initiatives	11,479	20,000	12,000	-40.0%
		43,338	50,872	50,125	-1.5%
<b>Other Expenses</b>		18,407	12,480	15,370	23.2%
<b>TOTAL EXPENSES</b>		848,580	879,944	928,940	5.6%
<b>Surplus (Deficit) before Transfers</b>		-27,788	-133,272	-145,563	9.2%
<b>TRANSFERS</b>					
<b>Interest Revenue FROM CCDP Funds</b>		46,418	40,000	40,000	0.0%
<b>Undesignated Bequests TO 1870 Reserve Fund</b>		-12,375	-1,125	0	-100.0%
<b>TO CCDP Funds</b>					
<b>FROM CCDP Funds</b>		11,000	6,000	6,000	0.0%
<b>TOTAL TRANSFERS</b>		45,043	44,875	46,000	2.5%
<b>Surplus (Deficit) after Transfers</b>		17,257	-88,396	-99,563	12.6%

# What Do These Numbers Mean?

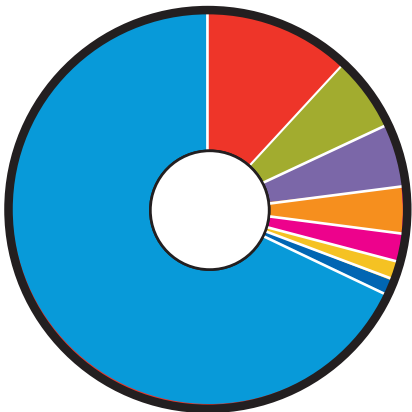
<b>REVENUE</b>	
<b>Congregational Giving</b>	Includes all regular giving (PAR, Credit Card & Envelopes), plus weekly collection for all services. Based on 2019 Commitments (PAR/Credit Card) and 2018 Actual (Envelopes).
<b>Bequests</b>	There are no known bequests for 2019.
<b>Memorials</b>	Memorials donations for memorial flowers, Christmas and Easter flowers and other memorial donations, and is based on the 2018 Budget
<b>Other Church Services</b>	Includes baptism, funeral, wedding, Jazz Vespers and Church on Tap donations, and 2019 Budget based on a slight increase over 2018 Actual.
<b>Other Givings</b>	Includes miscellaneous donations and 2019 Budget based on 2018 Budget.
<b>Investment Income</b>	Expected investment income from Rectory Fund, based on 2018 Budget.
<b>Fund Raising</b>	Includes CCDP's fund raising initiatives through Rummage Sales and the Holy & Holly Festival. 2019 Budget based on 2018 Budget.
<b>Facilities Use</b>	Includes facilities rental to a number of outside users. 2019 Budget based on 2018 Actual.
<b>Deferred Revenue – Our Faith-Our Hope</b>	Planned Our Faith Our Hope funds to be used in 2019, where \$15,479 are grants received from the Diocese OFOH Fund to support CCDP Adult Ministry and Youth Choir.
<b>Deferred Income – Ministry</b>	CCDP's Ministry Fund utilized to support our youth ministry program. 2019 Budget based on 2018 Budget.
<b>Deferred Income – Refugee Support</b>	Refugee funds raised for support of refugee initiatives. No funds to date have been budgeted for 2019 Budget as per the Refugee Committee..
<b>Other Revenue</b>	Includes funding program from the City of Toronto Employment and Social Services for our new Administrative Assistant, as well as Vacation Bible Camp fees, a new 2019 Jazz Event and other Parish events. 2019 Budget based on 2018 Budget plus increase for Jazz Event.
<b>EXPENSES</b>	
<b>Clergy</b>	2019 Budget has included two full-time clergy – Rector and Associate Priest. 2019 Budget reflects a new full-time Associate for 8 months, as well as 1 full-time Rector including a 2% salary increase.
<b>Children, Youth, Adult</b>	Includes personnel expenses for Children, Youth and Adult Ministries, as well as The Nest. 2019 Budget includes one Children and Youth Leader, as well as one Adult Education Minister.
<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. 2019 Budget includes 2% salary increase for Music Director. 2019 Budget for Choir Leads and other musicians is based on 2018 Budget.
<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. 2019 Budget based on 2018 Budget with a 2% increase for all administrative and custodial staff.
<b>Repairs &amp; Maintenance</b>	Includes all expenses related to operating and maintaining the property. 2019 Budget represents slight increase to 2018 Budget for general maintenance expenses.
<b>Insurance</b>	2019 Budget based on renewal rates.
<b>Utilities</b>	2019 Budget based on reasonable increase to 2018 Actual.
<b>Administrative Expenses</b>	Includes audit, legal, accounting, bank charges, credit card charges and office related expenses. 2019 Budget based on 2018 Budget.
<b>Diocesan Assessment</b>	Our mandatory contribution to the ministry of the Church. 2019 Budget is based on the assessment that has been received by the Diocese and represents an increase of 12%.
<b>Christian Education</b>	Includes costs for Promiseland and Youth Programs, Vacation Bible Camp, Adult Ministry and other educational expenses. 2019 Budget based on 2018 Actual.
<b>Outreach</b>	Includes costs of our community breakfasts, CCDP contribution to Faithworks and expenses for refugee family. 2019 Budget based on 2018 Actual, except for Refugee Expenses at nil as per Refugee Committee.
<b>Liturgy</b>	Includes worship supplies, music licenses, clergy expenses and other related costs. 2019 Budget based on 2018 Actual.
<b>Community/Special Events</b>	Includes hospitality, community events and a newly planned 2019 Jazz Event, where 2019 Budget based on 2018 Budget plus increase for Jazz Event.
<b>Our Faith-Our Hope Initiatives</b>	FOFH 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. 2019 Budget to fund the CCDP Visioning endeavors.
<b>Other Expenses</b>	Includes stewardship, Rector's and Warden's discretionary expenses and the Holy & Holly Festival. 2019 Budget based on 2018 Actual.
<b>Interest Revenue FROM CCDP Funds</b>	Includes interest revenue from Endowment Fund and 1870 Reserve Fund. 2019 Budget is based on 2018 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. 2019 Budget based on no known current bequests.
<b>TO CCDP Funds</b>	Surplus funds when available are transferred to the 1870 Reserve Fund. No surplus fund transfers are currently proposed for 2019 Budget.
<b>FROM CCDP Funds</b>	2019 Budget based on 2018 Budget from St. Andrew's Group.
<b>Surplus (Deficit) after Transfers</b>	2019 Budget reflects a deficit. Special Vestry motion would be required to transfer more than \$35,000 from 1870 Reserve Fund to cover any deficit.

2018 ended in an overall surplus for the year of \$17,257, due mainly to increased year-end top-up giving and reduced clergy and property expenses for the year.

# For 2019 we have a Budgeted Revenue of \$783,377.

## Components of our budget

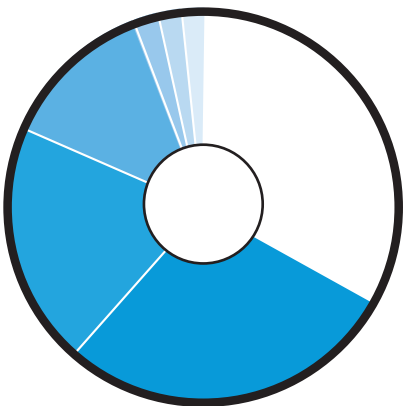
- 63% Congregational Giving / \$493,431
- 14% Facilities Use / \$112,000
- 6.5% Investment Income / \$50,800
- 6.5% Deferred Revenue (OFOH) / \$50,621
- 5% Other / \$37,225
- 3% Fundraising (OFOH) / \$27,000
- 1% Bequests & Memorials / \$6,800
- 1% Deferred Revenue (Ministry)/ \$5,500



63% (\$493,431) of our money will come from congregational giving.

Here's what that consists of:

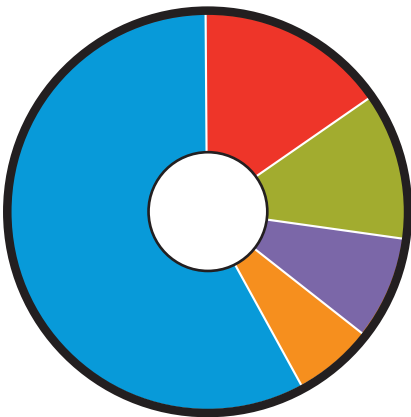
- 33% Pre-Authorized Payments / \$162,330
- 32% Credit Card Contributions / \$157,351
- 26% Envelopes / \$130,000
- 4% Miscellaneous Giving / \$18,750
- 3% Jazz Vespers / \$15,000
- 2% Open Collection / \$10,000



# For 2019 we have Budgeted Expenses of \$928,940.

## Components of our budget

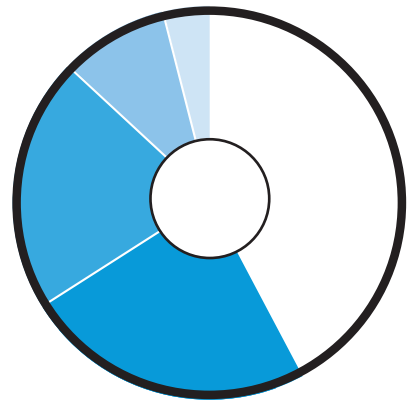
- 60% Personnel / \$559,684
- 14% Diocesan Assessment / \$133,733
- 13% Property / \$118,828
- 7% Ministry and Other / \$65,495
- 6% Administrative Expenses / \$51,200



60% (\$559,684) of our money will go to personnel costs.

Here's what that consists of:

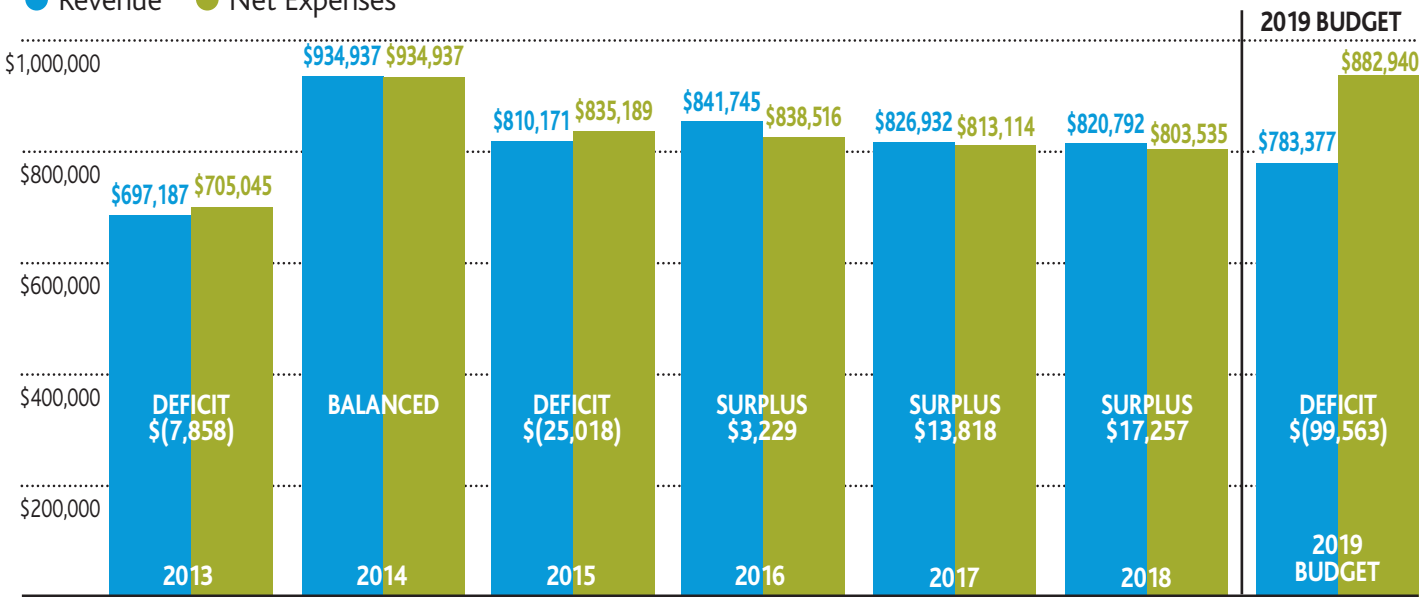
- 40% Admin & Custodial / \$222,017
- 32% Clergy / \$181,172
- 16% Music / \$91,745
- 12% Children, Youth and Adult / \$64,750



In 2017, actual property and administrative operating expenses was \$12,862 below budget, an decrease of 7.5%. This amount is due mainly to utility cost savings and lower overall property taxes.

## Financial Historical Comparison

Revenue Net Expenses



To continue fellowship with hopes to keep our “younger” folks interested.

I hope CCDP can be a larger part of our community by providing a place of support for individuals who have greater needs than ours.

More support for elderly people – something to attract teenagers and children to church.

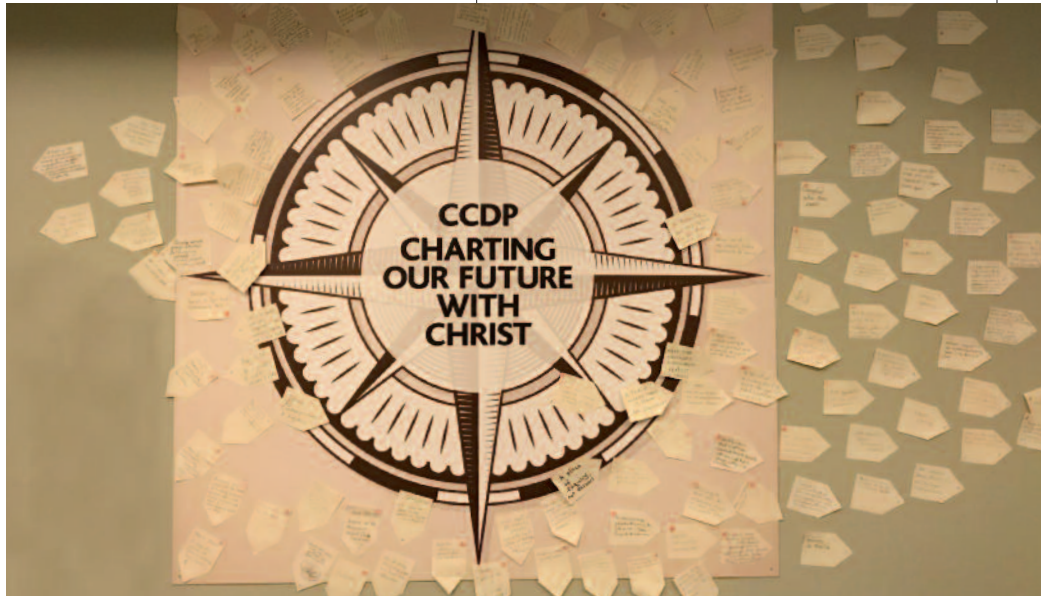
Interfaith discussions especially with Muslim community.

Change in liturgical space.

Hope and peace.

Have a service on Fridays.

Creating better awareness for mental health and recovery for seniors.



More volunteers for activities for upkeep of gardens, buildings and vestments, etc.

We need to be more relevant to Millennials and GenXers.

I hope CCDP will always be there so we can support it and receive support in return.

Identify ways that CCDP can connect with and serve people who cannot be here physically ie. shut-ins.

Create a completely new service that is designed to appeal to unchurched people in our neighbourhood – work harder to share the word of God.

I hope to draw younger people to church – that is the future of church.

More evening Bible studies for those new to church/religion and who work full-time.

Seniors’ activities.

## Vision Planning at CCDP: A Church at its Best

Many parishioners participated in our planning exercise, keen to see a community that is re-energized and growing. Using the theme of ‘direction’ **CHARTING OUR FUTURE WITH CHRIST** — our first effort was to cover a huge compass with 133 ‘arrows’ of our hopes, dreams, ideas and concerns for the future of CCDP. Though simple it was meaningful, as we named our thoughts and desires for the parish and learned of each other’s. Here is just a sampling of what we shared with each other.

Think, talk and pray more deeply about peace and caring for the earth.

Meet people where they are in their faith journey, not just the traditional Sunday morning services.

Challenging sermons that make me think.

We can be a larger part of our community.

Concern CCDP will not exist 10 years from now, unless we don’t increase givings.

I believe the church’s outreach outside of its traditional congregation, to offer a service such as Jazz Vespers, is essential to growth.

Become a social and spiritual community hub.

Learn how to pray.

More occasions like the wonderful “swing” band which played here with lively spiritual music like “Just a Closer Walk with Thee!”

Build a stronger connection between the Church On Tap and CCDP communities while still maintaining our individuality.

# Funds at a Glance

Name	Fair Market Value <sup>1</sup> December 31, 2018	Notes
RECTORY FUND	\$1,078,490	Money from the sale of CCDP's rectory. CCDP receives investment income from Rectory Fund annually.
ENDOWMENT FUND	\$1,396,747	Established 1963 to receive gifts of money to be invested, and no encroachment of capital is allowed.
1870 RESERVE FUND	\$133,892 <sup>2</sup>	Management team can use up to \$35,000 of capital per year for CCDP's operations.
WOODCOCK THEOLOGICAL FUND	\$68,860	Created by bequest from Canon Woodcock. Money reserved for theological education.
ST. ANDREW'S GROUP MONIES	\$14,367	Invested on behalf of St. Andrew's Group.
MINISTRY GIFT	\$56,441	Gift from existing parishioner for ministry to children and youth.
OUR FAITH – OUR HOPE DIOCESAN CAMPAIGN	\$320,086	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: \$3,068,883		

<sup>1</sup> All values taken from 2018 Audited Financial Statements, page 3 (Deferred Revenue and/or Fund Balances)  
<sup>2</sup> Balance less \$85,000 loan to Operations

“The Lord has done great things for us and we are filled with joy!”

Psalm 126:3

**Thank you for your generosity in 2018.** We entered the year with a deficit budget (-\$88,400) and your commitment to ministry turned that number into a surplus of \$17,000 by year's end. As you ponder all the numbers in this publication, and peruse the fuller Annual Vestry Report, I hope you will carefully note the many areas in which your time, talent and treasure have contributed to the building up of the kingdom of God.

At Christ Church we have the joyous, yet formidable, task of inviting each other and the wider communities in which we move, to engage with Jesus Christ — to participate in his divine life through our ministry — through our thanksgiving, love and service to each other and those in need. The faith of our church will grow and develop because of your ministry.

I believe we are headed for a new springtime in our parish and signs of that are already showing. Through the work of the Vision Planning Team (inaugurated last autumn), we will soon be hearing of new ministry projects and events in which you will need to participate. Our parish ministries provide opportunities for you to share your gifts, and if this new springtime is to flourish, your gifts will be essential. Christ Church Deer Park, your church home, needs your time, abilities and hard-earned money even more in 2019 than in previous years. With an additional full-time priest and more ministry opportunities resulting from our vision planning, your gifts will be a blessing to many.

Indeed, the Lord has done great things for us... let us share them with others.

