

2019 Donor Statistics

Donations in Dollars vsNumber of Donors

OF INTEREST:

We had 336 donors but 172 of these (51%) contributed 94% of the donation 4 donors contributed almost \$135,000, while the next 17 contributed \$130,000 **65% of donors increased** their contributions in 2019



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

Our Growing Healthy Stewards (GHS) program, for congregational giving at CCDP, was introduced in 2016, and for which now we have a few years' experience and results:

GHS, and our stewardship efforts generally, aim to ensure our congregation is able to apply the necessary resources of time, talent and treasure to carry out our Christian mission. The basic premise outlines how stewardship is an obligation of our members to ensure they are each giving God's gifts back for the work of our church. While focused on giving money, it is also a mindset to recognize we all have been blessed and are called to give back to God, as we are able.

So how are we doing? For each of 2017 and 2018, our parish donated sufficiently to meet CCDP's operating needs, taking into account income from capital funds given by our predecessors. Each of those years produced a small operating surplus, an achievement of which the parish can be proud, even if made possible because our expenses were reduced due to less than full staffing in each year. Total 2017 giving was effectively flat compared to 2016, but 2018 yielded a surplus of nearly \$50,000 relative to budget.

Where does giving come from? CCDP has approximately 437 parishioners for whom we have contact information and, of those, 336 made gifts in 2019. They represent a strong 77% of our congregants, which is especially notable given many identified have only a peripheral relationship with our parish.

What is less good is the fact that — of those making a financial gift in 2019 — only 23% returned a Commitment Form for 2020 in response to our mailing in advance of Commitment Sunday on November 17. This will have to improve if we are to confidently set and successfully achieve fundraising goals and realize giving sufficient to fund new levels of needs and costs.

What is to come next for fundraising? As our congregation continues to grow and evolve to meet the needs of our parish and its congregants, and to provide outreach to those in the community who are in need, while aiming to continue doing so well into the future, we need to plan and execute a long-term strategy to allow us to continue to change and grow.

To be successful, we need to first increase our fundraising capacity and revenue generation and, secondly, invest to maximize our assets and enable us to diversify our sources of funding, including increasing our ability to generate income from the use of our building and property. Capital investments are thus needed.

Key to moving forward will be our efforts to successfully invite more of our parishioners to commit to ongoing regular giving, in support of our regular church operations and toward our long-term viability and sustainability.

Legacy Giving is an important means of giving for us to explore as a parish — we need to ensure our stewardship commitments will match CCDP's needs and vision for the future, via increased giving of all types.

2019 ended in a deficit of \$12,000.

2019 giving was \$36,000 higher than projected in the 2019 budget and \$5,000 above our 2018 total.

2019 results benefited from large special gifts and net proceeds of the 'Glad Tidings' concert

Our 2020 budget projects a \$121,100 anticipated deficit.

2020 Operating Budget

		2019	2019	2020	Variance
		ACTUAL	BUDGET	BUDGET	2019 Budget to
REVENUE		\$	\$	\$	2020 Budget
Givings	Congregational	504,873	472,181	484,000	2.5%
Givings			0	464,000	0.0%
	Bequests	0	_	_	
	Memorials	8,518	6,800	8,700	27.9%
	Other Church Services	22,882	21,000	26,100	24.3%
	Other	300	250	300	20.0%
		536,573	500,231	519,100	3.8%
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Investment Income		54,129	50,800	55,100	8.5%
Fund Raising		62,981	27,000	29,700	10.0%
Facilities Use		118,912	112,000	132,600	18.4%
Deferred Income - OFOH		64,759	50,621	60,000	18.5%
Deferred Incom	-	5,500	5,500	5,500	0.0%
Deferred Incom	e - Refugee	17,969	0	42,300	100.0%
Other Revenue		38,256	37,225	33,100	-11.1%
TOTAL REVEN	JE	899,081	783,377	877,400	12.0%
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EXPENSES		4== 000	404.470		
Personnel	Clergy	175,896	181,172	208,200	14.9%
	Children, Youth & Adult	71,557	64,750	73,400	13.4%
	Music	93,391	91,745	95,000	3.5%
	Administration & Custodial	228,734	222,017	233,200	5.0%
		569,578	559,684	609,800	9.0%
Property	Repairs & Maintenance	43,859	40,716	50,300	23.5%
	Insurance	28,552	27,812	29,200	5.0%
	Utilities	48,197	50,300	44,600	-11.3%
		120,608	118,828	124,100	4.4%
Administrative	Expenses	47,774	51,200	48,100	-6.1%
Diocesan Asse	ssment	133,733	133,733	146,700	9.7%
Ministry	Christian Education	8,806	8,200	9,200	12.2%
-	Outreach	26,996	8,000	50,800	535.0%
	Liturgy	12,546	7,600	13,700	80.3%
	Community/Special Events	18,246	14,325	32,500	126.9%
	Our Faith our Hope Initiatives	18,760	12,000	0	-100.0%
		85,355	50,125	106,200	111.9%
Other Expenses	3	10,719	15,370	10,600	-31.0%
TOTAL EXPENS		967,766	928,940	1,045,500	12.5%
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Surplus (Deficit) before Transfers		-68,685	-145,563	-168,100	15.5%
TRANSFERS					
Interest Revenue FROM CCDP Funds		50,281	40,000	47,000	17.5%
FROM CCDP Funds		6,000	6,000	0	-100.0%
TOTAL TRANSFERS		56,281	46,000	47,000	2.2%
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Surplus (Deficit) after Transfers	(-12,403)	-99,562	-121,100	21.6%
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What Do These Numbers Mean?

REVENUE

Congregational Giving

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. Budget based on 2020 Commitments (PAR/Credit Card) and 2019 Actual (Envelopes).

Bequests

There are no known bequests for 2020.

Memorials

Memorials donations for memorial, Christmas and Easter flowers; and memorial donations. 2020 is based on 2019 Actuals.

Investment Income

Expected investment income from Rectory Fund, based on 2019 Actual.

Other Givings

Includes miscellaneous donations and is based on 2019 Actual.

Fund Raising

Includes CCDP's fund raising initiatives through Rummage Sales, the Holy & Holly Festival and Glad Tidings Concert. 2020 Budget based on 2019 Budget.

Facilities Use

Includes facilities rental to a number of outside users. 2020 Budget based on 2019 Actual plus targeted growth.

Deferred Income - Our Faith Our Hope

Planned Our Faith Our Hope funds to be used in 2020 for adult ministry and 150th celebration.

Deferred Income - Ministry

CCDP's Ministry Fund utilized to support our youth ministry program. 2020 Budget based on 2019 Budget.

Deferred Income - Refugee

Draw from Refugee funds raised for support of refugee family.

Represents funds required for 2020 Budget as per the Refugee Committee.

Other Revenue

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 2020 Budget based 2019 Budget.

EXPENSES

Clergy

2020 Budget has included two full-time clergy for the full year – Rector and Associate Priest. It also includes a 2.2% increase. 2019 Actual reflected, 1 full-time Associate for 8 months, as well as 1 full-time Rector.

Children, Youth, Adult

Includes personnel expenses for Family and Adult Ministries & The Nest. 2020 Budget for the Children's Director is now based on full year contract and includes a 2.2% increase in hourly rate from 2019.

Music

Includes cost for the Director of Music – 12 months and Associate Director of Music for 10 months, and paid Choir Leads for Sunday worship service(s), including musicians for Jazz Vespers and Church on Tap. 2020 Budget for Choir Leads, 9:15 liturgy and other musicians is based on 2019 Budget.

2019 ended in a deficit, but benefited from a net \$21,000 generated by the 'Glad Tidings' concert and \$26,000 in foundation gifts.

Administration & Custodial Staff

Includes one full-time administrative person and one custodial staff. Now includes two part-time administrative persons and five part-time custodial staff. 2020 Budget based on 2019 Budget with a 2.2% increase for all administrative and custodial staff.

Repairs & Maintenance

Includes all expenses related to operating and maintaining the property. 2020 Budget based on 2019 Actual with small increase.

Insurance

2020 Budget includes slight increase over 2019 Actual.

Utilities

2020 Budget based on 2019 Actual, and includes a reduction due to a new telecommunications contract.

Administrative Expenses

Includes audit, legal, accounting, bank charges, credit card charges and office related expenses. 2020 Budget based on 2019 Actual.

Diocesan Assessment

Our mandatory contribution to the ministry of the Church. 2020 Budget is based on the assessment that has been received.

Christian Education

Includes costs for Children's Ministry and Youth Programs, Vacation Bible Camp, Adult Ministry and other educational expenses. 2020 Budget based on 2019 Actual.

Outreac

Includes costs of our community breakfasts, CCDP contribution to Faithworks and expenses for refugee family. 2020 Budget based on 2019 Budget, except for Refugee Expenses as per Refugee Committee.

Liturgy

Includes costs for worship supplies and memorial flowers. 2020 Budget is based on 2019 Actual.

Community/Special Events

Includes hospitality and community events. 2020 budget includes the 150th celebration.

Our Faith-Our Hope Initiatives

OFOH expenses are based on the actual cost of the visioning & new website initiatives in 2019. No initiatives planned for 2020.

Other Expenses

Includes stewardship, parish forums, Rector's and Warden's discretionary expenses. 2020 Budget is based on 2019 Actual..

Interest Revenue FROM CCDP Funds

Includes income revenue from Endowment Fund and 1870 Reserve Fund. 2020 Budget is based on 2019 Actual..

FROM CCDP Funds

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.

TO CCDP Funds

Surplus funds when available are transferred to the 1870 Reserve Fund. No surplus fund transfers are currently proposed for 2019 Budget.

FROM CCDP Funds

This is no 2020 Budget from St. Andrew's Group.

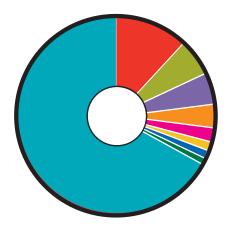
Surplus (Deficit) after Transfers

2020 Budget reflects a deficit. Special Vestry motion would be required to transfer more than \$35,000 from 1870 Reserve Fund to cover any deficit.

For 2020 we have a Budgeted Revenue of \$877,400.

Components of our budget

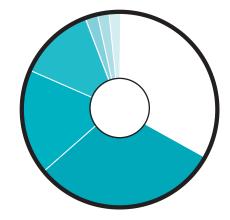
- **58%** Congregational Giving / \$510,400
- **15%** Facilities Use / \$132,600
- ●**7%** Deferred Income (OFOH) / \$60,000
- **6%** Investment Income / \$55,100
- **5%** Deferred Income (Refugee) / \$42,300
- **4%** Other / \$26,200
- **3%** Fund Raising / \$29,700
- ●1% Bequests & Memorials / \$8,700
- ●1% Deferred Income (Ministry)/ \$5,500

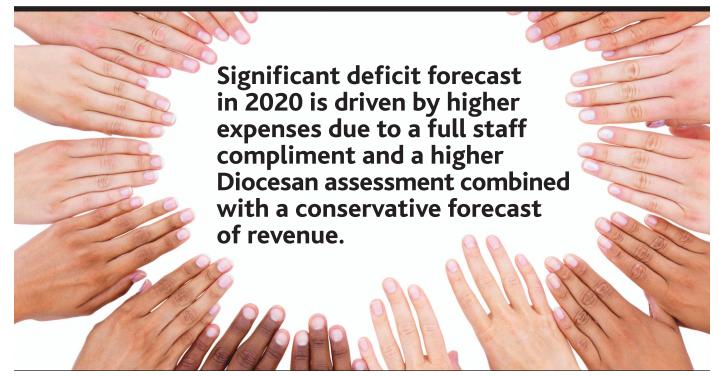


58% (\$510,400) of our money will come from congregational giving.

Here's what that consists of:

- ●37% Pre-Authorized Payments / \$190,000
- **28%** Credit Card Contributions / \$140,000
- **25%** Envelopes / \$127,300
- **4%** Other / \$26,250
- **3%** | azz Vespers / \$15,900
- **2%** Open Collection / \$11,000

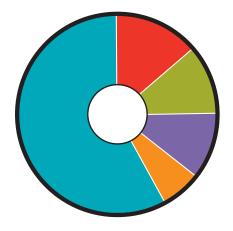




For 2020 we have Budgeted Expenses of \$1,045,500.

Components of our budget

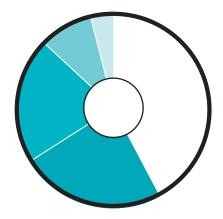
- **58%** Personnel / \$609,800
- **14%** Diocesan Assessment / \$146,700
- 12% Property / \$124,100
- 11% Ministry and Other / \$116,800
- 5% Administrative Expenses / \$48,100



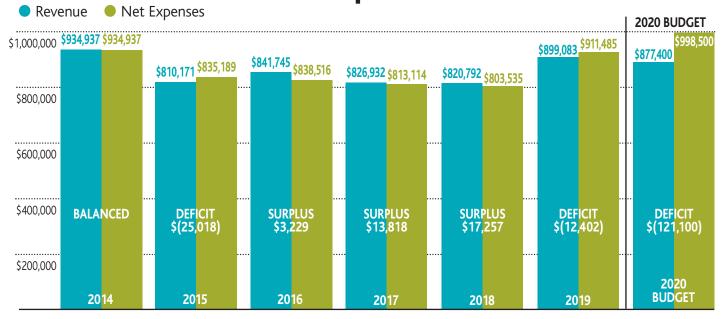
58% (\$609,800) of our money will go to personnel costs.

Here's what that consists of:

- **38%** Admin & Custodial / \$233,200
- **34%** Clergy / \$208,200
- **16%** Music / \$95,000
- ■12% Children, Youth and Adult / \$73,400



Financial Historical Comparison



Printed at CCDP. Creative services courtesy of Henry Zaluski

Funds at a Glance

Name Fund Balance ¹ December 31, 2019		Notes		
RECTORY FUND	\$1,156,153	Money from the sale of CCDP's rectory. CCDP receives investment income from Rectory Fund annually.		
ENDOWMENT FUND	\$1,558,045	Established 1963 to receive gifts of money to be invested, and no encroachment of capital is allowed.		
1870 RESERVE FUND	\$83,211 ²	Management team can use up to \$35,000 of capital per year for CCDP's operations.		
WOODCOCK THEOLOGICAL FUND	\$79,194	Created by bequest from Canon Woodcock. Money reserved for theological education.		
ST. ANDREW'S GROUP MONIES	\$12,221	Invested on behalf of St. Andrew's Group.		
MINISTRY GIFT	\$60,492	Gift from existing parishioner for ministry to children and youth.		
OUR FAITH – OUR HOPE DIOCESAN CAMPAIGN	\$336,926	In the past has been for: Communicating in a Wireless World Leadership Development Giving to Others Revitalizing Our Inheritance		

TOTAL: \$3,286,242

 $^{^1}$ All values taken from 2019 Audited Financial Statements, page 4 (Deferred Revenue and/or Fund Balances) 2 Balance less \$85,000 loan to Operations