

St. Dunstan of Canterbury Church
(Anglican Church of Canada)
56 Lawson Road, Scarborough, Ontario, M1C 2J2
www.stdunstan.ca



**“For my house will be called a house of prayer for all the peoples”
(Isaiah 56:7)**

**The Narrative Budget
2023**

**“Abundance and grace call us to be generous and trusting.”
(The Most Rev. Justin Welby, Archbishop of Canterbury)**

Narrative Budget Message

My first six months here with you have been a wonderful experience of getting to know the parish. Despite the ongoing impacts of the pandemic, there have been many opportunities to see the Kingdom of God breaking through here at St. Dunstan's.

These past few years have been some of the most challenging in recent memory, full of ups and downs but I am heartened by your perseverance and faith in Jesus Christ, by the ways you have continued to support the vital ministries of our church and by your generosity to meet the needs of this parish, even as each one of you has experienced great personal struggles.

God is moving in our midst and in our community, a fact evidenced by your generous support of our Thanksgiving food drive and other outreach initiatives; the return of our Holly Berry Bazaar, that was both a financial and community building success; the tireless work, creativity and generosity of the Crafties; the joyous spirit of participation evident in the membership of our choir, bible study and stewardship initiatives; and much more!

A church is more than its budget, but a budget reflects our priorities and how we choose to live out our mission as an outpost of God's Kingdom in this corner of Scarborough. A budget is also only as strong as the commitments of those who support it, so I want to thank you again for the ways you offered your time, talent and treasure in support of St. Dunstan's in 2022 and the ways you have pledged to do so in 2023.

In the seminal work of the Narnia series, *The Last Battle*, C.S. Lewis described life in New Narnia as the process of continually going further in and further up into it's glory, I pray that as we live out our Christian vocation at St. Dunstan's – a vocation supported by the budget presented here in this document – that we will journey further in and further up into the Kingdom of God here in this place.

~Rev. Graham McCaffrey

Parish Mission Statement

We are a church that affirms life over death as much as life after death, unafraid of change, able to recognize God's hand in the revolutions, affirming the beauty of diversity, and abhorring the imprisonment of uniformity. We are a church without answers but asking the right questions; holding law and grace, freedom and authority, faith and works, together in unison, by the Holy Spirit, pointing to the glorious mystery who is God; a church so deeply rooted in Gospel and tradition that, like a living tree, it can swing in the wind and continually surprise us with new blossoms.

The Creation of St. Dunstan of Canterbury Anglican Church

In the early 1980s, the decision was made to amalgamate two Scarborough churches – St. Simon's Church, located in Highland Creek, and St. Edward the Confessor Church, located in West Rouge. The name of the new church would be St. Dunstan of Canterbury Anglican Church. It was chosen by members of both parishes and endorsed by the College of Bishops.

By the end of 1984, land was purchased, designs were agreed upon with input from both parishes, and St. Dunstan of

For every house is built by someone but the Builder of all things is God. - Hebrews 3:4

Canterbury Church was completed. The first combined service was on the first Sunday in Advent, Dec. 2nd 1984.

The huge success of our parish is evident through our worship, along with the willingness of so many to contribute to the enjoyment of a tremendous social life. Our church, with its comfortable and detachable chairs and beautiful church hall, is strategically built to accommodate any function required by the community.

As a parish, we have accomplished much because of our willingness to extend ourselves to others. We welcome people into our parish family through our worship services and parish organizations. Our music program during worship services is inspirational and uplifting. Through our stewardship program, many parishioners have committed their finances, time and talents for the good of our parish and outreach in the community.

What is a Narrative Budget?

A conventional budget tells, in crisp figures, of how our financial resources are collected and used; it presents only numbers in neatly arranged columns. Our mission statement affirms our values and goals, and thus this narrative budget will explain how the life of our parish is making a difference in the lives of those who are influenced by our dynamic and diverse ministries.

This narrative budget tells the stories behind the numbers – why we spend what we do and how your donations support that work. It is a story to make you proud of every dollar you contribute. It is a story about belonging, about partnership, about good stewardship, and about how your faith is made tangible.

Just as the demographic of our neighbourhoods have and are changing with immigration and ageing, the landscape of the church is also dramatically different than it was 50 years ago. New challenges are facing the Church if it is to continue offering itself to those who desire it. Higher levels of financial support, in terms of proportionate giving are required if the parish is to effectively face the economic volatility of the future. To this end, we hope that as you read this Narrative Budget, you will understand why we need to plan for the future in order to achieve our Parish Mission.

Growing Healthy Stewards

As a parish, we come together each week to celebrate the Good News of the Gospel of Jesus Christ. This transformative story has touched the lives of countless people over two millennia. It is a story that speaks of profound generosity, and it challenges us to live out our own lives in response to God's abundance.

This Narrative Budget shows the purposes and goals of the parish and focuses attention on mission and ministry. This document hopefully will remind you that the parish's leadership manages all the ministry resources. Some expenditure in church budgets – such as salaries and utilities – are commonly considered as fixed, contracted expenses. The congregation may see these “fixed” expenditures as overhead expenses and identify “real” ministries with

expenditures for church school and various social programmes. This document seeks to demonstrate that every budget expenditure affects ministry. Your gifts of treasure support the ministries of St. Dunstan's. Thus, each ministry helps to carry out the overall mission of the parish.

To be true stewards, we must gladly share with others our time, talent and our treasure. Practicing stewardship intimately ties us to who we are as a Christian people. Stewardship is an expression of faith. It is a spiritual discipline that encompasses our very being as Christians.

Why do we have a Stewardship effort every year?

The answer is to begin with our Parish Mission Statement ...

"We are a church that affirms life over death as much as life after death, unafraid of change, able to recognize God's hand in the revolutions, affirming the beauty of diversity, and abhorring the imprisonment of uniformity. We are a church without answers but asking the right questions; holding law and grace, freedom and authority, faith and works, together in unison, by the Holy Spirit, pointing to the glorious mystery who is God; a church so deeply rooted in Gospel and tradition that, like a living tree, it can swing in the wind and continually surprise us with new blossoms."

Then, we fulfill the mission of our parish through "Grateful Hearts and Faithful Giving" of our time, talents and treasure.

This is what Stewardship is all about at St. Dunstan of Canterbury parish this year and every year. We are the Stewards of God's gifts during our lifetime.

The Financial Impact of the COVID Pandemic

During the past three years, we were significantly affected by the closures imposed by COVID. Like most other organizations, we experienced a significant reduction in our revenues, while at the same time, we continued to be responsible for most of our day-to-day operating expenses.

The following table shows the annual reductions in our offerings and total revenues. During this three year period our offerings declined by 18.3% and our total revenues by 24.4%

Annual Revenue Reductions

	Offerings	Total Revenues
2019	320,665	467,642
2020	311,795	411,407
2021	269,077	372,459
2022	262,079	353,455
Three year reduction	58,586	114,187
Reduction percentage	18.3%	24.4%

Some relief was provided by both the Diocese, in the form of Jubilee grants, and by the Government, through its CERB program.

However, during this period, it became increasingly challenging to balance our annual budget. Last year, the 2022 budget approved at Vestry showed a \$16,800 deficit, and this year we are faced with a projected budget deficit of \$26,200.

Fortunately, our actual operating results for the past year showed a surplus of \$36,000, primarily due to savings in clergy compensation, and the unanticipated receipt of a final Jubilee grant installment. This surplus from our 2022 operations will be sufficient to cover our projected operating deficit for 2023. However, we shall need to find additional revenues in order to balance our operating budget in future years.

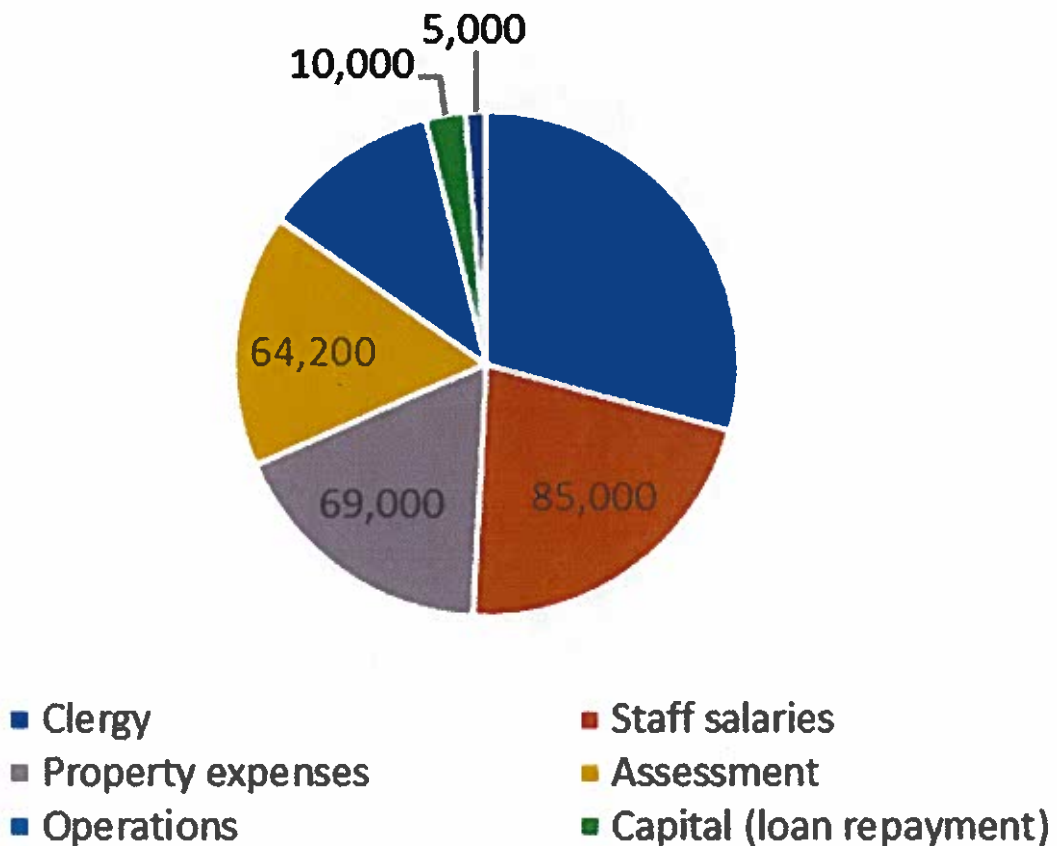
The 2023 projected budget deficit of \$26,200 represents 7% of our total annual revenues, or 9.5% of our projected offerings for 2023. This shows the magnitude of the challenge that we face in future years, as we continue to recover from the financial impact of Covid.

Our 2023 Operating Budget

Our Projected Operating Expenses for 2023 are as follows

Clergy	\$115,000	29.2%
Staff salaries	85,000	21.6%
Property expenses	69,000	17.5%
Assessment	64,200	16.3%
Operations	45,000	11.5%
Capital (loan repayment)	10,000	2.6%
Contingency	5,000	1.3%
Total operating expenses	\$393,200	100%

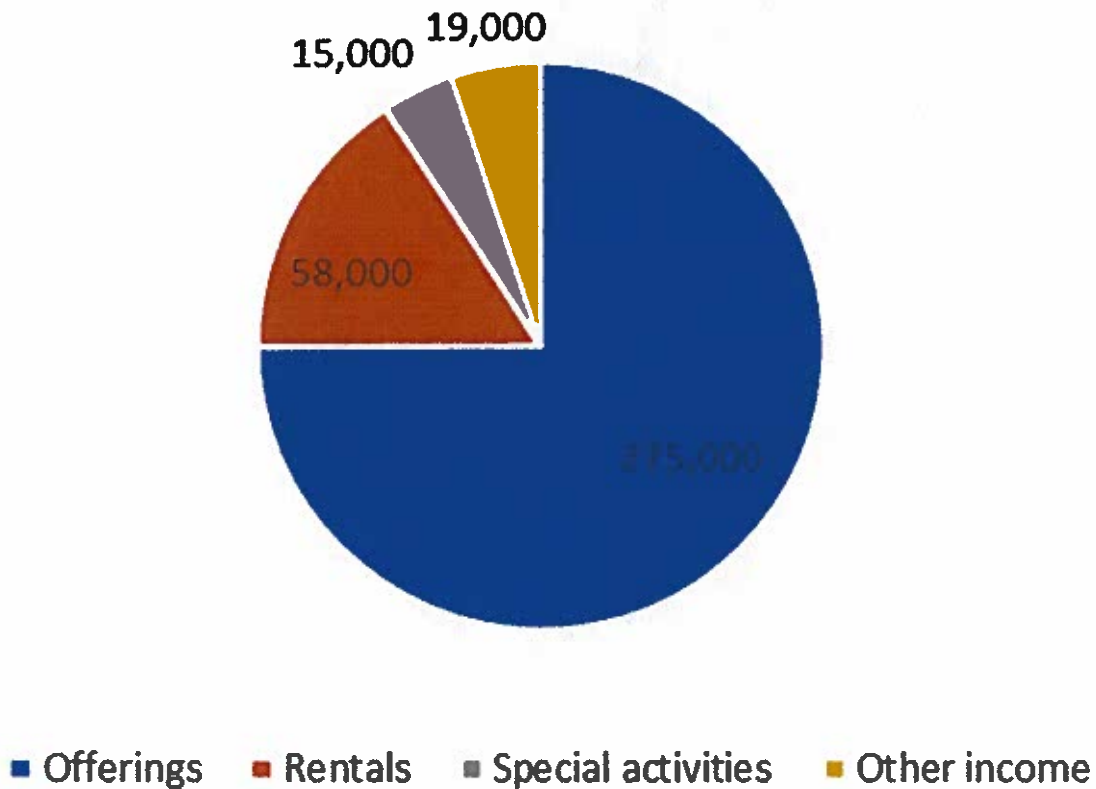
Projected Operating Expenses for 2023



Our Projected Operating Revenues for 2023 are as follows:

Offerings	\$275,000	75%
Rentals	58,000	16%
Special activities	15,000	4%
Other income	19,000	5%
Total revenues	\$367,000	100%

Projected Operating Revenues for 2023



The Bottom Line

Our projected expenses	\$393,200
Our projected revenues	367,000
Our projected shortfall	\$26,200

For 2023, this revenue shortfall can be covered from our 2022 operating surplus of \$36,000. However, for future years, our challenge will be to increase our total revenues by an additional 7% in order to achieve a balanced budget.