

St. Dunstan of Canterbury Church

(Anglican Church of Canada)

www.stdunstan.ca



Living...to make a difference

The Budget Commentary 2018

“Greatness is not where we stand, but in what direction we are moving.”
(Oliver Wendell Holmes)

Our place in the diocese

St Dunstan of Canterbury has been an active Anglican parish with the Diocese of Toronto since December 1984 when two pre-existing parishes, St. Edward's and St. Simon's, completed their amalgamation and moved into the present facility. Over the years, St. Dunstan's has continued to thrive and grow into the current, multi-cultural parish that it is. It has and is responding to the changing cultural diversity of its neighbourhood, and the religious pluralism of the local community.

Based on average Sunday attendance, our parish is the 18th largest parish in the Diocese of Toronto. Put another way, we are in the top 7% of the diocese; a whopping 93% of the parishes in this diocese are smaller than we are. We are larger than St. John's York Mills and Holy Trinity in Thornhill, two parishes traditionally seen as large and challenging to administer. As our Area Bishop recently remarked, we are the example of what parish can and should be; we are the envy of many in the Diocese of Toronto.

Clearly St. Dunstan is a parish of tremendous opportunity and resource for its membership and indeed in the larger communities of Highland Creek, Scarborough and West Pickering. In this 21st century, we are proud of the enduring friendship made; we are proud of the heritage of our history and we are proud of our members who offer their time, talent and financial resources to support our ministries. We look to the future with optimism in our people, and with a deep and abiding faith in Almighty God.

What is a Budget Commentary?

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 says, “Living to make a difference”, and thus this budget commentary 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 budget commentary 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 Budget Commentary you will understand why we need to plan for the future and take steps now toward that goal.

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.

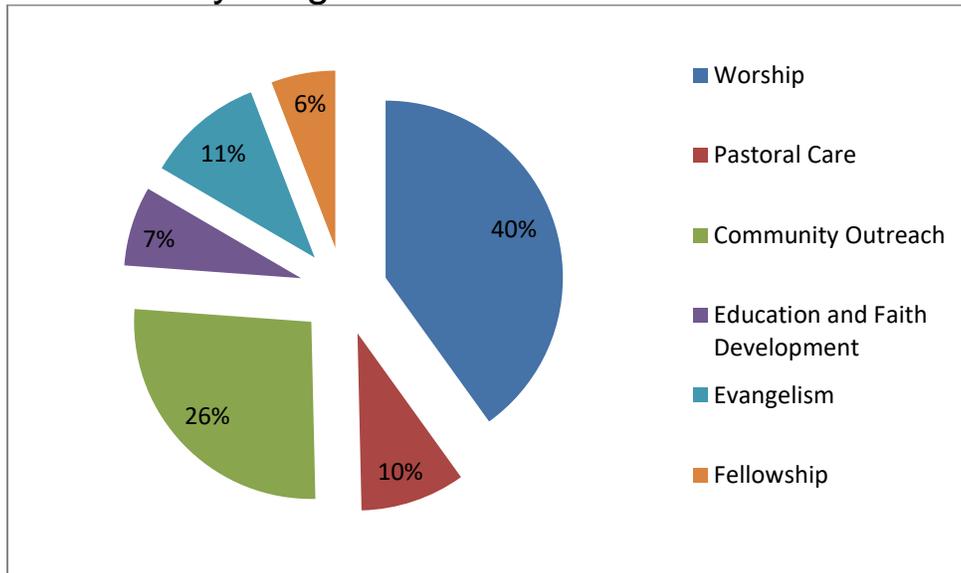
This Budget Commentary shows the purposes and goals of the congregation and focuses attention on mission and ministry. This document hopefully will remind you that the parish's leadership manages all the ministry resources. Some expenditure in church budgets – such as salaries and utilities – are commonly 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 church.

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.

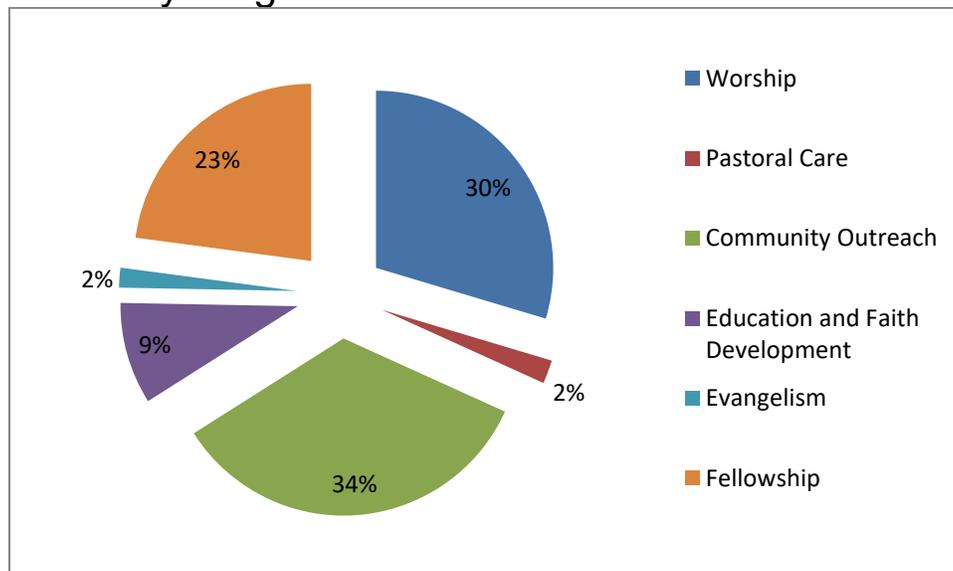
The six areas of ministry are: Community Outreach, Education and Faith Development, Evangelism, Fellowship, Pastoral Care and Worship. The

graph below shows the percentage distribution of the proposed 2014 budget across these six areas of ministry. You will see that our two primary areas of ministry are worship and community outreach.

Where your gifts of treasures were allocated



Where your gifts of time and talent were allocated



Income

St. Dunstan's has only four sources of income:

1. Freewill offerings through Sunday collections
2. Rental income from the use of our facilities
3. Special activities such as weddings, advertising and fundraising
4. Endowment income from our Housing Reserve.

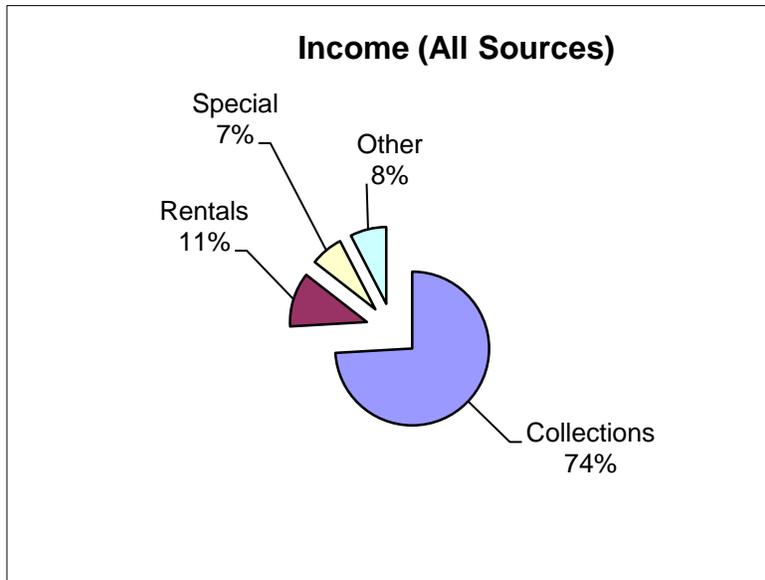
We rely on your help to promote all the opportunities available at St. Dunstan's for worship, fellowship, fun and rental options. We strive to maximize the potential for St. Dunstan and the benefit we may have on our community. Most our financial support is derived from your commitment to this parish. Collectively you and your fellow parishioners donate 74% of the total income, supporting the myriad of activity for which this parish is well-known.

We continue to rely on that generosity. We encourage you to utilize the convenience of Pre-Authorized Giving, a green eco-friendly way to demonstrate your commitment to the future well-being of St. Dunstan's.

Some highlights:

- Income from our investments with the Diocese are holding steady.
- Hall Rentals, both short and long term have increased significantly.

2018 Budget Income



Collections \$310,025

Other \$ 31,800

Rentals \$ 47,875

Special Activities \$ 28,750

Expenses

We have five categories of expenses at St. Dunstan's. Each serves a distinct ministry and they are:

1. Salaries – the fair remuneration of the people we employ who do the majority of the work in this budget.
2. Property – the costs associated with having a building
3. Operations – the programs we offer and the support costs to provide those programs
4. Assessment – which is our support to the work of the Diocese of Toronto and the Anglican Church in the north and beyond.
5. Capital Improvements – which is primarily money we save, safeguarding us against future contingencies.

Some highlights:

- The churchwardens continue to monitor closely the expenses we face.
- Again, there is no “gravy” in this budget, but we are confident that this budget is an accurate forecast for 2018 and have all confidence in achieving success.
- Salaries have been adjusted with a Cost of Living adjustment, some we given a small merit increase

2018 Budget Expenses

Clergy	\$156,813
Staff Salaries	\$ 80,767
Property Expenses	\$ 67,789
Assessment (Diocese)	\$ 57,441
Operations	\$ 32,140
Capital (loan repayment)	\$ 23,500

Things to remember:

Compensation is meant to attract, retain and reward, as well as motivate. Fair remuneration is a requirement of being a good steward of our human resources. Our staff work exceptionally hard to provide us the services, liturgically, pastorally and professionally that we expect.

Our church building **IS** the first impression people have as they arrive for a service. We regularly receive comments about how well maintained the building is. Our property leaves a lasting impression in the minds of first time visitors. It also gives you security to know that our building will be here

to meet your needs for many years to come. To protect our building we have:

- ✓ an Asset Inventory Plan
- ✓ a Fire Safety Plan
- ✓ undertaken regular appraisals of our property.

Like everyone else in Canada we too must deal with the rising prices of commodities and services. Every effort is made to ensure your financial contributions are spent prudently and we are receiving good value for our money.

At St. Dunstan's we have a commitment to life-long learning for people of all ages. Our Children's Church program is a dynamic enterprise reaching out to a growing number of children and youth. Adult Bible Study groups flourish, and new programs are being developed. To communicate these programs to you a variety of vehicles is used: Sunday bulletins, direct mailings, email and our web-site.

We have a responsibility to respect and honour copyrights and so we must purchase appropriate music for our choirs.

Increased usage of the electronic media will reduce our postage costs, a particular need since the recent dramatic increase in postage rates. As the web-site is further redeveloped it is our hope that mailings and newsletters will be available for download.

Our parish is part of something much larger, namely the diocese of Toronto and the Anglican Church of Canada. We have a commitment to assist with their work and through these organizations our funds help the needy and support various ministries that we do not do directly. The diocese levies an “assessment” on every parish within its jurisdiction. The amount is based on levels of giving, less the total cost of clergy (our clergy are a tax deduction!), along with some other adjusting factors. Just like in life – the more successful you are, the more the “government” claims as theirs.

Since the doors first opened in 1984, tens of thousands of people have been through the building. We are glad they have too! We desire to be a community’s church and thus our facilities are utilized by many groups. All this traffic takes its toll and requires our due diligence to ensure a clean, safe and up-to-date facility.

The Bottom Line

This year, once again, we are pleased to present a balanced budget! This is a fiscally conservative budget with no room for overspending. The Wardens carefully monitor the expenses and make every attempt to keep them within budget. Most of the expenses however are utility bills and grounds maintenance, over which we have no control. We must pay their rates or do without. The Wardens also have little control over the income side of the budget, except for the hall rentals we can advertise for. We rely on your continued generosity to make this budget work.

The bottom line is this: God has given to us the first fruits, the very best of creation and we as good stewards should return that gift with the first fruits of our creations. Don't contribute out of what is left over in your budget. Instead make it a priority to put your parish church first and contribute a reasonable percentage off the top. You won't miss it and you will be richly rewarded for doing so.

	Budget 2017	Actual 2017	BUDGET 2018	Increase over budget
Total Revenue	390,642	402,348	418,450	7.1
Total Expenditures	390,642	388,500	418,450	7.1
Surplus / (Deficit)	0	13,848	0	