

ANNUAL REPORTS 2023



St George's
ANGLICAN CHURCH
CADBORO BAY

**prepared for the
ANNUAL VESTRY MEETING
Sunday, February 25, 2024**

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RECTOR'S REPORT 2024

"Blessed are those who have not seen and yet have come to believe." - John 20:29b

This used to be one of my least favourite of Jesus' sayings. Which is to say that I greatly disliked it. I hold personal experience of God through Jesus Christ in high regard, so this beatitude hit for me, the wrong cord. Then one day, several years into priestly ministry, I began to see. Believing in possibility is believing before seeing. Hope is believing before seeing. Striving towards a vision, leaning in to imagination, is to believe in something we cannot yet see lived out in practice. The risk of faith, believing before seeing, I now believe, is indeed a blessing.

Reflecting on where we've been in the short time I've been among you, I found myself saying to a parishioner recently: "We don't think things can be done differently; we don't think we can change... until we do!" It is hard to believe before we see. Doing so is a risk every time because there is no guarantee that we will ever see, or that we'll get the outcome we hope for. And yet still Jesus calls us to hope and to trust. To believe.

By early 2023, we had settled into the new arrangement of our space, with church operations moved into the sanctuary building and Arts Calibre Academy (ACA) happily inhabiting our hall building. It had been hard to imagine such a change, like it had been hard to imagine how we would share our property and buildings with ACA at all. We have adjusted well to the different arrangement and found creative ways to use our space, sometimes in ways not originally intended.

Also early in 2023, the change that was coming at us was people - people returning to St. George's after the covid-break and more, new people. As a snapshot, the average Sunday attendance for 3 weeks in January 2023 was roughly 75% of January 2020's attendance. On at least one of those Sundays in 2023, as many as 25% of the attendees were new in the last year or visitors. That means that last January we only had 50% of the people who attended 3 years earlier. That is a massive level of change. The need to renew our ministries was urgent. This meant (and means, for the work continues) incorporating new parishioners into our community and ministry activities; letting go of ministries that are no longer viable; and, finding new ministry paths that engage and enliven old-time and new parishioners alike.

The biggest ministry activity to undergo transformation in 2023 was around community events and hospitality. Pre-covid, events were organized primarily around fundraising, though what people expressed as meaning the most, what was missing, was the experience of community and working together for common cause. In lieu of working on fundraising events, we created a "Community Events Fund" for people to give tax-receiptable donations to provide the funds needed to offer generous hospitality. An energetic group began to coalesce around food and we now find ourselves eating together monthly (or more), along with welcoming friends and visitors alike to join in the fun. Our minds and spirits stretched to imagine a different way of meeting our need for connection and community, and as we began to see, we have come to believe.

Mid-2023, our minds and spirits were stretched (to their limit?!) trying to imagine, to believe in the possibility, of further changing our space. The Asset Review Committee for a Sustainable Future (ARC), with John Oldale's capable leadership, engaged parishioners in considering whether or not to explore options to further develop our property.

In the midst of all this, day-to-day operations have also continued to evolve. When Marie unfortunately decided to move on from her administrative work with us, we were blessed to find Sage (teaching yoga in the narthex!), eager to fill the role. Sage's calm and capable presence keeps our parish running well and I appreciate the youthful perspective he offers. We were also blessed this year to welcome (back!) The Rev. Leslie Flynn as part-time "Ministry Developer" for 6 months, with the support of the diocese. She completed many ministry projects, supported both me and Sage in our roles, and it was a delight to be with her as she entered ordained ministry.

As 2023 neared its end, Marlon decided to complete his incredible ministry with us during 2024. The impact of Marlon's musical leadership at St. George's has been significant and he will be greatly missed. For him and for us, it is another faithful challenge and opportunity to believe in God's goodness and life, to believe that something different is possible, even before we see it lived out in practice. It is another moment for all of us to stretch our minds and spirits in the risk of faithful imagination, trusting God and one another on the journey.

"Blessed are those who have not seen and yet have come to believe." - John 20:29b

I am grateful for the blessing of all of you sharing this journey of faith together at St. George's. In particular, wardens Barbara, Jennifer and John, our treasurer

Lawrence, parish council and staff are key traveling companions. I could never name all of you whose contributions and presence are invaluable for the parish and in the world, but I see your faithfulness everyday.

In hope and trust for the next year in the journey,
The Rev. Christine Conkin

WARDEN'S REPORT

In last year's Wardens' Report, we recognized that 2022 had been a year of many transitions, some of which were actually transformations. 2023 has also been a year of transition and transformation, but it has also seen some "settling" into a more stable period as we continued to regroup post-pandemic.

SETTLING

We are now settled in our ongoing relationship with Arts Calibre Academy and we are comfortably settled in the Sanctuary building and Narthex. Rev. Christine's office and the church office are serving well, the library corner has become a lovely place for meetings, and the Narthex is our constant gathering place for coffee and meals. Although the Church Hall is now rented out more than ever before, we are still able to use it and especially the Kitchen for preparing some of our larger community meals.

We are blessed to have many relatively new parishioners and there again there is a feeling of "settling in." Joining in with the various activities of our parish life and often taking leadership in these, our new parishioners have become an intrinsic and organic part of the body of Christ here at St. George's.

SOME TRANSITIONS OF STAFF

In the Spring of 2023, we said goodbye to our Parish Administrator Marie Figueroa. We were fortunate that Sage Dunn-Krahn was able to take up the position within a short time of Marie's departure and has filled the position most ably. Thanks to a Diocesan grant, we were also able to offer a six-month part-time job to Leslie Flynn in Ministry Development, and said goodbye to her at the end of the year. She contributed so much to our community life in many ways, including administration of Safe Church. We had a joyful gathering to celebrate her ordination as a priest and we wish her every blessing in her new posting as full-time priest at St. Philip, Cedar.

A very significant change in the life of our parish lies in the future: Marlon Narciso has just announced his retirement as Music Director at the end of August. We will miss him greatly as an extraordinarily gifted musician, who has dedicated his time and gifts to nurturing the choir and all parishioners so that the music we engage in is a spiritual and beautiful offering to God. A person of deep personal faith, his presence with us has been a wonderfully sustaining factor over the last twelve years. As a community we are now in process of grieving, but we look forward to the months ahead when he will still be with us and we will continue to celebrate and worship God together.

TRANSFORMATIONS

There are several transformations in which we can take delight. The growth of the Community Events Hospitality Team has been marvelous to see; the Holden Services so ably led and coordinated by Jayne Postuk have offered a new form of worship mid-week through much of the year, marked by a lovely variety of those taking part in leading the singing; Rev. Christine has challenged us to learn and grow through many stimulating "Wonderful Wednesday" sessions.

Parish Council enjoyed an interesting and refreshing "Retreat" Day in November facilitated by Rev. Selinde Krayenhoff, in which we focused on learning about compassionate communication, with particular reference to those community values we have identified as important to us: Compassion, Inclusion, Growing and Learning, and Making a Difference.

As reported by Peter Rowland, the Sound System is in process of transformation and this will continue. We are grateful to Peter and to Michael Marriott for their hours of hard work in this area.

AS PRESENT MOVES TO FUTURE

As we enjoy a more settled year in the life of the parish, and are so blessed in our financial status, we have an opportunity to consider the future. Specifically, we want to look at our future use of our buildings and grounds, under the leadership of the Asset Review Committee chaired by John Oldale. We invite you to read their most interesting Report and to be prepared to vote at the AGM.

THANK YOU!

We would like to thank Rev. Christine for her leadership in always challenging us to consider our values and learn and grow as we strive to live them out; to Sage

Dunn-Krahn for his calm and capable helpfulness, and as always, to Lawrence Saracuse for his very able and hard work as Treasurer. We would like to thank our honorary clergy, Don, Eric and Peter, for their constant care for us all. We are very grateful to all parishioners, each one bringing their unique being within these doors, for making this the very special, welcoming and faith-filled community that it is.

A personal word from Barbara Colebrook Peace: As I prepare to step down as warden, I am very grateful to Rev. Christine for her invitation two years ago to serve in this way. I have been blessed by the opportunity to learn about the behind-the-scenes working of the church. I have particularly enjoyed working as part of a team, on the Leadership Team, St. George's Housing Society, and Parish Council, and the wonderful people in each of these. That is what I will miss most! But it is time for me to turn back to poetry, as God is calling me to renew that vocation. My grateful thanks to the entire parish for my time as warden: you have been and continue to be always, a great blessing in my life.

Jennifer Handley, John Oldale and Barbara Colebrook Peace

AGM AGENDA

**Church of St. George the Martyr
3909 St. George's Lane, Victoria BC V8N 4E3
Annual General Meeting of the Vestry – February 25th, 2024**

1. Territorial Acknowledgement, Opening prayer & Memorials
2. Call to order (declaration of quorum)
3. Business Matters:
 - Appointment of Recording Secretary and Scrutineers
 - Motion to adopt Annual Vestry Meeting Minutes from February 26, 2023
4. Financial Reports:
 - 2023 Year-End Results: Motion to accept the Financial Reports of 2023
 - 2024 Proposed Budget: Presentation, Discussion and Motion to approve.
 - Appointment of Financial Reviewer
5. Annual Reports 2023:
 - Motion to adopt the Annual Reports as circulated.
6. Parish Leadership:
 - Appointment of Incumbent's Warden (and Deputy)
 - Election of People's Warden (and Deputy)
 - Election of Parish Council members
 - Election of Synod Delegates
7. Other business:
 - Asset Review Committee Motion

Motions of thanks

Next meeting of Parish Council is Tuesday, March 19, 2024, 7:00pm

Closing prayer: Glory to God, **whose power working in us can do infinitely more than we can ask or imagine. Glory to God, from generation to generation, in the church and in Christ Jesus, for ever and ever. Amen.**

NOMINATION REPORT

Parish council is composed of the wardens and incumbent, along with anywhere from 3 to 12 additional members of the parish. Lay Synod Delegates also serve as voting, ex-officio, members of parish council.

“The duty of the parish council shall be to assist and support the incumbent and the churchwardens in the general business and the programs of the parish.” (Canon 6.9.i) The practice at St. George’s is for 3-year terms of office for Parish Council members, with the opportunity to renew for a second term, after which time the member steps down for at least a year before being eligible again. By Canon (Diocesan rules), parish council members are elected annually.

“In collaboration with the incumbent, the churchwardens are responsible for administering and managing the business (temporal) affairs of the congregation.” (Diocesan ‘Churchwardens’ Manual, Jan 2022) People’s Wardens and People’s Deputy Wardens are elected annually though it is understood that the Deputy will usually step into the Warden role after the first year or two. Likewise, the Incumbent’s Warden is appointed annually, though it is understood that the Deputy will usually step into the Warden role after the first year or two. This system ensures both stability and turn-over in leadership on a regular basis.

Colin Millar has completed his term on parish council, and Barbara Colebrook Peace has completed her term as warden.

The following people are standing for service in 2024:

	Synod Delegate	Parish Council	Warden
Term 2, Year 3 (Complete!)	Cedric Trueman		
Term 2, Year 2			
Term 2, Year 1			
Term 1, Year 3	Judy Trueman - alternate	Marilyn Pattison Rosamund Soares	Jennifer Handley
Term 1, Year 2	Sheila Hofmeyr	Leslie Glazier David Stuart	John Oldale
Term 1, Year 1			Sheila Hofmeyr

2023 STATISTICAL RETURN

	<u>2022</u>	<u>2023</u>
Average Sunday Attendance	75	85
Number of Households	135	138
Number of Parishioners	206	215
Number of Identifiable Givers	123	142
Baptisms	0	1
Confirmations	0	0
Marriages	0	0
Funerals	4	3

We give thanks to God for the life and witness of:

*Diana Pasmore
Kenneth Maxwell Warren
Ruth Edna Ashley Brown*

*Rest eternal grant unto them, O Lord,
And let light perpetual shine upon them.*

MINUTES - AGM – Feb. 26, 2023

**Church of St. George the Martyr
3909 St. George's Lane, Victoria BC V8N 4E3
Annual General Meeting of the Vestry – February 26th, 2023**

1 Territorial Acknowledgement: Rosamund Soares and Cedric Trueman

Opening Prayer: The Rev. Christine Conkin led the opening prayer. The reading of the memorials followed, honouring all those who passed away in 2022. Betty Moyls

Wilma Dixon

Ann McCalman

Ron Fuller

2. Call to order - The meeting chair, The Rev. Christine Conkin, called the meeting to order at 11:35 am.

Establishment of quorum: Cedric Trueman and Jennifer Handley

Canon 6.7: "In parishes with over 200 electors, the quorum for transacting any business at an annual or special meeting of parishioners shall be: the incumbent at least one churchwarden and not less than 10% of the electors of the parish, present in person or by proxy.

3. Business Matters:

- Appointment of Recording Secretary and Scrutineers:
- **Motion** to appoint Marie Figueroa as recording secretary.

Moved by: Cedric Trueman **Seconded by:** Colin Millar **Carried.**

i **Motion** to appoint Jennifer Handley and Cedric Trueman as scrutineers.

Moved by: Judy Trueman **Seconded by:** Marion Parker **Carried.**

- **Adoption of Annual General Meeting minutes**, Feb 27, 2022.

Copies of the Minutes have been circulated in the Annual Reports.

Motion to adopt the minutes of the Annual Meeting, Feb 27, 2022

Moved by: Marilyn Pattison **Seconded by:** Lynn Alexander **Carried.**

4. Financial Reports

- Lawrence Saracuse, Treasurer, presented **the 2022 Operating Statement** via PowerPoint. In the Annual Reports booklet, he referenced his detailed narrative report on Pages 35-39.

- Lawrence presented the **2022 Year End Balance Sheet** via a PowerPoint presentation. He referred to his detailed narrative report in the **Annual Reports booklet on Pages 39-42 of the 2022 Financial Statements.**

- Lawrence presented an oral report on the **Memorial Fund Report** found on **Pages 42-43 of the 2022 Financial Statements in the Annual Reports** booklet.

Motion to accept the 2022 Financial reports.

Moved by: Lawrence Saracuse **Seconded by:** Jeanette Muzio

Questions / Comments:

- Regarding capital improvement, the \$14,689 taken from parish equity funds came from the request from Veronica Druce's estate. Veronica passed away in late 2021, and the amount of \$25,000 was received in 2022.
- Barbara Underhill asked via zoom whether an analysis of utilities and maintenance related to Arts Calibre rental is being made. This query will be discussed at the next meeting with Arts Calibre before the Lease renewal.

Carried.

- Lawrence presented the **2023 Operating Budget** via a PowerPoint presentation. He referred to his detailed narrative report in **the Annual Reports booklet on Pages 43-48.**
- **Income** is expected to decrease as Offerings (mainly based on Pledges) and investments income levels (based on reduced Market Values in CTF) drop, even though a new Social/Community Events Donation account and stronger Hall Rental Income are included.
- **Expense** is expected to increase by almost \$15,000 more than last year's actual, with staff cost, Insurance, and a new Social/Community events account adding to the ever-increasing general cost of doing Church business, just as your own household cost rise year after year.

Motion to adopt the 2023 Budget

Moved by: Lawrence Saracuse **Seconded by:** Michael Murgatroyd **Carried.**

Questions / Comments:

- Contributions to the Community Events Fund can be made online and through marked envelopes.
- How do we access other money outside the church, which we would get if we have events like Spring Fling. The Community Events Fund is not for external fundraising. The church will pay for event expenses from the monies collected through the campaign, instead of from an open basket. This fundraising will not affect the blue envelopes.
- A general sort of average in givings, how much is the electronic and how much are the envelopes. As per Lawrence, 65% would be electronic.
- Last year Susan Grant and a group of ladies were involved in hanging basket sales, and they contributed about \$1,000 to the church with 80 baskets sold. Their goal is around 100 baskets this year, which would produce about \$1200. This amount will still be added to our funds. Christine clarifies that we are not taking something away, but we are adding. This is about growing our community.

Carried.

Special acknowledgment for Michael Murgatroyd.

Thanks to Lawrence for his faithful work.

Appointment of Financial Reviewer

a. Christine thanked everyone for their contributions to the 2022 Annual Reports.

Michael Murgatroyd reviewed the 2022 Financial Statements, per the letter included as an Addendum to the 2022 Annual Reports Booklet.

Motion to appoint Michael Murgatroyd as Financial Reviewer for 2023.

Moved by: Lawrence Saracuse **Seconded by:** Jennifer Handley **Carried.**

5. Annual Reports 2022

Motion to adopt the 2022 Annual Reports as circulated.

Moved by: Colin Millar **Seconded by:** Barbara Colebrook Peace **Carried.**

6. Parish Leadership for 2023:

a. Barbara Colebrook Peace has served for the past year as the incumbent warden and has signed up for another year. Christine thanked her willingness to serve in that capacity.

Announcement of the appointment of Incumbent's Warden: **Barbara Colebrook-Peace**

- Election of People's Warden
- Jennifer has been serving as the people's warden for the past year and is signing up for another year.

People's Warden nominee: **Jennifer Handley**

Call for other nominations three times. None.

i Deputy People's Warden nominee: **John Oldale**

ii Call for other nominations three times. None.

Motion: That nominations for People's Warden close and, in doing so, elect Jennifer Handley as People's Warden and John Oldale as Deputy People's Warden.

Moved by: Marion Parker **Seconded by:** Nicole Gauvin **Carried.**

- Election of new Members of the Parish Council
- Marion, who has served for ten years, has served well past her 3-year term. She will move on to do other ministries within the parish. Thanks to Marion for her years of faithful service.
- Thanks to Elizabeth Gustavsen, who served faithfully for many years and had to resign during the year.
- Thanks to Marilyn Pattison & Rosamund Soares, they are continuing into the second year of their first term.
- Thanks to Colin Millar, who is continuing into the third year of his second term.
- Call for nominations from the floor? None.

Motion That nominations for Parish Council close and, in doing so, elect Leslie Glazier to her first term.

Moved by: Kathleen von Kanel **Seconded by:** Cedric Trueman **Carried.**

- Election of Synod Delegates

Our Diocesan Synod this year will be held on May 12 & 13, 2023.

i Thanks to Cedric Trueman, continuing into year 2 of his second term.

ii Thanks to Judy Trueman as alternate synod delegate, continuing into year 2 of her first term.

iii Thanks to Sheila Hofmeyr and David Stuart, they are beginning their first year of the first term.

Motion that nominations for lay Synod delegates close and, in doing so, elect Cedric, Sheila and David as Synod delegates and Judy as an alternate Synod delegate.

Moved by: Gary Fisher **Seconded by:** Brenda Sorley **Carried.**

7. Other business:

- A correction is needed for the Latin initials on one of the Memorial stones (there's no period after the A and D). Jeanette Muzio offers to pay for the modification charges.

Motion to investigate and modify the Latin error on the Memorial stone.

Moved by: Jeanette Muzio **Seconded by:** Christine Ward **Carried.**

- Thank you remarks.
- Thank you by Christine to Kathleen, Nicole, and Lawrence for the hospitality and preparation for the AGM, and also thanks to everyone who contributed.
- Thanks to all those who submitted reports.
- Kathleen thanked everyone who worked to create and revitalize this space for us, especially Gary Fisher and Jennifer Handley.
- Thanks to the Rev. Christine, who has guided us through the face of transition and transformation.
- Thanks to our Music Director, Marlon Narciso, who has been there for us for many years through this transition, nourishing our faith with your beautiful music.

Motion: "To adjourn the Annual General Meeting of the Church of St. George the Martyr."

Moved: Bruce Winter **Seconded by:** Jennifer Handley **Carried.**

The meeting Adjourned at 12:27 pm.

Next meeting of the Parish Council: Tuesday, March 28, 2023, 7:00 PM

Note: Signed attendance sheet attached

Closing prayer:

Glory to God,

whose power, working in us,

can do infinitely more

than we can ask or imagine

Glory to God from generation to generation,

in the Church, and in Christ Jesus,

for ever and ever. Amen.

Go in peace, to love and serve the Lord!

SUNDAY MINISTRIES

SUNDAY DUTY ROSTER

The Duty Roster assigns readers, administrators, greeters, etc for our regular 8am and 10am Sunday services, and our special services (Easter and Christmas, for example). The Roster is prepared 4-5 times per year, outlining duties for the various weeks in our Christian year.

There are needs for new people in all roles. You could take on a visible role such as Liturgical Assistant, Intercessor and other roles, or you could take on a support role like Greeter or Offertory Counter or Technical Assistant. Training and instruction is available for all roles.

If you are interested in performing any of the service duties, please contact Darlene or Gary Fisher for further information. We can be reached at darbyfish50@gmail.com or 778-440-3406.

Respectfully submitted, Darlene & Gary Fisher

CHANCEL GUILD ANNUAL REPORT 2023

We would like to express our thanks to Rev. Christine Conkin for her continued leadership here at St. George's. We would like to thank all those who donated to the flower fund and helped purchase the flowers and poinsettias used in the church. We realize that flowers are very important to our congregation. After the services, the flowers are given to members who are unable to come to the church in person or would be happy to enjoy them at home. They remind recipients that their church family is thinking of them. Thank you to those who joined us in donating and decorating for special celebrations such as Thanksgiving. We loved having the fellowship that comes with working together and would be very happy to increase this shared activity. The duties of the Chancel Guild can take many forms. In addition to taking turns setting up for services, we also have members who beautify our space with draping and flowers. Some help decorate for special days. Others help with occasional sewing, washing linens, polishing silverware, or baking communion bread. All of these are important parts of our services here at St. George's. We are very happy to have a new member and extend a warm welcome to Pamala Smith. If anyone else is interested in joining us in our "quiet ministry behind the scenes", in any way that works for you, please let us know. We would love to hear from you!

Respectfully submitted,
Darlene Fisher, Pamela Smith, Gillian Hanlon, Sue Vickers, Margaret Smart
Kathleen Von Kanel, Sandra Moore, Joan Collis, Margaret Hood

MUSIC MINISTRY (CHOIRS)

I am happy to report that the music ministry had another successful year. The choir remained committed to weekly rehearsals preparing for and leading the music for all Sunday and special services. The Dragon Song Men's Choir offered their voices in services such as Remembrance Day and Lessons and Carols. I introduced new choral anthems further expanding our already vast repertoire and continued my weekly reporting of our music usage as required by One License, our licensing subscription company. The ministry operated well within the budget with funds allocated only to piano and organ upkeep and maintenance, our annual subscription to One License and compensation for substitute musicians. No other music has ever been purchased.

By this time, word of my resignation from my position as music director, effective end of August, has most likely reached everyone. While the decision weighed heavy in my heart and finding the words to express it was difficult, I took solace in reminiscing about my beautiful beginning to start conveying my deep gratitude to all.

Twelve years ago, when I found myself standing at a crossroads in my life, I prayed for and sought God's guidance. The way things fell into place made me believe for certain that He led me to this church. I will never forget my interview for the position and seeing the welcoming faces of the Search Committee members (Richard Leseuer, Judy Trueman, Betty Crabbe, Moira Millar and Eugene Dowling). I was thrilled and honoured to be invited to meet the choir and to be given the opportunity to direct one Thursday rehearsal. I have a vivid memory of Barbara Peace smiling at me during the rehearsal with a reassuring look that I was doing well. I remember Signi Murgatroyd teaching and directing the anthem, The Gift Of Love, slated for the following Sunday. How I hoped and wished for that day to be the start of relationships in which we could be gifts to one another. Days later, I was invited back by Richard and Judy who then offered me the position. I was so honoured and full of God's grace as that contract signing coincided with my birthday. It was just meant to be. After my first official Sunday of service, I remember Jennifer Handley ushering me in by the hand to introduce me to the parishioners in the lower hall as the new music director and witnessing their excitement and acceptance. What a great and inspiring start to my ministry and I

knew then that it was just the beginning of things so beautiful that I could not wait to see unfold and start to experience. It was a memorable beginning and the foundations for building great relationships seemed in place. In the following weeks, I remember Jayne Postuk and myself sorting through old and new music in the library with Anita, our then parish administrator, assisting us. It was around the same time when I met the Dragon Song Men's Choir, a group full of camaraderie, joy, desire and deep appreciation for the opportunity to sing. What a feeling it was to have so many on board to help me build and shape the ministry into what it has become!! I could not have been as successful without this much help.

Through the years, relationships strengthened and we, as a church persevered through the ensuing changes and events: Richard's and Austin Spry's departures, the arrival and departure of Elizabeth Barnard, the interim ministries of Ian Powell and Jeannine Friesen leading to the arrival of our present pastor, Christine. Not even a paralyzing pandemic was able to keep us down as we always found ways to keep music a vital part of our worship. We are blessed and I am ever thankful for our assisting clergy, Carmen, Peter, Don and Eric to keep us firm and steady even through challenging times. I am also honoured to have worked with our past and present parish administrators, Anita, Tara, Vicky, Marie and Sage whose services were all exemplary.

We have great leaders in our Leadership Team. I thank Christine, Jennifer, Barbara, John and Lawrence for the enormous task of steering us in the right direction. Thank you for your care, concern, wisdom and support. It is an honour serving with you.

Many came up to me offering their assistance and talents. In the early years, working with true professionals such as Signi Murgatroyd, Sandra Moore and Eugene Dowling was at first overwhelming. It quickly turned into a humbling experience for me realizing that they were just one of many people in this church selflessly giving back their talents for the glory of God. I value their contributions and am blessed and thankful for them. My deep gratitude also goes to Jayne Postuk for her generosity, voice, talent and time in keeping our Holden services special along with all her entire entourage who have come forward to offer their voices and services. I am fortunate and blessed to have the voices of Amanda Millar, Julia Morgan, Belle Cantanti and Dragon Song who have tremendously helped enrich our special services. I am equally grateful for the unwavering contributions of tireless people such as Ed Collis, Peter Rowand, Michael Marriott and all the technical assistants who keep our physical worship and Zoom services running smoothly.

I am eternally grateful to all the members of my choir, both past and present, for their many years of dedication, loyalty and hard work. We have accomplished so much together and I have seen tremendous musical growth in you. Thank you for giving me the reason to rightfully claim the "best seat in the house" situated between you and the congregation. Nothing compares to the honour of accompanying the voice of God's people singing His praises. Knowing that you are at my right side gives me all the confidence I need to lead. Thank you for accepting me as your leader and I know that you will continue to thrive under your new director come September. I will treasure our relationships and all our accomplishments. May God bless you with good health and I pray and wish for your continued support of this ministry.

And to the congregation....I am blessed to have lived some of the best years of my life with you. It allowed me the time to fully savour each and every beautiful moment we have shared together and will fortunately be sharing for a little while longer. Some have told me that through all these years, I have been the constant but I wholly disagree. I am just one of many constants in this church and many deserve that recognition more than I. There are the people I mentioned above all the way to those in the Altar Guild, Chancel, Prayer, Coffee, Greeter, Reader, Shawl and Liturgical Assisting Ministries. There are so many to be thankful for. That is why I know the church will remain just as strong after my departure. I am confident that you will have a new and exciting music director, filled with enthusiasm, talent and drive who will take you to new heights. "Doing the next thing" to prepare myself for what could be the final phase of my career comes at a great personal cost but it leaves me with some sense of character and integrity knowing that I have given my work here my best effort. "To everything, there is a season". Our time of service matters but it will also have a point of conclusion. I thank you all for making me feel that in the greater picture, my life matters more greatly because of these last twelve years. St. George's will always have a special place in my heart and I will treasure all of the relationships I have built here. Know that you can call on me if and when you need help.

From the bottom of my heart, I thank you, St. George's. I am looking forward to making my remaining time with you the most memorable yet. We continue to sing well and pray twice and I will always say a special prayer just for you.

Respectfully submitted,

Marlon Narciso

TECHNICAL ASSISTANCE FOR WORSHIP

In November 2020, St. George's offered its first Sunday service back in the Church with an online presence: this combination of onsite and online is now referred to as a *blended service*. Parishioners may join us for the 10 am Sunday service remotely, helping them to stay a part of the community regardless of the distance involved.

Key to the successful delivery of this blended service is the *Tech Assistants*, who support this online service through hosting a Zoom session from the choir loft. From their elevated perch, the Tech Assistants control a computer with connected cameras and audio amplification to greet and assist remote participants. In the last year, this role has been filled ably and consistently by a dedicated group: Liz Gustavsen, Caitlin Dean, Sarah Stephens, Matthew Stephens, Peter Rowand and Michael Marriott.

In 2023, we took a major step forward to improve the sound system, replacing a 14-year old mixer that could no longer be configured to eliminate the static in our audio feed, with a new mixer and wiring. We also relocated the speakers to improve sound quality and purchased a handheld microphone. Michael Marriott invested a great deal of time and thought in implementing the new system, and we owe him a resounding "thank you!" for his work.

New Tech Assistants are welcomed to this group! Please feel free to reach out to a warden or to Peter Rowand if you have any questions or would like to assist.

Submitted by Peter Rowand,
Cell 250-686-6312
prowand@gmail.com

SUNDAY COFFEE MINISTRY

Coffee is served in the church most Sundays after the 8 AM service. A number of parishioners sign up to assist with this duty and in addition to making the coffee, generously donate the milk, cream and cookies for those enjoying this time of fellowship following the 8 AM service. A grateful thank you to all those who sign up to assist, including Helen Lindholm, Linda Sproule-Jones, Jennifer Bradbury, Jane Turpie, Leslie Glazier, Marilyn Pattison, Susan McMillan and Helen Malcolm.

10 AM SUNDAY COFFEE MINISTRY

Kathleen showed me the ropes a while ago and I have recently taken over the ministry from her after years of service from Kathleen.

I think the move to the Narthex has meant that lots of people stay for a chat with a cup in their hands. The time is very important for people to be able to share their stories with each other and keep contact with their church family.

We do not have many people who take turns to make the coffee/tea, but there have been a few people who have come forward recently and worked with someone else to learn the ropes, so all is going well!

I am very happy that I am able to serve in this way, that I feel is important to the life of the church.

Warm regards
Sheila Hofmeyr

PARISH MINISTRIES:

PRAYER SHAWL MINISTRY

During the past year, the members of the Prayer Shawl Ministry continued to meet twice a month in person or on Zoom. We prayerfully knit shawls that are then blessed during a Sunday service and placed in the narthex so that members of our parish family can access them. The Prayer Shawls are made with the hope that they will be given as reminders of God's love and compassion to parishioners, family or friends who are going through difficult times. If you are interested in being part of this ministry, please contact Marjorie Sager by email at mlsager@shaw.ca or by calling 250-384-2175.

ST. GEORGE'S ELECTRONIC PRAYER CHAIN

It is a real privilege to be able to support one another by praying for members and friends of our St. George's community. There is a group of parishioners that promises to pray when requested, if a need arises. That need is passed along by e-mail to the willing group.

When someone is ill or in need of support, their name can be given to any member of the group listed below, with their permission. The name is then passed on to the rest of the group. Prayer is then offered for them in faith.

Prayer Chain Members: Andrew Armitage, Ed and Joan Collis, The Rev. Christine Conkin, Pat Gerrand, Gillian Hanlon Kathleen McCutcheon, Jeanette Muzio, Barbara Colebrook Peace, Marjorie Sager, Lawrence Saracuse, Margaret Smart, Cedric and Judy Trueman, Daniel and Kathleen von Kanel, The Rev. Wells.

Judy Trueman
jltrueman@telus.net

WORD OF LIFE GROUP

Annual Report 2023

This small group usually meets once a month at the home of Larry & Gillian Hanlon. In 2023, we met via zoom some months and in person other months. At times, health issues caused us to take a break. We get together to read &

reflect on the monthly Word of Life commentary as well as share our experiences of making God's personal, practical love real in our lives. The Word of Life is a sentence taken from the scripture readings of the month. Our goal is to embody Jesus's words so that each person that we meet can feel the personal love of God & know that they have been heard deeply. This is a healing experience for those we encounter and we also experience a big reward. Of course, it is a real challenge to give up our own ideas & try open our hearts to love the way Jesus did, taking the burdens that others feel onto our own shoulders. The Word of Life group tries to live the spirituality of unity, which is based on Jn 17:21 "that may all be one... that the world may believe..." (Jn 17:21). The wars creating devastation in the lives of so many people in the world today give us a great desire to grow in our faith in concrete, practical ways so that we can build peace in our families, communities and eventually between cultures and nations. Everyone is welcome at a Word of Life meeting. We would love to have you come & see what this is about. Give Gillian a call to find out more or speak to her after the 10:00 am service !

CENTERING PRAYER

"Only silence can reach that dimension of reality that is too deep for words." --

Thomas Merton, *Paradise Journey*

"...direct inner experience, the most potent teacher of all."

-- Keely Bays, former Board member of The Contemplative Society

So often we do not take the time out from our busy, noisy lives to go into deep silence. Centering prayer a form of contemplative meditation allows us to do this. The deep silence and direct inner experience that comes from contemplative prayer can transform our lives and our world in ways we cannot imagine. We meet every Monday afternoon except for July and August and over the Christmas holidays. Since the pandemic we are a small but dedicated group.

If you are interested in helping with this work of deep spiritual connection and growth please come and be part of this warm and welcoming group on Monday afternoons at 4 pm in the Chapel for twenty minutes of deep silence. If you have any questions about the group and/or centering prayer as a meditation practice please do not hesitate to ask me.

In Christ's love,

Mary-Clare Carder (250-380-3838) or mccarder59@gmail.com

REFUGEE SPONSORSHIP STEERING COMMITTEE

This year started with a continuing waiting game for Refugees and Citizenship Canada (IRCC) to implement the steps required for Ruth Afeworki's sponsorship, a young Eritrean refugee woman living in Addis Ababa, Ethiopia. Her sponsorship was originally approved in August 2019 by IRCC. She is currently financially supported by our co-sponsor Ermias Afeworki, here in Victoria, and another brother living in Australia.

In order to try and expedite the application approval, we sought the help of the constituency office of Elizabeth May, the Green Party Leader who had helped us before. Their intervention in mid-2023 was helpful in getting IRCC staff in Kenya to complete the requirements for Ruth to come to Canada.

We have been very fortunate with working with our co-sponsor Ermias Afeworki, who has had ongoing contact with his sister including a personal visit to see her early in 2023. A few months later Ermias informed us that Ruth had married a fellow Tigrinya, Tesfalem Asefa. Tesfalem is a university-educated Ethiopian whom Ruth had met several years ago at the refugee camp in Tigray region of Ethiopia.

In consultation with Ermias, and the Diocesan Refugee Co-Ordinator, Jibril Mohamed, we decided to add Tesfalem to our sponsorship as her spouse. The addition was officially approved in late summer 2023 by IRCC. In addition, Ermias was approved as the official contact with the IRCC's Nairobi office. This allowed us to get continuous updates on the application status.

In January 2024 we received the great news that the application for Ruth and Tesfalem had been approved by IRCC, and that they would be arriving within seven to twelve weeks. This is fifty-four months after the initial approval of Ruth's application in 2019!

The Refugee Committee consisting of Jennifer Handley, John Sager, Ros Soares, Peter Rowand, and David Stuart along with co-sponsor Ermias Afeworki will be meeting to prepare for their arrival. This will include updating any additional financial requirements, finding housing, and other key areas that will be needed to be addressed for the initial months of their arrival.

If members of the parish have an interest in being involved in helping with this rewarding work, please contact John, Jennifer, Peter, Ros or David.

Respectfully Submitted,

Jennifer Handley, Peter Rowand, John Sager, Rosamund Soares, David Stuart

SOCIAL JUSTICE AND OUTREACH

We at St George's have much to be thankful for as part of a generous community that has continued to support a diverse range of organizations which provide services to locals and the wider community. 2023 for many has been a challenge with housing and food security being particularly prominent here in Victoria. We attempt to respond to the needs of the community when selecting our monthly organizations and also consider the input of the parish with consideration of the parish survey the SJOT conducted in 2022.

The SJOT is made up of Margaret Smart, David Handley, Christine Ward, Rev. Christine Conkin and Rosamund Soares. Rosamund, who in addition to taking minutes and ensuring information makes its way to the website (check out the Outreach link) also takes your generous weekly food donations to the Shelbourne Community Kitchen. Rosamund also keeps me organized. Thank you Ros. Thank you to Joan Collis who organized the Purdy's fundraiser again, this year on behalf of Backpack Buddies which raised \$791.

This year the following organizations were supported by the parish. We recognize that there may be additional funds which have been donated directly to the organizations and not through the parish.

Rainbow Kitchen \$1520
University of Victoria Student Food Bank \$920
PWRDF \$2440
First Nations Emergency Service Society - Nooaitch \$166
Anglican Indigenous Healing Fund \$1030
Shekinah Homes \$605
Threshold Housing Society \$385
Together Against Poverty Society \$280
Victoria Native Friendship Centre \$210
Anglican Awareness \$450
Backpack Buddies \$300 + \$791 from Purdys

Shelbourne Community Kitchen \$655 + food donations weighing a total of 1171.20 lbs!

South Island Counselling \$100

Women's Transition House \$227

In December, the parish also generously supported the Out of the Rain Youth Shelter by collecting high quality clothing for the organization.

Thank you again for your continued support of many valuable organizations.

Respectfully submitted

Colin Millar, Chair SJOT

ASSET REVIEW COMMITTEE FOR A SUSTAINABLE FUTURE FOR ST. GEORGE'S CHURCH

This committee (ARC, for short) was formed by Parish Council in October, 2023, in response to a property development information session presented by Brendon Neilson, Executive Director of the Diocese, on August 2nd, 2023. ARC members are: John Oldale, Jennifer Handley, Marilyn Pattison, Leslie Glazier and Gary Fisher.

ARC's broad mandate, as approved by Parish Council, is to:

- Gather together relevant information relating to our current assets (buildings and land), to inform our community and seek Parish/stakeholder input on potential uses of these assets.
- Develop "3 broad options" for future use of our assets.

The following three options were subsequently developed and shared with the congregation at an Information Session on Sunday, December 3rd.

1. St. George's is functioning just fine now. We don't need to change anything or consider how the Parish will sustain itself in the future.
2. Our current assets could be renovated/upgraded to meet St. George's future needs. We can do all the work (fundraising, contracting, etc.) ourselves.
3. Our assets and land could be used more effectively to meet future needs. We should work with an external partner (community group or developer) to upgrade the church building and construct a new facility. This would generate revenue for long-term church viability and support the broader community.

Through the remainder of the year, ARC:

- established a dedicated web page
<https://www.stgeorgecadborobay.ca/ministries--1/asset->

review-committee which summarized the committee's purpose and goals. Numerous resources were uploaded, and parishioners were encouraged to refer to them for information to support eventual selection of an option.

- established a dedicated email account, **arc@stgeorgecadborobay.ca** to which parishioners could submit questions and comments.

Within the first quarter of 2024, the committee plans to collect and share further input from the parish by:

- hosting a "Town Hall" meeting planned for February 4th, with Brendon Neilson attending.
- conducting a Parish survey/questionnaire.
- submitting a report on its work, which will include the results of the parish survey.

To fulfill its mandate, the committee then intends to call for a vote on the 3 broad options at the Annual Vestry Meeting on February, 25th, 2024.

Respectfully submitted,
John Oldale, Chair, ARC

MEN'S BREAKFAST 2023

Men's Breakfast restarted in September 2023. The new format of not having a full breakfast and asking members to participate by either volunteering to speak on a topic or find a speaker for our event has been well received. We have had a number of interesting presentations and 2 memorable ones for me were Colin Millar's presentation on his visit to the Great Bear Rainforest and John Sager's talk on his round the world trip with Marjorie.

We have had an unexpected response and wonderful turn out surpassing our numbers from the previous years. Several new men to the parish have joined the group.

I want to express my heartfelt thanks to Kathleen for providing us with such wonderful fare. I know I speak for those who attend how much we appreciate her generosity. A special thanks to everyone who has participated in the setting up and clean up at our get togethers. Thank you to our speakers, I am looking forward to our upcoming presentations.

If you have not had a chance to join, please consider coming out. We meet the 3rd Saturday of the month @ 8:30 am.

If you have any questions, please contact Bruce Winter – labs4ever@gmail.com.

Respectfully, Bruce Winter

COFFEE AND CONVERSATION

The group offers a time to explore ideas and foster relationships among women. We met on the first Saturday each month in the Narthex enjoying each other's company.

Sage Dunn-Krahn did a presentation of the Christian church in Medieval times. On another Saturday we had a lively discussion of current events. The Rev. Leslie Flynn spoke to us about some of the current trends in ministry. Jannie Hofmeyr talked to us about Comparative Religion. Jeanette Muzio told some of the stories and her experiences of St. George's from the 1980's through to the present. We had a lovely morning in Kathleen and Daniel von Kanel's beautiful garden listening to a musician and enjoying some of Kathleen's delicious baking. We are grateful to the von Kanel's for this delightful morning. Another morning we shared a photo or an object that has had much value for us. It was a rewarding morning. John Sager showed us slides and spoke about his and Marjorie's trip through East Asia and India spending time in many religious sites and churches. Margaret Smart gave a summary of the early history of Ukraine from the book "The Gates of Europe" by Serhii Plokyh. We are grateful to each of the people who prepared presentations for us.

I want to thank each of the women who prepared food for our time together. We welcome all women of the parish to join us once a month.

Margaret Smart

ST. GEORGE'S PARISH LIBRARY.

In 2023 we had a quieter year, as borrowing dipped a little from previous lower hall numbers, with around 60 items borrowed this year. There is the most activity when there is table space in the narthex to display a varied or themed selection of books. We added about a dozen new books to our shelves this year, some purchased, some much appreciated donations. With a great contribution from Margaret Smart, we have built up a special Indigenous section of both fiction and non-fiction.

We welcome the congregation's feed-back and suggestions for a particular book or for more items on certain topics they would like to see on our shelves.

The library is available before the services, at coffee times and during office hours in the week. If there is no one to help you, please follow the "Directions for Borrowing" sign, found on the adjacent counter, to sign out the books.

There are 3 members on our team, Margaret Smart, Deb Koning and Beth Gvora with computer assistance from Darlene Fisher. We would really welcome anyone else who would like to be involved in this ministry. No previous experience isA required, just an interest in books and connecting them to the congregation.

Thank you for all your interest and readership in 2023!
Respectfully submitted,
Beth Gvora

WONDERFUL WEDNESDAY'S 2023

"Wonderful Wednesday" is the moniker for our adult Christian education and formation events. Throughout 2023, we engaged in a variety of different short programs that were well attended by parishioners and the broader community alike.

In January, we gathered for 3 sessions to discover and discuss Lisa Sharon Harper's biblical and theological work. Her re-framing of *The Very Good Gospel* challenged and inspired us to consider God's work in and through us, for the sake of our world.

In March, as part of our Lenten programming, 3 Bible study sessions broadened our understanding of parts of the Old Testament by exploring different critical biblical methods and had us reflect on what we might learn from our ancient ancestors about "Transforming Tradition."

In May we continued our focus on biblical study, this time with a broad overview of the New Testament, in 4 sessions with The Rev. Lynn Mills. We reviewed interpretive methods, and the development of the canon, alongside the Gospels, Acts and the Pauline epistles.

After a summer break, the fall was busy as we co-hosted (with St. Mary's, Oak Bay), an in-person session of the Diocesan "Intersections" anti-racism discussion program over 7 weeks in and around October. While challenging at times, attendees participated with vulnerability and courage to grow in faith and love of our neighbours.

Also in October, we hosted an online experience of the "Evolving Faith" conference. This conference brings together many of the young and emerging voices in progressive Christianity. Here at St. George's, we gathered to watch together while eating, drinking, laughing and discussing what we were hearing.

With so many of us, alongside people around the world, deeply concerned about the devastating war raging in Israel / Gaza, we sought to better understand better what is happening through the lens of history. On November 22, Dr. Martin Bunton offered an evening lecture, with Q&A, that filled our sanctuary (and zoom space) with parishioners and community members alike.

Finally, in December, as part of our Advent programming, we turned again to book study. In preparation for Jesus coming (again) at Christmas, we reflected on our own

experiences of Jesus through our lives by discussing Diana Butler Bass's 'memoir theology' in her recent book *Freeing Jesus*.

It was a full and good year of study, prayer, reflection and growth in the Spirit! 2024 is shaping up to be nothing less. Please feel free to contact Christine with any suggestions, comments or questions.

In the love of Christ,
The Rev. Christine Conkin

HOLDEN EVENING PRAYER

Barbara Colebrook Peace and I have had the great privilege of organizing the Holden Evening Prayer services during 2023. We are pleased to offer the following report.

What is Holden:

Holden Evening Prayer is a short but beautiful and meditative sung vespers service, written by Marty Haugen during the winter of 1986 while he was at Holden Village retreat centre in the North Cascade Mountains of Washington State.

How it started:

It all started with a query from Jaime Millar to Christine sometime in 2022: "*Do you know Holden vespers?*"

Jaime was familiar with the service from her time in Sorrento and it turned out Christine was very familiar with the service from her days in seminary at Vancouver School of Theology. Fast forward a few months and Christine introduced the music to Barbara and me, and our first Holden services were held during Advent 2022.

What we do:

We gather around the piano in a semi-circle, typically on a Wednesday evening at 5:00 and sing evening prayers together. The experience of singing this service has been described by some who have attended as "*totally sacred*" and "*very meaningful*". We usually have about 25 participants on a Wednesday evening and on occasion have had up to 50 of us gathered around the piano!

As Holden is a sung service requiring musical leadership we appoint a cantor for each service, but we also appoint a congregational leader to lead the congregational responses in order that no one gets lost.

There is a place in the service for readings and reflection and Barbara and I, in consultation with Christine, choose a scripture and either a prose or poetry reading for each service. The readings are followed by a 4-minute silent meditation. The readings are chosen with attention to the liturgical calendar.

We usually hold the services on the third Wednesday of each month but have the flexibility to add weekly services for Advent (as in 2022) or Lent. The service lasts about 25 minutes.

Music, Prayer, and Hospitality:

We have been blessed with a connection to the Hospitality Team which has, on many occasions, prepared a meal to follow the services. This hospitality provides a valuable opportunity for our community to combine worship and fellowship.

During the summer months, we were joined by the Inclusive Christian Community from UVic, since their weekly gatherings were suspended during the university's summer break. Many thanks to Sage Dunn-Krahn for connecting St George's with this wonderful community of students. During the summer some of the university students also offered their gifts of music to the services and we remember Ruby Koep who played so beautifully.

Opportunities:

We have a great community of people who have generously offered their voices to be cantors, congregational leaders and readers, but there is always room for more if anyone would like to join us! Thank you so much to everyone who sang and read for the services. A wide range of participants really enriches our collective worship experience.

Respectfully submitted,
Jayne Postuk and Barbara Colebrook Peace.

ST. GEORGE'S COMMUNITY GARDEN

The St. George Community Garden marked its seventh year in 2023, providing members with a safe outdoor space to commune with nature and to get their hands gloriously dirty. We have 23 garden plots, 21 of which are available for annual rental by parishioners and community members for production of fruits, vegetables and flowers.

The Garden is financially self-sustaining by annual fees from plot renters. Any individual is welcome to become a Community Garden member by paying the \$10 membership fee. All plots are in use, and we have a small waiting list in place.

Shared community plots include two for Chancel Guild and flora for the Church, a propagation plot for the Spring Fair plant sale, and two plots for shared strawberries, raspberries and rhubarb to be enjoyed by all members of the Community Garden. Please contact Peter Rowand at 250-686-6312 or at garden@stgeorgecadborobay.ca for more information, or take a look at the Church website (shortcut via bit.ly/stgeorgegarden)

SACRED SPACES

GROUNDS

Over the past several months the Teams focus has been to continue the development of the plantation at the West boundary. This included kind donations of Rhododendrons from a neighbour and a variety of native shrubs together with replantings on site together with a generous leaf mulch.

Climatic conditions from the drought created the regular requirement for hand watering in the West outside of the programmed irrigation system - good exercise'. Also , following a detailed Arborist inspection by three companies and Parish approval we are now prepared to schedule corrective tree work in the future.

Looking ahead , this energetic ` grounds team ` will continue to gather on Saturday mornings or choose a weekday of their choice so please' speak to Terry if you would like to join us.

Respectfully submitted

Terry Carroll.

FACILITIES

The management of St George's physical assets falls into 4 distinct categories:

1. **Ongoing preventative maintenance** (daily, weekly, monthly or annually) entails scheduling various contractors for janitorial services, regular work, inspections, etc. In the past year, this work has increasingly transitioned to our Administrator, Sage, to coordinate and manage. Work continues on "fleshing out" a preventative maintenance schedule that Gary created for us in 2022. Once complete, this will be an invaluable resource for those dealing with the many issues that inevitably come with aging assets.
2. **Emergency calls** are precipitated by infrequent and unpredictable events that require immediate action, perhaps including contacting our insurance company. Due to their fiduciary responsibilities, the Incumbent and Wardens must be involved when these types of events occur. Fortunately, emergency

calls were few and far between in 2023; hopefully that will be the case in 2024 as well!

3. **Rental relationships.** The day-to-day management of the many and varied short-term rentals in both the Church and the Hall building are handled by Sage, often in consultation with Rev Christine. Long-term or financially significant rentals (thus having greater impact on Church operations) are primarily managed by the Leadership Team, with Sage's support and in consultation with the Diocese.
4. **New development / one-off projects** are addressed as needed. The relocation of the Admin and Incumbent offices and the library was our major focus in 2022, which meant most of the smaller outstanding projects were finally taken care of in 2023. These included:
 - i. New street-side and exterior signage
 - ii. Repainting of the parking lot lines and the addition of two more handicap spaces
 - iii. Replacement of old and burned out lights in the Church
 - iv. Installation of a new sound system
 - v. Cleaning gutters and roof (removal of a mini-forest that had taken root there)
 - vi. Addressing various safety and accessibility issues in and around the Church

While much of what we did required professional services, we were most fortunate to engage the services of a capable and responsive handyman who has done and continues to do numerous odd jobs for both St George's and The Orchard.

Looking ahead, we need a better understanding of what expenses the Parish is likely to incur in the future as our building ages. To that end, Leadership put out a Request for Quote for a depreciation or building condition report in December. Once the report is completed in 2024, we will be better able to financially plan for our work needs in the years to come.

The Diocesan Churchwardens' Manual states that one of the Wardens' responsibilities is to "ensure that all properties under the stewardship of the parish are in repair and insured" but like many things associated with a Church, this cannot be achieved without the involvement of any number of people. And while there is always a risk of forgetting someone important, I would like to

especially thank Rev Christine, Sage, our dedicated verger Ed Collis, the ever-helpful "Warden Emeritus" Gary Fisher, and our sound wizards Peter Rowand and Michael Marriott for continuing to provide advice and assistance as required. I cannot say how much I have appreciated all your help!

Respectfully submitted,
Jennifer Handley
People's Warden

PARISH ADMINISTRATOR

In April 2023, I took over from Marie as part-time Parish Administrator.

My regular duties include formatting and printing the Sunday bulletin, preparing Setting Sail, updating the website and social medias, managing the church calendar and events, manning the office and making monthly bank deposits. I also oversee the rentals and work with the wardens on upkeep of the church buildings. In my secretarial role, I take minutes for the Parish Council and for the Saint George's Housing Society meetings.

Until December, I enjoyed working alongside Rev. Leslie Flynn, who managed event planning and was the Safe Church Liaison. With her departure, the duties of Safe Church Liaison have passed to me.

Working at St George's has been calm and enjoyable, thanks to the supportive and respectful working relationships I have had with Rev. Christine, Rev. Leslie Flynn, Lawrence, wardens Jennifer, Barbara, and John, and the SGHS. I've also appreciated working in such a beautiful environment – both church and grounds. I've enjoyed many lunches on the "secret bench" overlooking the sea.

A big thank you to all who have made my work here pleasant and smooth.

Respectfully submitted,

Sage Dunn-Krahn
Parish Administrator
admin@stgeorgecadborobay.ca

COMMUNITY EVENTS AND HOSPITALITY REPORT 2023

Hospitality at St. George's is evolving, and expanding. Parish members can donate to this fund to share a warm reception and welcome with others.

In the spring, members of the parish gathered on Maundy Thursday in the Sanctuary to share a wonderful meal and service.

Holden prayer services often held monthly generally includes a shared meal. This ministry has been expanding and was very popular particularly in the summer months when it provided a connection between St George's and the UVic Inclusive Christian group. This relationship is ongoing.

Coffee and refreshments follow Sunday services as well.

In May, St. George's collaborated with our facility renters to provide a space for entertainment and sharing. Participants included Arts Calibre Academy, the Irish Dancers, and Victoria Children's Choir. St. George's provided complimentary refreshments and treats. The parish shared hot dogs, salad and ice cream treats one Sunday in September. October saw us hosting the neighbourhood with treats and hot chocolate on Hallowe'en.

This committee is presently working to improve the kitchen amenities in the Narthex to enhance this important ministry. We are thankful for the support and volunteer efforts of our parish members.

Submitted by Joy Carroll, Signi Murgatroyd, Marilyn Isaak, Joy Warkentin, Joan Collis, Sheila Hofmeyr, Lynn Alexander

FINANCE REPORT 2023 YEAR-END, 2024 BUDGET (Presenting at Vestry Meeting held on February 25, 2024)

Treasurer's Report to the Annual Vestry Meeting for 2023 (Presented at Vestry Meeting held on Feb. 25, 2024)

To the Members of the Parish of St George the Martyr

These Financial Statements of St. George the Martyr for the year ended December 31, 2023 have been prepared by the management of the Parish and approved by the Parish Council. They have not been audited or reviewed by any independent firm of professional accountants.

In my capacity as a volunteer and a member of the parish, I have reviewed these financial statements, carried out tests for accuracy and reviewed the internal controls of the Parish. I find these statements to be free of any material misstatement.

These statements have been prepared essentially in accordance with the Canadian standards for not-for-profit organizations.

Date: 2/15/2024

Victoria, BC


Michael R Murgatroyd

Dear Friends in Christ:

This narrative report is intended to help you navigate the following financial documents:

- **2023 Year-to-Date Operating Statement – Jan. 01 through Dec. 31, 2023.**
- **2023 Year End Balance Sheet, with comparison to 2022 Year End standing.**
- **2024 Operating Budget, with comparison to 2023 Operating results.**

Each section of this report relates, in turn, to these three documents/spreadsheets, with the text designed to be understood on its own.

There is also a brief **2023 Memorial Funds Report** included.

2023 Operating Statement

Income of \$344,537 far exceeded our \$314,400 target, and Expenses of \$312,623 well under spent our \$327,200 target, resulting in a positive Net Income Surplus of \$31,914 against our Deficit Budget of (-\$12,800).

Subsequent to that good news, Parish Council directed that \$20,000 of the original Surplus funds should be set aside for future Capital Improvement projects/purchases. Therefore, \$20,000 was transferred into two Balance Sheet Equity Funds, split as \$18,000 into Building Maintenance Reserve Fund and \$2,000 into Rector's Discretionary Fund. We are surely blessed to be in this position to build up our Equity Funds.

The adjusted Net Income Surplus is \$11,914. That is the short story. Details will follow.

Thanks to your ongoing financial support during these transitional times, coupled with the leadership of our Incumbent, Christine, our hard-working Staff, Sage and Marlon, and our team of volunteer Lay Leaders, we manage to "carry on". Indeed, we are blessed!

"Thank You" to each and every one of you, as good stewards of God's gifts.

The notes that follow will explain how we received Income, how we paid out Expenses, and will address variances (i.e. the \$ Over and \$ Under Budget). The notes will refer to the 2023 Operating Statement's "Code of Accounts" numbers and headings, which you can follow by cross referencing this narrative report with the accounting versions shown later in this report. Although all of this gives the reader another layer of detail to our accounts, parish members should know that financial information is available to you upon request to me, the Treasurer. We maintain full transparency in our accounts, of course with necessary sensitivities to, and protection of, our personnel and parish members' confidentiality.

REVIEW/AUDIT: We do not take on the expense of a professional, financial "audit" each Year End, but rather, we have our books reviewed by a volunteer to test for accuracy and proper internal controls. So, to **Michael Murgatroyd**, our sincere **"THANK YOU"**.

2023 Year-to-Date Operating Statement – Jan. 01 to Dec. 31 - INCOME

#4000 – Offerings – \$250,410 is over by \$30,410 or 13.8% on Budget of \$220,000.

Our Parish attendance numbers and offerings are showing growth, which is bucking trends of declining parish numbers in this post-pandemic era.

#4100 – Interest & Investment Income – \$26,286 is over by \$3,086 or 13.3% on Budget of \$23,200.

#4140, #4160 and #4180 - Consolidated Trust Fund (CTF) Investments combined to be short by \$164 on Budget of \$21,450.

#4181 St. George's Housing Society donation of \$5,000 eclipsed the Budget of \$1,750 by \$3,250. A big **"THANK YOU"** to St. George's Housing Society for its ongoing support of parish operations. Apparently, the Society had a better year than anticipated!

#4200 and #4220 show Gain/Loss on Investments +/- \$45,072 are equal and offsetting postings of our Year End “Unrealized Gain (or Loss) on Investments”.

This Year End shows as a Gain of \$45,072 which is presented only for reporting and information purposes of the closing Market Value in our three CTF investment Funds #4140/#4160/#4180.

There is no affect to our Operating Statement, while this Gain is also shown on the Balance Sheet on #1800 Other Assets at Cost, balanced by #3885 Equity account.

There is **no** actual Gain (or Loss), since the Investment Units remain within the CTF Funds, until they are redeemed for “Cash” as needed.

#4300 – Community Events and Hospitality (formerly Parish Fundraising) \$11,090 is under by \$3,910 or 26.1% on Budget of \$15,000.

- #4300 Community Events & Hospitality of \$520, #4310 Donations of \$8,607, plus #4390 Other Parish Fundraising of \$1,963 are combined as Total #4300 Community Events & Hospitality of \$11,090. Newly renamed in 2023, Community Events & Hospitality is the Income side that funds #7290 (referred to later in this report) so that we can offer Christian hospitality at parish and community events, which includes post-service coffee/tea and snacks, Shrove Tuesday and Maundy Thursday Dinners, meals after Holden services, food, beverage, food, etc., etc., etc.
- Other Parish Fundraising efforts continue under this blanket. Thanks to Puzzle Sales and Hanging Basket Sales in 2023.

#4600 – Other Income (formerly Cost Recoveries & Other Income) \$56,751 over by +\$551 or 1% on Budget of \$56,200

- #4610 Hall Rentals of \$56,251 was slightly over budget by +\$251 on Budget of \$56,000. The bulk of Rentals was to Arts Calibre Academy, West Coast Children’s Choral Society and O’Brien Irish Dancers School.
- #4620 Miscellaneous Income of \$500, versus our Budget of \$200, contributes to our piano tuning costs, since the Choral Society uses our pianos extensively.

ONWARD GIVING and/or OUTREACH and/or BLUE ENVELOPE Programs/Ministries:

Please refer to the Vestry Report of the Social Justice and Outreach Team (SJOT) for a detailed listing of donations forwarded to the various monthly Outreach programs.

#4800 – Onward Giving Donations and #4900 – Fund Donations.

#4899 – Contra Account - Onward Giving Donations and #4999 Contra Account - Fund Donations.

These account series show token Budget amounts of \$10,000 each, followed by equal offsetting or contra amounts of (-\$10,000), with the net result always being “NIL”, regardless to what the Actual donations are.

Why \$10,000? It could be \$1 or \$1,000,000. We plug in those token numbers because it is fruitless to try to compare our Actual results against a line-by-line forecast of Outreach programs donations, as some are unknown at Budget building time, and we have no way of knowing/guessing what programs or Funds will be supported.

This year we forwarded \$10,069 in donations to SJOT recipients and transferred \$2,578.50 to appropriate Parish Funds. Refer to Balance Sheet notes.

Total INCOME: Actual \$344,536.99 versus Budget \$314,400.00 = Variance of \$30,136.99 or 9.6%.

2023 Year-to-Date Operating Statement – Jan. 01 to Dec. 31 - EXPENSE

NOTE: Acronyms used in this narrative

N/C = No Comment (not necessary; insignificant; unknown)

#6700 – Clergy Expenses – \$107,513 under by (-\$987) or 0.91% on Budget of \$108,500.

#6710 Clergy Salaries \$104,363 under by (-\$1,637) on Budget of \$106,000. N/C.

#6720 Rector’s Discretionary Fund \$700 on Budget of \$700. This fund also required utilizing some Equity Funds monies (not affecting our Operating Budget). N/C.

#6750 Clergy Replacement \$2,450 over by +\$650 on Budget of \$1,800. N/C.

#7000 - Our Wider Community - \$52,129 under by (-\$71) on Budget of \$52,200.

#7010 Diocesan Assessment had no variance at \$52,129. N/C.

#7050 Parish’s Outreach Contribution was an unused allowance of \$71. N/C.

#7200 - Worship & Celebration – \$47,944 under by (-\$8,656) or 15.3% on Budget of \$56,600.

#7210 Music Director \$38,535 was over by +\$235 on \$38,300. N/C.

#7220 Music, Equipment & Supplies \$2,096 was over by +\$895 on \$1,200. Includes microphone and cables, and prepaying music copyrights licensing fees for 2024.

#7230 Relief/Guest Musicians \$895 was under spent by (-\$5) on \$900. N/C.

#7260 Worship Supplies & Chancel Guild \$304 was under by (-\$896) on \$1,200.

More was spent on new Altar clothes, paid for using an Equity Fund (Capital) account.

#7290 Fellowship & Meetings (being renamed Community Events & Hospitality in 2024) at \$6,114 was under by (-\$8,886) on Budget of \$15,000. This is directly funded by #4310 Community Events & Hospitality Donations.

#7400 - Growing in Faith - \$9,145 over by +\$5,945 or 185.7% on Budget of \$3,200.

#7405 Family Life Ministry \$6,488 was over by +\$5,288 on \$1,200 because long after we planned and approved our Budget, we hired Leslie Flynn for the last six months of 2023. The Diocese subsidized \$6,000 of Leslie’s wages.

#7420 Children & Youth Expense \$41 was spent. There was no Budget.

#7440 Communications \$NIL was spent on Budget of \$600. N/C.

#7461 & #74611 Wonderful Wednesdays of \$999 and -(\$225) respectively, combine for \$774 against its Budget of \$900 and -(\$600) respectively, or \$300. N/C.

#7462 & #74621 Prayer Shawl Ministry spent \$368 and had no cost recoveries, such that the combined cost was over by \$168 on Budget of \$300 -(\$100) or \$200. N/C.

#7464 Library did no purchases on \$150 Budget.

#7466 Parish Garden \$81 was under spent by -(\$369) on Budget of \$450. N/C.

#74661 Parish Garden (Recover) -(\$481) is fees for garden bed use.

#7470 Staff Development & Conferences \$1,874 was over by +\$974 on Budget of \$900. Included within this account line was net cost of the Evolving Faith program. .

#7600 - Buildings for Ministry - \$53,758 over by +\$4,158 or 8.4% on Budget of \$49,600.

#7610 Custodian \$6,996 was under by -(\$1,404) on Budget of \$8,400. N/C.

#7630 Equipment & Supplies \$1,603 was under by -(\$797) on Budget of \$2,400.

#7640 Insurance \$12,230 was under by -(\$770) on Budget of \$13,000. N/C.

#7650 Repairs & Maintenance \$7,065 was over by +\$2,265 on \$4,800 largely due to cost of \$1,732 for arborist to inspect several trees. And of course, there were all the usual inspections and repairs/purchases related to plumbing, electrical, fire safety, and HVAC.

#7655 Grounds Maintenance \$4,154 was over by +\$1,754 on Budget of \$2,400 largely due to cost of \$1,385 for parking lot line painting. As well, we had unexpected share of snow ploughing and salting of St George's Lane by The Orchard's snow removal contractor, some of which was carry over from winter weather of December 2022.

#7660 Electricity \$7,195 was under by -(\$2,405) on Budget of \$9,600. This account expected higher costs due to increased use of Hall space by renters.

#7670 Natural Gas \$6,571 was over by +\$2,971 on Budget of \$3,600 largely due to a late invoice of \$1,745 to cover December 2022, coupled with the annual adjustment of our fixed monthly charge for Gas, which apparently was being undercharged throughout 2022.

#7680 Water & Sewage \$642 was over by +\$42 on \$600. N/C..

#7690 Waste \$7,303 was over by +\$2,503 on Budget of \$4,800. As well as increased use by renters, we had extraordinary added costs for environmental and fuel fees. Our costs have tripled over the past three years. We are investigating new service providers.

#7800 - Administration Support - \$42,135 under by -(\$14,965) or 26.2% on Budget \$57,100.

#7810 Parish Administrator \$28,868 was under by -(\$12,132) on Budget of \$41,000 due to changing from full time (Marie) to part time (Sage) staffing.

#7812 Sub-Contracting Deductions -(\$1,296) was over by +\$96 on \$1,200.

This account line reports St. George's Housing Society's sub-contracting of St. George's Church Parish Administrator (Marie and Sage) for a few hours each month.

#7820 Bookkeeping & Temp Staff \$3,150 was under by -(\$450) on \$3,600 Budget.

#7825 I.T. Support \$2,787 was under by -(\$213) on Budget of \$3,000. N/C.

#7840 Office Equipment & Supplies \$1,323 was over by +\$123 on \$1,200 Budget.

#7850 Printing & Photocopying \$2,869 was under by +\$1,931 on \$4,800 Budget.

There will be "per copy" usage fees for 2023 that have not yet been billed.

#7860 Shipping & Postage \$105 under spent by -(\$195) on \$300 Budget. N/C.

#7870 Telephone & Internet \$4,164 was under by -(\$36) on \$4,200 Budget. N/C.

#7890 Other Administrative Expenses \$165 was under by -(\$35) on \$200. N/C.

Total EXPENSE: Actual \$312,623.16 versus Budget \$327,200.00 = Variance of -(\$14,576.84) or 4.46%

Net Operating Income, or Surplus/(Deficit): Actual is Surplus of +\$31,913.83 versus Deficit Budget of -(\$12,800.00). Variance is +\$44,713.83.

SPECIAL NOTE: For future #9000 series Fixed Assets Purchases or Capital Improvements, the 2023 Parish Council set aside \$20,000 of the year end \$31,913.83 Surplus by transferring \$18,000 to #3620 Building Maintenance Reserve Fund and \$2,000 to #3860 Rector's Discretionary Fund.

REVISED: Net Operating Income, or Surplus/(Deficit) is Surplus of +\$11,913.83 versus Deficit Budget of -(\$12,800.00). Variance is +\$24,713.83.

CAPITAL IMPROVEMENTS: The Operating Statement does not include information regarding specific Capital Improvements made in 2023, as the numbers do not affect the Net Income Surplus/Deficit. The amounts do show as variances on the Balance Sheet, as #1620 Furniture & Equipment.....(see list below)..... \$17,322.87
#1600 Total Capital Assets \$17,322.87

Audio system upgrades	\$12,695.13
Vacuum Cleaner	600.00
Altar Clothes	\$ 1,468.08
Signage	2,559.66
TOTAL #1620 Furniture & Equipment	\$17,322.87

**Here ends the narrative report of the 2023 Operating Statement.
2023 Year End Balance Sheet**

Let us now refer to the 2023 Year End Balance Sheet and its' side-by-side comparison to Year End 2022. For those who are unfamiliar with a Balance Sheet, please note that Current Assets plus Non-Current Assets combine to make **Total Assets**. Their total **equals, or balances with**, the Liabilities plus the Equity accounts, that combine to be **Total Liabilities & Equity**.

Hence, this is a "Balance Sheet", or some may think of it as a "snap shoot" of our overall financial standing at each Year End.

ASSETS

Current Assets (Cash + Accounts Receivable + Prepaid Expenses) + Non-Current Assets (Capital Assets + Other {Investments} Assets at Cost):

Total #1000 - Cash position has decreased by $-(\$902.79)$ from $\$106,132.43$ to $\$105,029.64$ year over year.

#1020 Petty Cash of $\$200.00$ is a constant Cash Asset.

#1040 TD Canada Trust Operating Account of $\$105,029.64$, our Current/Chequing account.

Total Cash and Cash Equivalent = $\$105,229.64$

Accounts Receivable (A/R)

#1300 – Account Receivable

#1320 GST Rebate of $\$1,768.03$ represents Goods & Services Tax rebates due for 2023.

#1340 Interest Receivable of $\$5,321.49$ represents our Quarter 4 Interest Income earned from our three Investments held in the Consolidated Trust Fund, which was not received until late in January 2024.

Total 1300 Account Receivable = $\$7,089.52$

#1350 – Prepaid Expense

#1350 Prepaid Expense of $\$574.88$ represents 2024 Offerings Envelopes.

#1365 Prepaid Vac Pay of $\$7,285.60$ represents Vacation Pay Accruals held by the Diocese for our three salaried Staff...Christine, Sage and Marlon.

Total 1350 Prepaid Expense = $\$7,860.48$

Total Current Assets 2023 = $\$120,163.39$ versus previous year 2022 = $\$113,154.78$

Non-Current Assets (cover Property, Plant and Equipment):

#1600 - Capital Assets including #1620 Furniture & Equipment $\$17,322.87$, #1640 Capital Improvements (no change) and #1645 Capital Improvements Narthex (no change) increased by $\$17,322.87$ in upgrades and additions in our audio system, exterior signage, a vacuum cleaner, and altar clothes.

Total 1600 Capital Assets and Total Property, Plant & Equipment = $\$2,042,273.44$

#1800 – Other Assets at Cost show the current “Market Value” of the #1820 Endowment Fund, #1830 CTF Investment (12-21) and #1860 CTF (Rectory Fund) currently held in the Consolidate Trust Fund. These combine as **Total 1800 Other Assets at Cost of $\$557,091.06$** and these Funds show an Unrealized Gain on Investments of $+\$45,072.10$.

Total Non-Current Assets 2023 of $\$2,599,364.51$ versus 2022’s $\$2,536,969.54$ for a positive change of $+\$62,394.97$.

TOTAL ASSETS 2023 = $\$2,719,544.15$ versus 2022’s $\$2,650,124.32$ for a positive change of $+\$69,419.83$.

LIABILITIES & EQUITY

LIABILITIES (Accounts Payable + Current Liabilities + Non-current Liabilities):

#2000 - Accounts Payable of $\$4,706.06$ is cheques written but not cashed.

Total Accounts Payable = \$4,706.06

Credit Card #2420 TD VISA Credit Card of \$156.67 is four VISA charges on account as at December 31, 2023 that will be paid automatically near the end of January 2024.

Total Current Liabilities = \$4,862.73

Non-Current Liabilities (Rental Deposits, Parish Funds and Custodial Funds):

#1900 Rental Deposits of \$8,090.00 represents two months of ACA monthly rental fee, plus safety deposit on keys used by ACA.

#2800 – Parish Funds held only **#2860 – Rector’s Discretionary Fund** of \$2,672.64.

Total Non-Current Liabilities = \$10,762.64

TOTAL LIABILITIES = \$15,625.37

EQUITY (Building Funds, Parish Funds, Investments in Funds and Assets, Retained Earnings, and Net Income or Surplus/Deficit):

#3610 - Building Fund is \$4,109.71. This Fund continues to receive monies from ongoing customer reward program proceeds of Peppers Foods and Fairway Markets. For anyone still using Thrifty Foods cards, please note that reward program has been cancelled.

#3620 – Building Maintenance Reserve Fund is at \$23,311.12 through three Year End additions, namely \$18,000 transferred from 2023 Net Income Surplus (for future Capital Improvements), \$5,523.41 transferred to retire the Bette Crabbe Bequest Fund, and \$1,664.05 transferred to retire the Bunny Cowan Bequest Fund, offset by the combined spending for Capital Assets - Furniture & Equipment, those being a mix of audio system upgrading, additional exterior signage, and a new vacuum cleaner.

#3622 - Garden Fund is unchanged at \$1,550.39.

#3812 - Bequest by Veronica Druce is at \$4,829.90 after using \$5,501.34 for part of the audio system upgrade.

#3813 - Betty Crabbe Bequest is retired after transferring the balance into #3620.

#3814 - Barbara Longworth Bequest shows as \$NIL. Note: At Year End of 2021, \$30,000 was used to create the new CTF Investment Fund (12-21) of \$80,000. We can redeem the \$30,000 when needed.

#3817 – Bunny Cowan Bequest is retired (temporarily) after transferring the balance into #3620. Note: At Year End of 2021, \$40,000 was used to create the new CTF Investment Fund (12-21) of \$80,000. We can redeem the \$40,000 when needed.

#3819 – Memorial Art Fund Barbara Burns is unchanged at \$2,970.50. Note: At Year End of 2021, \$10,000 was borrowed to create the new CTF Investment Fund (12-21) of \$80,000. We can redeem the \$10,000 when needed.

#3830 – Memorials is unchanged at \$9,364.73.

#3835 – Memorial Walkway is \$4,289.74 increased by \$1,500 from 5 X \$300 Memorial Walkway fees, offset by purchase of four bricks for \$102.38.

#3838 Aboriginal Ministry Fund is unchanged at \$1,455.30.

#3850 – Mission Fund is unchanged at \$4,550.15.

#3855 – Parish Special Reserve Fund and #3862 - Personnel Reserve Fund and #3880 Seniors Lunch Program Fund all remain at \$1 each, just to leave these accounts open for possible future uses.

#3861 - Chancel Guild is \$NIL after using \$1,000 towards new Altar Clothes.

#3870 – SJOT Reserve Fund is unchanged at \$55.67.

#3872 – Youth Fund is unchanged at \$2,036.50.

#3873 – Children’s Fund is \$725.33 increased by a donation of \$80.33.

Total #3800 Parish Funds is at \$55,142.33 decreased by –(\$35,804.65) from 2022’s \$90,804.65.

#3885 – Endowment & Rectory Funds in CTF (combined) & #3886 CTF Investment (12-21)

These three Funds combined, increased by \$45,072.10 representing an Unrealized Gain in our CTF Investments, due to favourable investment market conditions in 2023.

#3890 – Investment in Capital Assets increase of \$17,322.87 represents the investments in Capital Improvements made in 2023.

#3892– Investment in Narthex Project is unchanged at \$1,193,859.02.

#3900 Retained Earnings represents an accumulation of all past Year Ends Operating Statements’ Surpluses and Deficits. At Year End 2021 we split up and re-located Retained Earnings to show as #3882 – Deficit/Surplus of Previous Years, and as Surplus of the (current) Year. Upon reflection, #3882 – Deficit/Surplus Previous Years of \$32,884.05 (2022 Year) will be returned to the Retained Earnings account line. 2023’s Surplus for the Year of \$11,913.83 will be applied here at next Year End. The presentation is intended to be less complicated for the reader.

Surplus for the Year is the Operating Surplus for 2023 of +\$11,913.83.

Total Equity 2023 is \$2,703,918.78 versus 2022’s \$2,634,975.82 for a positive change of +\$68,942.96.

TOTAL LIABILITIES & EQUITY = \$2,719,544.15 versus 2022’s \$2,650,124.32 for a positive change of +\$69,419.83

Here ends the narrative report of the 2023 Balance Sheet.

This Annual Vestry Report requires, in addition to the 2023 financial statements, the following Memorial Funds Report to give detail for these Equity accounts.

2023 Memorial Funds Report

Planned Giving bequests and donations made in memory of loved ones are placed in Bequest or Memorial Funds that are either designated or undesignated.

Designated bequests and donations are specified for particular Capital purchases or projects, or to be used by a particular Fund, such as to the Building Fund, or perhaps to a

specific ministry area, such as to the Mission Fund. Some may be fully expended within the calendar year received for their designated purpose, or expended later at the discretion of the Parish for amounts of \$25,000 or more, and at the discretion of Parish Council for amounts of less than \$25,000. Refer to our current list of Funds on Page #3 of the 2023 Year End Balance Sheet.

Undesignated bequests and donations may be named, such as the Bunny Cowan Bequest, or at Year End some smaller donations may simply be grouped together under the generic name (account #3830) "Memorials". At the discretion of Parish Council, all or some of this Memorials Fund may be "retired" to bolster another (designated) Fund, or may be used for Capital Improvements. None of the "Memorials" Fund was retired or expended in 2023.

For 2023 Memorial bequests and donations were received and directed as follows:

#3812 - Bequest by Veronica Druce is at \$4,829.90 after using \$5,501.34 for part of the audio system upgrade.

#3813 - Betty Crabbe Bequest is retired after transferring the balance into #3620.

#3814 - Barbara Longworth Bequest shows as \$NIL. Note: At Year End of 2021, \$30,000 was used to create the new CTF Investment Fund (12-21) of \$80,000. We can redeem the \$30,000 when needed.

#3817 - Bunny Cowan Bequest is retired (temporarily) after transferring the balance into #3620. Note: At Year End of 2021, \$40,000 was used to create the new CTF Investment Fund (12-21) of \$80,000. We can redeem the \$40,000 when needed.

#3819 - Memorial Art Fund Barbara Burns is unchanged at \$2,970.50. Note: At Year End of 2021, \$10,000 was borrowed to create the new CTF Investment Fund (12-21) of \$80,000. We can redeem the \$10,000 when needed.

#3830 - Memorials is unchanged at \$9,364.73.

#3835 - Memorial Walkway is \$4,289.74 increased by \$1,500 from 5 X \$300 Memorial Walkway fees, offset by purchase of four bricks for \$102.38.

Please consider Planned Giving and/or Living Memorials. There are informational brochures available through the Church Office or through the Diocesan Office to show you the various options and benefits available to you and your family, your income tax position, and your estate, and to the Glory of God.

Respectfully submitted, Lawrence Saracuse, Treasurer

At this point during the Annual Vestry Meeting, the Agenda calls for a Motion to accept the 2023 Financial Reports.

Therefore, as Treasurer, **I will move acceptance of:**

- **2023 Year-to-Date Operating Statement - Jan. 01 to Dec. 31**
- **2023 Year End Balance Sheet**
- **2023 Memorial Funds Report** and
- **the Treasurer's Report to the Annual Vestry Meeting, as published above.**

2024 Operating Budget

To communicate our Budget goals, this report provides the following two resources:

1. Spread sheets with one column showing **Budget 2024** along side three columns that review 2023 results through the **YE 2023 Under/Over** comparison of **Budget 2023** and **Year 2023**. For ease of comparing year to year numbers, I recommend looking at two columns of numbers, those being the **Budget 2024** and **Year 2023** columns. The previous year's actual results are often good indicators of the next year's performance.
2. This "narrative budget" or the story form.

We are still in post pandemic transition, which has/is changing how the world works. We are redefining how we worship and how we deliver our ministries, as will this Budget.

For those of you who just can't wait to get to the bottom line, HERE IT IS:

Income	\$346,500
<u>Expense</u>	<u>\$331,000</u>
Surplus/Deficit	\$ 15,500

2024 Operating Budget for Jan. 01 to Dec. 31, 2023 - INCOME

#4000 - Offerings - \$250,000

Offerings are budgeted to pretty well match 2023's Actuals, which varied significantly from 2023's Budget, not only by surpassing the targeted amounts, but in the ways the Offerings were/are received (Cash or Cheques in Envelopes, by Auto Deposits, by third party vendors, or undesignated as Open Offerings).

It simplifies things, and ultimately helps the parish, when you utilize the Auto Deposit (automatic monthly bank withdrawal) system of giving, but please do not forget about the BLUE "Outreach Envelopes" used for our designated monthly Outreach, much of what supports the ministries beyond our doors.

Also, please remember that your Pledge to support the general operations and ministries of the parish is separate from the Community Events and Hospitality account that funds our events and hospitality efforts (see notes for Income line #4310 and Expense line #7290).

For purposes of tracking our Offerings over the year on our Operating Statements, we split up our Pledges and "known" non-pledge donations by **how we actually receive** the Offerings, as follows:

▪ #4020 Envelope Offerings.....	\$ 77,000
▪ #4030 Auto Deposited Offerings...	\$168,000
▪ #4040 Open Offerings.....	<u>\$ 5,000</u>
<u>TOTAL OFFERINGS</u>	<u>\$250,000</u>

#4100 - Interest & Investment Income - \$26,300

There is no change in our three investment accounts Book Values, Units Held or level of Investment Interest quarterly payouts since our opening balance of 2023. We are fortunate that investment markets performed well in 2023.

- #4140 CTF \$80K (12-21), #4160 CTF Rectory Fund and #4180 CTF Endowment Fund pay out at 2023 rates of 4.25% Interest on a static number of Units. Target is \$21,300.
- #4181 St. George's Housing Society Donation continues to provide financial support to the Parish by committing to donate \$5,000 for 2024.

#4300 – Community Events and Hospitality Donations - \$15,000

- #4310 Community Events and Hospitality - \$12,500. This account name has evolved from Fund Raising, to Social/Community Events Donations, to bring in the word Hospitality, as it better reflects our intention.

This Budget is asking us to donate to host social and community building events, rather than paying to participate. There is an Expense line shown later within this Budget, i.e. #7290 Community Events and Hospitality (formerly Fellowship & Meetings), of the same \$12,500 amount. It is intended that this #4310 Income account will pay for post-service Coffee Time, Shrove Tuesday Dinner, Maundy Thursday Dinner, Holden Dinners and a myriad of other social and community building activities.

Note that donations made to this account are included in your annual Charitable Tax Receipt, in addition to monies donated to Offerings and Blue Envelope (SJOT) efforts.

- #4390 Other Parish Fundraising \$2,500. We can still do activities that we charge for, such as Puzzle Sale and Hanging Basket Sale, for which you would derive a direct, tangible benefit from your money.

#4600 – Rentals and Other Income (formerly Cost Recoveries & Other Income - \$55,200

- #4610- Hall Rentals \$55,000 is coming 95% from “contracts” now in place with Arts Caliber Academy (private school), Victoria Children’s Choir and O’Brien Irish Dance School.
- There are still spaces available at times that do not conflict with church uses, such that a conservative target of additional \$3,000 for miscellaneous renters is counted in the tally.
- #4620 – Other Misc. Income - \$200 is small but possible through outside use of our colour photocopier and rental of other equipment.

#4800 – Onward Giving Donations - \$10,000.

(#4899) Onward Giving Forwarded – (\$10,000.)

Since all monies received are forwarded to various Outreach ministries, both within and beyond our Diocese, there is a balanced “in & out” factor here that does not require monthly or annual scrutiny within these Budget spread sheets. These do not affect our financial statements. These are indeed a very important part of our ministries, and we appreciate all the work that the Social Justice Outreach Team (SJOT) and others do to solicit donations for the worthy causes. Please refer to the SJOT report for the full list of 2022 Outreach recipients, along with the amounts forwarded to them.

Note that the total of #4800 is forwarded directly to the intended recipients via account #4899 with a net result of “nil” on our Operating Statement.

#4900 – Fund Donations - \$10,000. (#4899) Fund Donations Forwarded – (\$10,000.)

All #4900 Fund Donations are forwarded to Funds listed on the Balance Sheet that includes Memorials, Bequests, Building Fund, Reserve Funds, etc.

Note that the total of #4900 is forwarded directly to the intended Funds via account #4999 with a net result of “nil” on our Operating Statement.

Total INCOME = \$346,500

2024 Operating Budget for Jan. 01 to Dec. 31 - EXPENSE

#6700 – Clergy Expenses - \$112,500

- #6710 – Clergy – \$109,400 is salary and benefits, including housing allowance, in lieu of the parish maintaining a Rectory for our Clergy. It is adjusted annually according to a Diocesan Stipend Range (DSR) which applied 3.5% cost of living salary increase for 2024.
- #6720 – Rector’s Discretionary Fund – \$600 is used entirely at the discretion of the Rector, and is maintained in confidence, although a Warden monitors it.
- #6750 Clergy Replacement – \$2,500 Relief Clergy are required when Christine is unavailable to preside at services due to professional development leave, vacation, illness, etc., as well as for Guest Clergy who preach at special times.

#7000 – Our Wider Community - \$54,600

- #7010 – Diocesan Assessment \$52,581 is determined by a formula tied to our Annual Parish Report (PAR), as our Parish contribution to managing our Diocese.
- #7050 – Parish’s Outreach Contribution \$2,019 rounds up this category and allows for a general Parish contribution to SJOT causes.

#7200 – Worship & Celebration - \$53,200

The accounts in this series are largely for our music ministry, plus for worship service supplies, and finally for hospitality that we offer to the community.

- #7210 – Music Director \$36,000 is salary and benefits. It increased by 3.5% in accordance with the DSR and its related recommendations for COLA. It is reduced from 2023 level because we know that Marlon is retiring after the summer.
- #7220 – Music, Equipment & Supplies \$1,800 pays for piano and organ maintenance, piano tuning, music licenses, sheet music, minor audio equipment, etc.
- #7230 – Relief & Guest Musicians \$1,200 allows for Marlon’s vacation relief, guest soloists, and special occasion musicians.
- #7260 – Worship Supplies & Chancel Guild \$1,200 based on recent years’ average costs for altar window dressing, Eucharist supplies, candles, palms, poppy wreath, special service bulletins & other requirements, etc.
- #7290 – Social/Community Events (formerly Fellowship & Meetings) \$12,500
- This is the revised account that our #4310 Community Events and Hospitality account is matched with. This covers food, beverage and supplies for social activities, community building events, committee and staff meetings, Pastoral

Care expenses, post Worship Service coffee time, Cafes, gifts, cards, programs, ministries and various gatherings as a church community.

- #7280 – Pastoral Care \$500 for costs of cards, flowers, gifts, hospital parking, visits.

#7400 – Growing in Faith - \$4,600

This series is sometimes referred to as “Christian Education”. It includes several programs/ministries, sometimes with offsetting cost recovery of expenses, some through charging user fees, and in some cases by requesting/suggesting designated donations.

- #7405 – Family Life Ministry \$NIL as this account was retired after 2023. If monies are needed for casual staff hires as needs arise, look to monies budgeted under Other Administrative Expenses.
- #7420 – Children & Youth Expenses \$1,200 covers misc. expenses of programs and supplies designed for our children, youth, University students, young families, etc.
- #7440 – Communications \$600 includes misc. signage, print advertising for events and marketing efforts.
- #7460 – Programs account line is a “catch all” for costs that do not fall within the other designated programs or ministries.
- #7461 Wonderful Wednesdays \$1,200 and #7461-1 Wonderful Wednesdays (Cost Recoveries) (-\$200) are for the ongoing program of book studies and lecture series held in Spring and Fall, with an offsetting account that participants pay for books.
- #7462 Prayer Shawls \$400 and #7462-1 Prayer Shawls (Cost Recoveries) (-\$100) based on recent years’ average costs and recovery donations.
- #7464 Library \$300 is a token amount for adding to library inventory.
- #7466 Parish Garden \$300 and #7466-1 Parish Garden Fees (-\$600) are for the ongoing Parish Garden maintenance, supplies and repairs which are offset by fees paid to rent the garden boxes. Excess fees can be transferred to the Garden Fund for future Capital Improvements, such as Garden Box replacement.
- #7470- Staff Development & Conferences \$1,500 allowance for Clergy, Lay Ministry staff and in some cases, parishioners to attend training and conferences.

#7600 – Buildings for Ministries - \$65,300

These are the necessary expenses of maintaining our physical plants (buildings).

- #7610 – Custodian \$7,800 pays our janitorial workers.
- #7630 – Equipment & Supplies \$4,800 covers maintenance and cleaning supplies, washroom supplies, light bulbs, small equipment purchases, etc. Also, our Rental Contract with ACA requires us to pay a share of same Hall Building expenses.
- #7640 – Insurance \$14,800 is necessary protection of our buildings and contents, plus coverage for personal injury and liability. This is purchased through a Diocesan group policy and has increased each year to keep up to values and industry risks. This year has an extraordinary industry risk increase of 20% or \$2,500 over 2023.

- #7650 Repairs & Maintenance \$8,400 covers ongoing costs of plumbing, electrical, painting, locks & keys, etc. Costs are rising in this category because we are hiring more professional workers as our pool of volunteers for such tasks reduces.
- #7655 Grounds Maintenance \$8,400 covers lawn mowing and garden equipment and supplies, including irrigation equipment. We are also including monies to remove one tree and trim several others.
- #7660 Electricity \$7,200 reflects our equal billing plan.
- #7670 Natural Gas \$4,800 reflects our equal billing plan.
- #7680 Water & Sewer \$700 based on recent years' average costs.
- #7690 Waste \$8,400 anticipates ever increasing surcharges for fuel and environmental fees. There have been dramatic increases lately.

#7800 – Administrative Support- \$40,800

These accounts provide for staff, equipment, supplies, IT, telephones, photocopies, etc. that are used in general administration of our “business”.

- #7810 – Parish Administrator \$15,000 salary and benefits for Sage, who works part time.
- #7812 – Subcontracting Deduction (-\$1,300) for administrative services provided to St George’s Housing Society.
- 7820 – Bookkeeping \$3,300 for professional Bookkeeper services.
- #7825 – I.T. Equipment & Support \$3,000 is to service and maintain both software and hardware for our network of computer workstations, to address I.T. backups and security, to update and maintain our web site.
- #7840 – Office Supplies \$1,200 covers the regular purchases.
- #7850 – Printing & Photocopying \$3,000 pays photocopier lease and service requirements, plus the related supplies to print bulletins, program handouts, etc. Printing includes cheques, business cards, annual Vestry booklet, etc.
- #7860 Shipping & Postage \$200 covers regular postage.
- #7870 – Telephone & Internet \$4,400 are the monthly fees of Shaw digital telephone service and Shaw Internet.
- #7890 Other Administrative Expenses \$12,000 is a catch all account for misc. costs. Plus adds an allowance to hire casual/part time/contracted workers as needed, perhaps for child/youth/university/family life programs.

Total EXPENSE = \$331,000

RECAP:

Income \$346,500 Expense \$331,000 = Surplus \$15,500

As Treasurer, I will move **“That the Operating Budget for the year 2024 be accepted as presented.”**

In closing, I will simply say a big **“THANK YOU”** to all our entire St. George’s community, with special mention to our staff members Christine, Sage and Marlon, and to our Wardens and Parish Council.

Respectfully submitted,

Lawrence Saracuse

St. George The Martyr
Budget vs. Actuals: FY 2023 - FY23 P&L
 January - December 2023

	Total			
	Actual	Budget	over Budget	% of Budget
Income				
4000 Offerings			0.00	
4020 Offerings by Envelopes	76,646.67	59,000.00	17,646.67	129.91%
4030 Offerings by Auto Deposit	167,884.47	144,000.00	23,884.47	116.59%
4040 Open Offerings	5,878.91	17,000.00	-11,121.09	34.58%
Total 4000 Offerings	\$ 250,410.05	\$ 220,000.00	\$ 30,410.05	113.82%
4100 Interest & Investment Income			0.00	
4140 CTF (\$80,000)	2,734.60	21,450.00	-18,715.40	12.75%
4160 Consolidated Trust Fund (Rect)	13,081.04		13,081.04	
4180 Endowment Fund Society Interest	5,470.32		5,470.32	
4181 St. George Housing Society Don	5,000.00	1,750.00	3,250.00	285.71%
Total 4100 Interest & Investment Income	\$ 26,285.96	\$ 23,200.00	\$ 3,085.96	113.30%
4200 Gain / Loss on Investment	45,072.10		45,072.10	
4220 Unrealized Gain / Loss on Investment	-45,072.10		-45,072.10	
Total 4200 Gain / Loss on Investment	\$ 0.00	\$ 0.00	\$ 0.00	
4300 Community Events & Hospitality	520.00		520.00	
4310 Community Events & Hospitality Donations	8,607.04	15,000.00	-6,392.96	57.38%
4390 Other Parish Fundraising	1,962.69		1,962.69	
Total 4300 Community Events & Hospitality	\$ 11,089.73	\$ 15,000.00	\$ -3,910.27	73.93%
4600 Other Income			0.00	
4610 Hall Rentals	56,251.25	56,000.00	251.25	100.45%
4620 Miscellaneous Income	500.00	200.00	300.00	250.00%
Total 4600 Other Income	\$ 56,751.25	\$ 56,200.00	\$ 551.25	100.98%
4800 Onward Giving Donations			0.00	
4830 Outreach within the Diocese			0.00	
4836 Rainbow Kitchen Donations	1,520.00		1,520.00	
4838 Together Against Poverty Societ	280.00		280.00	
4839 Threshold Housing Donations	385.00		385.00	
4840 South Island Counselling	100.00		100.00	
4844 Women's Transition House	50.00		50.00	
4849 Other Outreach within Diocese	3,808.65		3,808.65	
Total 4830 Outreach within the Diocese	\$ 6,143.65	\$ 0.00	\$ 6,143.65	
4850 Outreach within Canada			0.00	
4853 Anglican Awareness	455.00		455.00	
4857 Angl. Indigenous Healing Fund	1,030.38		1,030.38	
Total 4850 Outreach within Canada	\$ 1,485.38	\$ 0.00	\$ 1,485.38	
4880 Outreach Overseas			0.00	
4883 PWRDF Donations	2,440.00		2,440.00	
Total 4880 Outreach Overseas	\$ 2,440.00	\$ 0.00	\$ 2,440.00	
Total 4800 Onward Giving Donations	\$ 10,069.03	\$ 0.00	\$ 10,069.03	
4899 Contra Acc. Onward Giv. Forward	-10,069.03		-10,069.03	

	Actual	Budget	over Budget	% of Budget
4900 Fund Donations			0.00	
4912 Chairs for Worship Space	1,018.50		1,018.50	
4914 Memorial Walk Way	1,500.00		1,500.00	
4970 Other Fund Donations	60.00		60.00	
Total 4900 Fund Donations	\$ 2,578.50	\$ 0.00	\$ 2,578.50	
4999 Contra Acc. Fund Don. Forwarded	-2,578.50		-2,578.50	
Total Income	\$ 344,536.99	\$ 314,400.00	\$ 30,136.99	109.59%
Gross Profit	\$ 344,536.99	\$ 314,400.00	\$ 30,136.99	109.59%
Expenses				
6700 Clergy Expenses			0.00	
6710 Clergy Salaries	104,362.59	106,000.00	-1,637.41	98.46%
6720 Rector's Discretionary Fund	700.00	700.00	0.00	100.00%
6750 Clergy Replacement	2,450.00	1,800.00	650.00	136.11%
Total 6700 Clergy Expenses	\$ 107,512.59	\$ 108,500.00	\$ -987.41	99.09%
7000 Our Wider Community			0.00	
7010 Diocesan Assessment	52,128.96	52,129.00	-0.04	100.00%
7050 Parish's Outreach Contributions		71.00	-71.00	0.00%
Total 7000 Our Wider Community	\$ 52,128.96	\$ 52,200.00	\$ -71.04	99.86%
7200 Worship & Celebration			0.00	
7210 Music Director	38,535.16	38,300.00	235.16	100.61%
7220 Music, Equipment & Supplies	2,095.90	1,200.00	895.90	174.66%
7230 Relief/Guest Music & Dragon Sg	895.00	900.00	-5.00	99.44%
7260 Worship Supplies & Chancel Guild	304.06	1,200.00	-895.94	25.34%
7290 Fellowship & Meetings	6,113.87	15,000.00	-8,886.13	40.76%
Total 7200 Worship & Celebration	\$ 47,943.99	\$ 56,600.00	\$ -8,656.01	84.71%
7400 Growing in Faith			0.00	
7405 Family Life Ministry	6,487.93	1,200.00	5,287.93	540.66%
7420 Children & Youth Expenses	40.96		40.96	
7440 Communications		600.00	-600.00	0.00%
7460 Programs			0.00	
7461 Wonderful Wednesdays	998.66	900.00	98.66	110.96%
74611 Wonderful Wednesdays (Recover)	-225.00	-600.00	375.00	37.50%
7462 Prayer Shawl Ministry	368.20	300.00	68.20	122.73%
74621 Prayer Shawl Ministry (Recover)		-100.00	100.00	0.00%
7464 Library		150.00	-150.00	0.00%
7466 Parish Garden	81.03	450.00	-368.97	18.01%
74661 Parish Garden (Recover)	-481.30	-600.00	118.70	80.22%
Total 7460 Programs	\$ 741.59	\$ 500.00	\$ 241.59	148.32%
7470 Staff Development & Conferences	1,874.04	900.00	974.04	208.23%
Total 7400 Growing in Faith	\$ 9,144.52	\$ 3,200.00	\$ 5,944.52	285.77%
7600 Buildings for Ministry			0.00	
7610 Custodian	6,998.00	8,400.00	-1,404.00	83.29%
7630 Equipment & Supplies	1,602.68	2,400.00	-797.32	66.78%
7640 Insurance	12,229.59	13,000.00	-770.41	94.07%
7650 Repairs & Maintenance	7,064.58	4,800.00	2,264.58	147.18%
7655 Grounds Maintenance	4,153.95	2,400.00	1,753.95	173.08%
7660 Utilities - Electricity	7,194.57	9,600.00	-2,405.43	74.94%
7670 Utilities - Natural Gas	6,571.39	3,600.00	2,971.39	182.54%
7680 Utilities - Water & Sewer	642.36	600.00	42.36	107.06%
7690 Utilities - Waste	7,302.76	4,800.00	2,502.76	152.14%
Total 7600 Buildings for Ministry	\$ 53,757.88	\$ 49,600.00	\$ 4,157.88	108.38%

	Actual	Budget	over Budget	% of Budget
7800 Administrative Support			0.00	
7810 Parish Administrator	28,868.49	41,000.00	-12,131.51	70.41%
7812 Sub-Contracting Deductions	-1,296.00	-1,200.00	-96.00	108.00%
7820 Bookkeeping & Temp Staff	3,150.00	3,600.00	-450.00	87.50%
7825 IT Support	2,787.44	3,000.00	-212.56	92.91%
7840 Office Equipment & Supplies	1,323.10	1,200.00	123.10	110.26%
7850 Printing & Photocopying	2,868.71	4,800.00	-1,931.29	59.76%
7860 Shipping and Postage'	104.97	300.00	-195.03	34.99%
7870 Telephone & Internet	4,163.64	4,200.00	-36.36	99.13%
7890 Other Administrative Expenses	164.87	200.00	-35.13	82.44%
Total 7800 Administrative Support	\$ 42,135.22	\$ 57,100.00	\$ -14,964.78	73.79%
Total Expenses	\$ 312,623.16	\$ 327,200.00	\$ -14,576.84	95.54%
Net Operating Income	\$ 31,913.83	\$ -12,800.00	\$ 44,713.83	-249.33%
Other Expenses				
9300 Transfer to Bldg Main Reserve Fund	18,000.00		18,000.00	
9304 Transfer to Rector's Discretionary Fund	2,000.00		2,000.00	
Total Other Expenses	\$ 20,000.00	\$ 0.00	\$ 20,000.00	
Net Other Income	\$ -20,000.00	\$ 0.00	\$ -20,000.00	
Net Income	\$ 11,913.83	\$ -12,800.00	\$ 24,713.83	-93.08%

St. George The Martyr Balance Sheet

As of December 31, 2023

	Total		
	As of Dec. 31, 2023	As of Dec. 31, 2022 (PY)	Change
Assets			
Current Assets			
Cash and Cash Equivalent			
1000 Cash			0.00
1010 Cash on Hand	0.00	0.00	0.00
1020 Petty Cash	200.00	200.00	0.00
1040 TD Canada Trust Operating Acct.	105,029.64	105,932.43	-902.79
Total 1000 Cash	\$ 105,229.64	\$ 106,132.43	-\$ 902.79
Total Cash and Cash Equivalent	\$ 105,229.64	\$ 106,132.43	-\$ 902.79
Accounts Receivable (A/R)			
11000 Accounts Receivable	0.00	0.00	0.00
Total Accounts Receivable (A/R)	\$ 0.00	\$ 0.00	\$ 0.00
1300 Account Receivable	0.00	0.00	0.00
1320 GST Rebate	1,768.03	1,555.15	212.88
1331 GST/HST receivable prior year	0.00	1,438.49	-1,438.49
1340 Interest Receivable	5,321.49	0.00	5,321.49
Total 1300 Account Receivable	\$ 7,089.52	\$ 2,993.64	\$ -4,095.88
1350 Prepaid Expense	0.00	0.00	0.00
1354 Prepaid Expense	574.88	592.21	-17.33
1365 Prepaid Vac. Pay	7,285.60	3,436.50	3,849.10
Total 1350 Prepaid Expense	\$ 7,860.48	\$ 4,028.71	\$ 3,831.77
Total Current Assets	\$ 120,179.64	\$ 113,154.78	\$ 7,024.86
Non-current Assets			
Property, plant and equipment			
1600 Capital Assets			
1620 Furniture & Equipment	257,733.72	240,410.85	17,322.87
1640 Capital Improvements	590,680.70	590,680.70	0.00
1645 Cap. Improv. Narthex	1,193,859.02	1,193,859.02	0.00
Total 1600 Capital Assets	\$ 2,042,273.44	\$ 2,024,950.57	\$ 17,322.87
Total Property, plant and equipment	\$ 2,042,273.44	\$ 2,024,950.57	\$ 17,322.87
1800 Other Assets at Cost			
1820 CFT (Endowment Fund)	143,167.69	131,584.54	11,583.15
1830 CTF Investment (12-21)	71,569.19	65,778.80	5,790.39
1860 Consolidated Trust Fund (Rec)	342,354.19	314,655.63	27,698.56
Total 1800 Other Assets at Cost	\$ 557,091.07	\$ 512,018.97	\$ 45,072.10
Total Non Current Assets	\$ 2,599,364.51	\$ 2,536,969.54	\$ 62,394.97
Total Assets	\$ 2,719,544.15	\$ 2,650,124.32	\$ 69,419.83
Liabilities and Equity			
Liabilities			
Current Liabilities			
Accounts Payable (A/P)			
2000 Accounts Payable	4,706.06	6,659.42	-1,953.36
2005 Accrued Accounts Payable	0.00	-13.56	13.56
Total 2000 Accounts Payable	\$ 4,706.06	\$ 6,645.86	-\$ -1,939.80
Total Accounts Payable (A/P)	\$ 4,706.06	\$ 6,645.86	-\$ -1,939.80

	As of Dec. 31, 2023	As of Dec. 31, 2022 (PY)	Change
Credit Card			
2420 TD Credit Card	0.00	0.00	0.00
2421 TD Credit Card -Conkin	156.67	0.00	156.67
Total Credit Card	\$ 156.67	\$ 0.00	\$ 156.67
Total Current Liabilities	\$ 4,862.73	\$ 6,645.86	\$ -1,783.13
Non-current Liabilities			
1900 Rental Deposits	8,090.00	8,090.00	0.00
2800 Parish Funds			0.00
2860 Rector's Discretionary Fund	2,672.64	412.64	2,260.00
Total 2800 Parish Funds	\$ 2,672.64	\$ 412.64	\$ 2,260.00
Total Non-current Liabilities	\$ 10,762.64	\$ 8,502.64	\$ 2,260.00
Total Liabilities	\$ 15,625.37	\$ 15,148.50	\$ 476.87
Equity			
3500 Capital Reserve Fund	0.00	0.00	0.00
3600 Building Funds			0.00
3610 Building Fund	4,109.71	3,091.21	1,018.50
3611 Building Fund (Narthex)	0.00	0.00	0.00
Total 3600 Building Funds	\$ 4,109.71	\$ 3,091.21	\$ 1,018.50
3800 Parish Funds			0.00
3620 Building Maintenance Reserve Fd	23,311.12	13,878.54	9,432.58
3622 Garden Fund	1,550.39	1,550.39	0.00
3630 Accrual Cap. Improv./ Rebuilds	0.00	0.00	0.00
3812 Bequest by V. Druce	4,829.90	10,331.24	-5,501.34
3813 Bequest by B. Crabbe	0.00	5,523.41	-5,523.41
3817 Bequest Bunny Cowan	0.00	1,664.05	-1,664.05
3819 Memorial Art Fund Barb. Burns	2,970.50	2,970.50	0.00
3830 Memorials	9,364.73	9,364.73	0.00
3835 Memorial Walk Way	4,289.74	2,892.12	1,397.62
3838 Aboriginal Ministry Fund	1,455.30	1,455.30	0.00
3850 Mission Fund	4,550.15	4,550.15	0.00
3855 Parish Special Reserve Fund	1.00	1.00	0.00
3861 Chancel Guild	0.00	1,000.00	-1,000.00
3862 Personnel Reserve Fund	1.00	1.00	0.00
3870 SJOT Reserve Fund	55.67	55.67	0.00
3872 Youth Fund	2,036.50	2,036.50	0.00
3873 Children's Fund	725.33	645.00	80.33
3880 Seniors Lunch Program Fund	1.00	1.00	0.00
Total 3800 Parish Funds	\$ 55,142.33	\$ 90,804.65	\$ -35,662.32
3885 Endow. & Rectory Funds in CTF	557,091.07	432,018.97	125,072.10
3886 CTF Investment (12-21)	0.00	80,000.00	-80,000.00
3890 Investments in Capital Assets	848,414.42	831,091.55	17,322.87
3892 Investments in Narthex Project	1,193,859.02	1,193,859.02	0.00
3900 Retained Earnings	33,388.40	579.87	32,808.53
3882 Deficit/Surplus Prev. Years	0.00	32,884.05	-32,884.05
Total 3900 Retained Earnings	\$ 33,388.40	\$ 33,463.92	\$ -75.52
Surplus for the year	11,913.83	3,530.55	8,383.28
Total Equity	\$ 2,703,918.78	\$ 2,634,975.82	\$ 68,942.96
Total Liabilities and Equity	\$ 2,719,544.15	\$ 2,650,124.32	\$ 69,419.83

St. George The Martyr Budget Worksheet for 2024

	Total			2023 Under/Over Budget
	Budget 2024	2023 - Actual	2023 Budget	
Income				
4000 Offerings				
4020 Offerings by Envelopes	77,000.00	76,646.67	59,000.00	130%
4030 Offerings by Auto Deposit	168,000.00	167,884.47	144,000.00	117%
4040 Open Offerings	5,000.00	5,878.91	17,000.00	35%
Total 4000 Offerings	\$ 250,000.00	\$ 250,410.05	\$ 220,000.00	114%
4100 Interest & Investment Income				
4140 CTF (\$80,000)	2,750.00	2,734.60	21,450.00	13%
4160 Consolidated Trust Fund (Rect)	13,080.00	13,081.04		
4180 Endowment Fund Society Interest	5,470.00	5,470.32		
4181 St. George Housing Society Don	5,000.00	5,000.00	1,750.00	286%
Total 4100 Interest & Investment Income	\$ 26,300.00	\$ 26,285.96	\$ 23,200.00	113%
4300 Social/Community Events Donations		520.00		
4310 Com Events & Hospitality	12,500.00	8,607.04	15,000.00	57%
4390 Other Parish Fundraising	2,500.00	1,962.69		
Total 4300 Com Events & Hospitality	\$ 15,000.00	\$ 11,089.73	\$ 15,000.00	74%
4600 Cost Recoveries & Other Income				
4610 Hall Rentals	55,000.00	56,251.25	56,000.00	100%
4620 Other Income	200.00	500.00	200.00	250%
Total 4600 Cost Recoveries & Other Income	\$ 55,200.00	\$ 56,751.25	\$ 56,200.00	101%
4800 Onward Giving Donations				
4830 Outreach within the Diocese				
4836 Rainbow Kitchen Donations		1,520.00		
4838 Together Against Poverty Societ		280.00		
4839 Threshold Housing Donations		385.00		
4840 South Island Counselling		100.00		
4844 Women's Transition House		50.00		
4849 Other Outreach within Diocese		3,808.65		
Total 4830 Outreach within the Diocese	\$ -	\$ 6,143.65	\$ 0.00	
4850 Outreach within Canada				
4853 Anglican Awareness		455.00		
4857 Angl. Indigenous Healing Fund		1,030.38		
Total 4850 Outreach within Canada	\$ -	\$ 1,485.38	\$ 0.00	
4880 Outreach Overseas				
4883 PWRDF Donations		2,440.00		
Total 4880 Outreach Overseas	\$ -	\$ 2,440.00	\$ 0.00	
Total 4800 Onward Giving Donations	\$ 10,000.00	\$ 10,069.03	\$ 0.00	
4899 Contra Acc. Onward Giv. Forward	- 10,000.00	-10,069.03		
4900 Fund Donations				
4912 Chairs for Worship Space		1,018.50		
4914 Memorial Walk Way		1,500.00		
4970 Other Fund Donations		60.00		
Total 4900 Fund Donations	\$ 10,000.00	\$ 2,578.50	\$ 0.00	
4999 Contra Acc. Fund Don. Forwarded	- 10,000.00	-2,578.50		
Total Income	\$ 346,500.00	\$ 344,536.99	\$ 314,400.00	110%
Gross Profit	\$ 346,500.00	\$ 344,536.99	\$ 314,400.00	110%

	Budget 2024	2023 - Actual	2023	
			Budget	Under/Over Budget
Expenses				
6700 Clergy Expenses				
6710 Clergy Salaries	109,400.00	104,362.59	106,000.00	98%
6720 Rector's Discretionary Fund	600.00	700.00	700.00	100%
6750 Clergy Replacement	2,500.00	2,450.00	1,800.00	136%
Total 6700 Clergy Expenses	\$ 112,500.00	\$ 107,512.59	\$ 108,500.00	99%
7000 Our Wider Community				
7010 Diocesan Assessment	52,581.00	52,128.96	52,129.00	100%
7050 Parish's Outreach Contributions	2,019.00		71.00	0%
Total 7000 Our Wider Community	\$ 54,600.00	\$ 52,128.96	\$ 52,200.00	100%
7200 Worship & Celebration				
7210 Music Director	36,000.00	38,535.16	38,300.00	101%
7220 Music, Equipment & Supplies	1,800.00	2,095.90	1,200.00	175%
7230 Relief/Guest Music & Dragon Sg	1,200.00	895.00	900.00	99%
7260 Worship Supplies & Chancel Guild	1,200.00	304.06	1,200.00	25%
7290 Community Events & Hospitality	12,500.00	6,113.87	15,000.00	41%
7280 Pastoral Care	500.00			
Total 7200 Worship & Celebration	\$ 53,200.00	\$ 47,943.99	\$ 56,600.00	85%
7400 Growing in Faith				
7405 Family Life Ministry (retired after 2023)		6,487.93	1,200.00	541%
7420 Children & Youth Expenses	1,200.00	40.96		
7440 Communications	600.00		600.00	0%
7460 Programs				
7461 Wonderful Wednesdays	1,200.00	998.66	900.00	111%
74611 Wonderful Wednesdays (Recover)	- 200.00	-225.00	-600.00	38%
7462 Prayer Shawl Ministry	400.00	388.20	300.00	123%
74621 Prayer Shawl Ministry (Recover)	- 100.00	-	-100.00	0%
7464 Library	300.00		150.00	0%
7466 Parish Garden	300.00	81.03	450.00	18%
74661 Parish Garden (Recover)	- 600.00	-481.30	-600.00	80%
7470 Staff Development & Conferences	1,500.00	1,874.04	900.00	208%
Total 7400 Growing in Faith	\$ 4,600.00	\$ 9,144.52	\$ 3,200.00	286%
7600 Buildings for Ministry				
7610 Custodian	7,800.00	6,996.00	8,400.00	83%
7630 Equipment & Supplies	4,800.00	1,602.68	2,400.00	67%
7640 Insurance	14,800.00	12,229.59	13,000.00	94%
7650 Repairs & Maintenance	8,400.00	7,084.58	4,800.00	147%
7655 Grounds Maintenance	8,400.00	4,153.95	2,400.00	173%
7660 Utilities - Electricity	7,200.00	7,194.57	9,600.00	75%
7670 Utilities - Natural Gas	4,800.00	6,571.39	3,600.00	183%
7680 Utilities - Water & Sewer	700.00	642.36	600.00	107%
7690 Utilities - Waste	8,400.00	7,302.76	4,800.00	152%
Total 7600 Buildings for Ministry	\$ 65,300.00	\$ 53,757.88	\$ 49,600.00	108%
7800 Administrative Support				
7810 Parish Administrator	15,000.00	28,868.49	41,000.00	70%
7812 Sub-Contracting Deductions	- 1,300.00	-1,296.00	-1,200.00	108%
7820 Bookkeeping & Temp Staff	3,300.00	3,150.00	3,600.00	88%
7825 IT Support	3,000.00	2,787.44	3,000.00	93%
7840 Office Equipment & Supplies	1,200.00	1,323.10	1,200.00	110%
7850 Printing & Photocopying	3,000.00	2,868.71	4,800.00	60%

	Budget 2024	2023 - Actual	2023 Budget	2023 Under/Over Budget
7860 Shipping and Postage'	200.00	104.97	300.00	35%
7870 Telephone & Internet	4,400.00	4,163.64	4,200.00	99%
7890 Other Administrative Expenses	12,000.00	164.87	200.00	82%
Total 7800 Administrative Support	\$ 40,800.00	\$ 42,135.22	\$ 57,100.00	74%
Total Expenses	\$ 331,000.00	\$ 312,623.16	\$ 327,200.00	96%
Net Operating Income	\$ 15,500.00	\$ 31,913.83	-\$ 12,800.00	-249%
Other Expenses				
9300 Transfer to Bldg Main Reserve Fund		18,000.00		
9302 Transfer to Memorial Walkway Fund		0.00		
9303 Transfer to Bequest Fund		0.00		
9304 Transfer to Rector's Discretionary Fund		2,000.00		
9900 Contra Acc. Fixed Asset Purchas		0.00		
Total Other Expenses	\$ -	\$ 20,000.00	\$ 0.00	
Net Other Income	\$ -	-\$ 20,000.00	\$ 0.00	
Net Income	\$ 15,500.00	\$ 11,913.83	-\$ 12,800.00	-93%