

# St John the Evangelist

212 Church Street, Bath, Ontario



## Annual Vestry (2020)

14 March 2021

### Our Vision

As a people of God, we strive to be  
a transformative influence in our community  
by sharing the love of Jesus Christ



### Our Mission

To embrace, encourage and inspire all people seeking  
to discover and grow their faith in Jesus Christ

- We explore our faith to deepen our understanding
- We express our faith to share our learnings
- We worship together to proclaim our faith
- We minister to others to attend to their needs

### Our Values ... our code of conduct

Honesty Respect Commitment Collaboration

# St John the Evangelist Annual Vestry 2020

## Agenda: 14 March 2021

Welcome and Opening Prayer

Appointment of Vestry Clerk

Approval of the minutes of Vestry for Year of 2018 (held on 31 March 2019)

### Reports:

Page 4	Incumbent
8	Deacon & Outreach
9	Rector's Warden
11	People's Warden
12	Lay Readers; Partners in Prayer
13	Lighthouse Bible Study
14	Prayer Quilt Ministry
15	Altar Guild
16	Fundraising Team
17	Stewardship
19	Treasurer's Report
	- Review of 2020 operations P&L statements w Q&A
	- Proposed budgets for 2021 w Q&A
	- Appointment of Auditor for the 2021 statements

### Election of Officers

- Wardens, Treasurer
- Synod Lay Representatives & substitutes
- Parish Council members-at-large

Closing Prayer

Appendices: Auditors Report  
Financial Statements

# St. John the Evangelist 2018 ANNUAL VESTRY MEETING MINUTES

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Meeting held on 31 March 2019

Welcome and Opening Prayer by Rev. Noel Henry

1. Rev. Noel Henry moved to appoint Pieter Kooiman as the Vestry Clerk. Seconded by Brenda

..... **Carried**

2. Pat Reid moved that the Minutes of the 2018 Vestry meeting be approved. Seconded by Sally McCulloch.

..... **Carried**

Reports

3. It being understood that the reports as printed on pages 4 thru 15 of the Vestry Document had been read without questions, comments or observations being forwarded, Don Johnson moved to accept the reports as written. Seconded by Judy Rix. ..... **Carried**

Page 4	Incumbent's; Reverend Noel
Page 6	Deacon & Outreach; Rev. John Morrison
Page 8	Lay Readers; Mrs. Brenda Hobbs
Page 9	Warden's; Mrs. Linda French (Rector's warden) and Mrs. Holly Adam (People's Warden)
Page 10	Prayers & Squares Report; Mrs. Joyce LeBlanc
Page 11	Altar Guild; Mrs. Kathryn ffolliott
Page 12	Sunday Greeters; Mrs. Sally McCulloch
Page 13	Communications Team; Mrs. Debbie Noiles
Page 14	Soup 'n Sandwich; Mrs. Brenda Hobbs
Page 15	Fundraising; Mr. Doug Noiles

4. Strategic Planning, Facilities, and Stewardship (Pages 16 thru 22)

Mr. Doug Noiles, using several visual aids, explained and answered the many facets of St. John's Church, Hall and Cemetery. Particularly the restoration campaign of the church's stained-glass windows which are in situ since 1926.

Heather Rule asked for the costs of the restoration of the windows (\$ 125,000.00 distributed over 5 years). Brenda asked if the windows are insured (Yes). Judy Rix inquired about grants received from various authorities. (*Doug explained the sources of three different grants and that continuation of those grants is a distinct possibility*).

Sally wondered from where the kitchen upgrade costs were recorded (*in the Capital Cost ledgers of 2017 and 2018*).

Though the walkway has been replaced, additional repairs will take place this spring when the ground thaws.

Doug moved that the reports on pages 16 thru 22 of the 2019 Vestry Document be accepted as presented and explained. Seconded by Trish Morrison. ..... **Carried**

# St. John the Evangelist 2018 ANNUAL VESTRY MEETING MINUTES

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## Meeting held on 31 March 2019

5. Treasurer's Report (Page 23)

A Review of the 2018 Operations of the Church, Hall and Cemetery showed a positive trend with a small deficit in the church account and healthy surpluses in those of the Hall and Cemetery. The reports were audited and approved by Mr. Peter Bennett on March 13, 2019.

Doug moved that the financial results be accepted as presented. Seconded by Trish Morrison. .... **Carried**

6. Proposed 2019 Budget (Page 24)

Doug Noiles moved that the 2019 budgets for St. John's Church, Hall and Cemetery be accepted as presented. Seconded by Roger Morrow ..... **Carried**

Doug Noiles moved that Mr. Peter Bennet, B.A be appointed as Auditor for the 2019 Financial statements. Seconded by Sally Golding. .... **Carried**

7. Election of Officers

Rectors Warden: by appointment of the Incumbent:  
Linda French

Peoples Warden: by election of Vestry attendees:  
Holly Adam

Synod Lay Representatives: by appointment of the Incumbent:  
Brenda Hobbs, Marg Ray  
No substitutes were appointed

Parish Council-members-at-large: volunteers from Vestry:  
Sally McCulloch, Brenda Hobbs, Marg Ray,  
Pieter Kooiman, Kathryn ffolliott (Altar Guild)

Treasurer: By appointment of the wardens: Doug Noiles

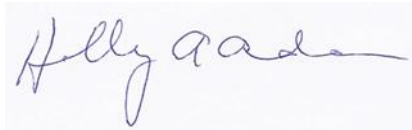
Rev. Noel informed the Vestry that our Bishop Michael is one of five Bishops nominated to become the Primate of Canada.

Closing Prayer

Respectfully submitted Pieter Kooiman



.....  
Reverend Noel Henry



.....  
Warden Holly Adam

## Incumbent's Report to the 2020 Vestry

*Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus. Philippians 4:6-7*

In my 2019 vestry report I wrote, "As I look to the future, I see with 2020 vision: I am confident that God's grace will continue to be sufficient for us." Although I did not have 20/20 vision as to what 2020 would hold, God's presence and grace has guided us through the pandemic. This past year has been a season of incredible change. Our patterns of life, as we have known them, continue to be disrupted and there is a lot of anxiety around and within us. Yet in such a time as ours, let us reflect on the verse above and the promise of God's peace and presence in our anxiety.

There is an increased awareness of many issues in our lives, our communities, and world, which for many had existed unobserved and even ignored. Issues such as employment needs, violence, mental health concerns, food security issues, racism, climate change, deaths and losses of many kinds are at the forefront of our cultural awareness right now. At the same time, this past year has accelerated the movement of the church into profoundly new spaces. We needed to change and adapt to the needs of our communities in order to witness Jesus in the 21st century context. Our church has proven, once again, to be a resilient church. We have adapted and have continued the good work for which we were called. Over the past year we have built an online ministry. Our Facebook page has over 240 followers and our Sunday services, ministry minutes, and the ministries of our church engage over a thousand people every month and reaches over three thousand people. When we began in-person worship services again, we saw the fruits of our online ministry where people checked out our church and some even decided to make our church their home. Our new mode of ministry reminds me of a picture I saw circulating on Facebook. In this picture, God and Satan were having a conversation. Satan says, "With COVID-19 I've closed your churches." To which God responds, "On the contrary, I just opened one in every home." Over the last year I have been in contact with more people exploring the Christian faith who have begun conversations with me personally as well on our Facebook page about Jesus, Anglicanism and the church.

## Incumbent's Report to the 2020 Vestry (continued)

In this past year, our church leadership team has worked hard to create and maintain a financially viable and hygienically safe place. I am incredibly grateful for the work of Doug Noiles, our treasurer, who decided to stay on for an additional

year to see our church through the lockdown. Your leadership through the ministry of a treasurer has been vital to the ministry of St. John's. Your efforts and God given talents have been of such help in building and sustaining St. John's financial standing. Similarly, I am grateful to Holly Adam, who also decided to stay on because of the lockdown. Holly, your leadership, wisdom, and invaluable input has been of utmost help.

On a similar note, we regret to see Sally McCulloch and Pieter Kooiman step down from their position in our Parish Council. Pieter and Sally, your input and voice in our parish council were key to the growth of our ministry.

We have also added a few new members to our leadership team. A shout out to Andrew Hobbis, who is presently our Deputy warden, Martha Silmsler, our new Hall Manager, and Heather Rule, our new Parish Council member. Along with them Marg Ray continues to grow and thrive in her role as Rector's Warden. Working together, our leadership team continues to work for the glory of God in the service of St. John's.

I want to extend my thanks to Reverend John who has been of incredible support to me and to St. John's in the past year. Every week he would send me recordings and prayers for our online ministry, brainstormed with us on the future of St. John's and continues to be a pillar in our church.

I want to also thank all of you, the St. John's family. Your unstinting support for the church, encouraging conversations, stepping up and volunteering when there is a need, and your positivity over the past year makes my heart swell. I am incredibly grateful for the privilege of ministering to our church in such a time as this. As a church each one of you continue to be a transformative influence in the community of Bath.

As our church turns the page to the next chapter that God has called us to let us go forth in the leading of the Holy Spirit and in the bond of love. Let us be ever

## Incumbent's Report to the 2020 Vestry (continued)

assured of God's presence, peace, and care in our lives and in the life of the church. I already hear exciting comments like, "what's next?" and "I can't wait for next year."

A big thank you to all of you who have given with such generosity this past year. It is through your gifts that the important work of St. John's ministry in our community, and online, thrives. Though the pandemic put a strain on our finances we successfully ended the year in surplus. Despite this good news we foresee a deficit in 2021. In this, let us remember how God has taken us through the past year financially. As a church, we continue to stick to our financial goals, and are working hard to have a realistic approach to financing and supporting our ministry now and into the future. Let us go forward knowing that God is the one who leads us through the storms of this life. He has been faithful thus far and will continue to be faithful yet.

As I conclude my report to vestry let us remember those whom we have lost this past year. We grieve the loss of Edward Norman Leonard, Violet Clark, Robert Bruce Kain, Lise Loughheed, Anne Crawford, Don Petican Sr, Michael Munnely, George Francis Vance and Helen Falan. May God grant them eternal rest. I ask that you pray for the comfort of the Holy Spirit as many walk this new year with a heavy, grieving heart.

We also celebrate the marriage of Brandy and Adam Dezpoth, who despite the pandemic had a small, outdoor wedding with family. I ask that you pray that God lead them in their union together now and into the future.

May the Love of God, the presence of His Son Jesus, and the peace of the Holy Spirit guide you through this new year. It is only because of the grace of God that we have come this far. Let us always strive to do God's will as a church.

Know that I pray for all of you.

Blessings,



Reverend Vijay Noel Henry

## Deacon & Outreach Report to the 2020 Vestry

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Even with the closing and restrictions presented to us by Covid-19, outreach at St John's has been able to still provide necessary services to those in our community.

Our mission remains the same - - to increase the visibility of St John the Evangelist by providing services to all members of our community. Our parish is responsible for the outreach ministry to residents at the Brairgate Retirement Residence in Amherstview. Although we were restricted access from March to mid-August when we were able to conduct outdoor church services. These were well received with in excess of 25 in attendance for most services. As the fall and winter set in we were able to move inside with a restriction in numbers of direct attendees. However, there was still those who sat in close proximity so they could hear the service and hymns. We were able to conduct a Thanksgiving and special Remembrance Day service, we had 16 veterans or veterans' spouses in attendance. Unfortunately, on December 6<sup>th</sup> a staff member tested positive for Covid and that once again restricted my access to the facility. These restrictions will probably be in place until Covid is under control. When we are able to re-open, we hope to continue with our church services and do a movie afternoon once a month.

During 2020, I was blessed, to represent St. John's once again, by being of assistance to the United Churches in Morven and Bath as I conducted several of their services including a couple of virtual services. This was an honour to be asked, and to fulfil their request. Grief Support Groups sessions are not meeting in person, but we still provide support by phone and Zoom conversation. Within the Diocese I have recently become the co-chair of the Training and Development committee.

Outreach is a method of reaching out and letting our community them know that we are there with a community and Christian spirit. We did an excellent job until we were shut down by Covid. To list a few major events, Brenda Hobbs manages our successful Soup and Sandwich program for us. Deb Noiles organizes the Ladies of the Pin in preparing uncountable fruit and meats pies throughout the year and once again they responded to the call for pies for Thanksgiving and Christmas. These initiatives enable our community to see just who we are at St. John's. To each of you, and your exhaustive committee workers thank you.



## Deacon & Outreach Report to the 2020 Vestry *(continued)*

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I would like to again express a well done thank you to Karen and Roxane Taylor and their group of dedicated volunteers as they provided a limited number of thirty (30) Christmas dinners for those in need this year. This had developed into a well-attended annual event. However, once again St John's has risen to the challenges encountered by doing what we could for those who need our services the most. This annual event is designed to ensure that no one is dining alone on Christmas Day.

As your Deacon, my task, outside of support to Reverend Noel, the Wardens, and our Sunday services, is to reach out to the community and bring their issues back to our Parish. We continuously seek outreach opportunities, please contact me if you have an outreach initiative you would like to discuss.

Yours in Christ

A handwritten signature in black ink, appearing to read "John Morrison". The signature is written in a cursive style with a large initial "J" and "M".

Reverend John Morrison  
Deacon  
St John's, Bath

## Rector's Warden Report to the 2020 Vestry

2020 has been a year like no other and negotiating through a world pandemic is not something that any of us had "penciled in" on our calendars. It is the first time in our lives that we as the human race are all facing a common threat. Over this past year we have had to make major changes in our lives and our patterns of behaviour, spending time apart from our family, friends and neighbours and having more time to reflect on our existence. My position as the Rector's Warden has been my saving grace by giving me a purpose and I thank the Lord for the opportunities it has provided me, allowing me to be involved in something proactive during these months of isolation.

The beginning of the year began well with the continuation of our ALPHA program which held weekly sessions in the hall on Wednesday evenings. The program ran very smoothly with volunteers arriving early for setup, followed by sharing a meal, watching a video and open discussions. We were very fortunate to be able to hold our retreat before the provincial shutdown but sadly we were unable to complete the whole program. It was an opportunity to interact with Christians from outside our parish and our community and some of the participants have now become members of our Parish at St. John's.

With the shutdown came the cancelling of our annual Vestry Meeting, Palm Sunday, Ash Wednesday, Maundy Thursday, Easter services, World Day of Prayer, Monday Soup and Sandwich, Bible Study and the list goes on...

The pandemic brought about the introduction of weekly Zoom meetings for the *Diocese Wardens and Treasurers* to keep us in touch with "all things pandemic" and with each other across our own diocese.

We also held monthly Zoom meetings with the Leadership Team. Covid brought the team members together in ways that we could not have predicted, bringing new faces to our group and bringing out the best in each of us ... setting up the hall for the Amber Stage to reopen our doors for weekly services and conducting funerals and burials while keeping the Covid guidelines in mind.

## Rector's Warden Report to the 2020 Vestry (continued)

We observed and supported the dedication of our worship team as they struggled to prepare and pre-record services while following Covid guidelines. Reverend Noel kept a balance by involving both his parishes and parishioners in his recordings with Reverend John as his backup. He also set up a *Zoom Coffee Hour* following his pre-recorded services and it was uplifting to see familiar faces from both St. John's and St. Alban's as we chatted together.

With an investment in new technology for our church services (partially funded by a Diocese grant), our ministry team once again re-arranged their strategies to provide better quality *live steaming* to our parishioners while still preparing the pre-recorded services. These efforts have involved incredible amounts of time and energy by Reverends Noel and John and are very much appreciated.

Taking over the cemetery duties was not a task that I was looking forward to, but I discovered that working with families to help them say good-bye to loved ones (in spite of all of the challenges presented by the Covid restrictions) gave me a sense of purpose. I hope that at some point in the future, our community of St. John's will be able to gather together in person to honour those that we have lost during this pandemic.

I am looking forward to our vestry meeting where we can see each other (on our computer screens) and celebrate our achievements together and I happily anticipate the day when we can once again share our faith together in person.

Rector's Warden

Margaret Ray

## People's Warden Report to the 2020 Vestry

Well, I did not expect to be writing this report for the year 2020 but given we were not able to hold our 2019 Vestry, I have stayed on as your people's warden until we can hold Vestry for the 2020 year.

This past year has been full of challenges starting with lockdown in March. We are a very resilient group at St. John's and with Reverend Noel leading us into the technological realm of online recorded and streaming services, we rose to the occasion of embracing a new way of worshipping from the comforts of our own homes. We even had after service coffee hour via zoom which was not fully embraced but was a way to bring some of us together.

When we were given the all-clear to hold in person services again in November, your leadership developed a plan to hold services in the hall where Covid protocols could be more easily adhered to. While some joined us in the hall on Sunday mornings, those who were not ready or comfortable, were able to join us through online streaming and pre-recorded versions of the service on social media.

Planning for Christmas Eve in-person services was well underway when Bishop Michael and the Diocese of Ontario, exercising an abundance of caution, directed that all services return to online formats ahead of the announced second lockdown. While this was one of many disappointments for our parishioners over the holidays, St. John's did our part. We stayed home, watched Christmas Eve service online, zoomed with our families and made the best of a very different Christmas. All the while knowing that Christ was with us.

I would like to thank each and every one of you for your ongoing contributions and commitments to St. John's during these extraordinary times. And I would like to thank you for allowing me the opportunity to work with all of you at worship services, past events, meetings and get togethers. Until we can meet again in person, may the Lord Jesus Christ be with us all.

People's Warden

Holly Adam

## Lay Readers Report to the 2020 Vestry

The Lay Readers Executive Committee has continued to hold their monthly meetings via Zoom throughout the pandemic.

Mary Raddon is currently organizing a tentative program for Summer Fruit for the Soul. She has proposed that we engage Dr. Sylvia Keesmaat to present three days of 60-minute lectures virtually, probably by Zoom, followed by group discussions and a question period. Further discussion will be on the agenda for the next monthly meeting.

Respectfully Submitted

Brenda Hobbs

## Partners in Prayer Report to the 2020 Vestry

Partners in Prayer began in October 2020 as an intentional time set aside to pray for our church, making clear to God that we want Him to lead and guide us and for Jesus to be front and center of all we do. 'Unless the Lord build the house, the builders labour in vain' Ps 127:1

Since the lockdown we have each been praying in our own home at 4 PM every Wednesday. We pray individually, knowing others are praying with us even though we do not know who or how many we are. We found some prayer prompts to remind us of the different things that make up 'church' and we also lift-up each person who is a part of St John's. We each pray in our own way but with a common purpose.

Please join us if you have not already. You may discover a renewed sense of community and peace.

Respectfully Submitted

Maureen Hobbis

## Lighthouse Bible Study Report to the 2020 Vestry

We meet to study God's word on Thursday afternoons at 2 PM.

At the beginning of 2020 we were studying the gospel of John. Next, we studied the book of Daniel, followed by Philemon, Jude, Obadiah and Ephesians. We took a short break and now we are just beginning the book of Philippians. That is a lot to cover in one year but Reverend Noel walks us through these studies and we learn so much as we go. We are blessed to have such a good teacher. We learned that while these are all different books, some in the Old Testament and some in the New Testament, they all point to God's restorative work through Jesus the King, our Saviour.

There were challenges this past year in trying to meet but because of Reverend Noel's technical skills we were able to continue to meet on Zoom even during the lockdowns.

Please consider joining us. This is one of the ways that we can grow together in our relationships with each other and the Lord.

2 Peter 3:18 ... but grow in the grace and knowledge of our Lord and Saviour Jesus Christ. To Him be glory both now and forever! Amen.

Respectfully Submitted

Bev Wilson

## Prayers & Squares Report to the 2020 Vestry

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Beginning in 2007 our ministry has been making and giving quilts to adults and children with physical or emotional illness. Our quilts have gone across Canada and worldwide. We are truly thankful to God for the blessings recipients of these quilts have received.

Quilts are available at these churches involved in this ministry - Bath United, Morven United, St. Linus and St. Johns. Prayer squares are also available for anyone believing in prayer. Quilts are blessed in the church of the recipient's choice. Silent prayers are tied in by the congregation and later by family and friends.

During Covid-19 quilts are still being given out. As quilts are blessed the congregation at church or virtually say prayers for the recipients. The congregation does not tie in prayers. For safety we have not had any meetings. Our dedicated members continue sewing quilts at home.

The power of prayer is truly amazing!

Joyce LeBlanc

Quilters with Heart  
Chapter 629

## Altar Guild Report to the 2020 Vestry

Once again, we are just past the beginning of a new calendar year and it is time to look back with thanks for the service of our members and forward with new energy for the year to come.

With so many interruptions due to the global Covid 19 pandemic, we have not functioned in many ways as we normally would.

Our newest member Gerry Fitzpatrick has not been able to be trained to take on some of our regular duties. In fact, perhaps the entire group may feel that a review of procedures for service setup may be necessary once our church services resume in the church itself.

Meanwhile we pray for the ministry of our church in the community, give thanks for Reverends Noel and John, and look forward to the day that with renewed spirit and energy, God willing, that we restart our care of the altar and other related duties in the church.

Thank you to those who have been able to attend the church in the Hall when permitted and have helped with the altar table setup, cleaning, and other necessary precautions. I expect we will need to look at preventative health precautions as part of our new mandate once we are all together again in the church building.

Please take care everyone and I look forward to seeing each member before long.

Respectfully submitted

Kathryn ffolliott



## Fundraising Team Report to the 2020 Vestry

Fundraising in 2020, as were all our ministries, was severely impacted by the CoVid pandemic ... a decrease of 60% from the record levels of 2019. However, St John's church, through the diligent efforts of parishioners and community members, was able to still raise \$10,935. These funds went to help cover a portion of the operating costs of the church.

In addition to the funds, the various activities brought together a broad swath of our congregation, working as a team to support our ministries. By donating their time, talent and treasure they/we helped fulfill our mission of community outreach.

Special mention is owed to those who rose to the challenge, stepped up as event coordinators and led the strong teams of fellow parishioners and community volunteers for the benefit of the church ...

Brenda Hobbs & Debbie Noiles for Soup 'n Sandwich (\$4,310)

Jack Cowell & John Morrison for the Advent Icicles (\$490)

Joyce LeBlanc for the Used Book Shoppe (\$215)

Debbie Noiles & the Ladies of the Pin for their pie making (\$4,250)

Brian Adam & crew for Shrove Tuesday Pancake Dinner (\$650)

Brenda Hobbs & her team for the one funeral tea of 2020 (\$1,020)

I also want to thank the Lion's Club for their very generous \$2,000 in donations to St John's Hall (which supplemented their \$1,000 in donations to the church).

Finally, I thank the select few community members that I had the honour to work with, who, without much encouragement, collectively donated \$5,400 to ensure that the hall has the necessary cash reserves to weather another potential year of near-zero rental income. They recognized the critical role that the hall plays in the lives of the entire community.

Thank you, to all who have so generously contributed. St John's is truly blessed.

Respectfully

Doug Noiles  
Team Leader

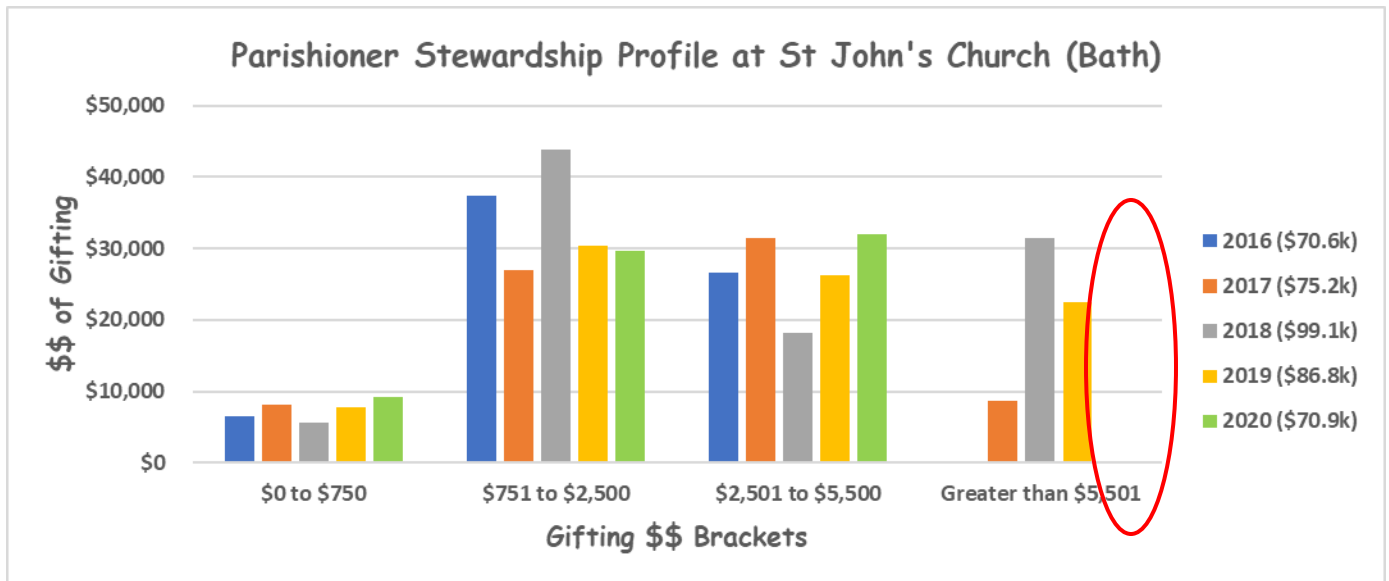
11 January 2021

## Stewardship Report to the 2020 Vestry

We have been truly blessed over our 233-year history by generations of predecessors who supported St Johns through the good as well as the difficult times. Though we survived financial fallout of CoVid in 2020, we are possibly entering, once again, one of those hard times as the pandemic continues its onslaught and our own gifting trends continue.

Though our parishioner offertory (including gift-in-kind) decreased by 18% (\$15.9k) in 2020 over 2019 levels, generous donations from "friends of St Johns" helped to make up most of the drop-off in tithing. The decline was driven by fifty-four percent (54%) of our parishioner households who decreased their gifting year-on-year. Thankfully, thirty percent (30%) of households increased their donations to lessen the blow.

The charts below are visual and numeric displays of the Gifting Profile of the parishioners of St Johns. Please review the charts, with the comments below them, as you reflect on your gifting for 2021.



The chart confirms the gifting bracket that saw the greatest decrease ... the greater than \$5,501 bracket. The "zeroing-out" of this important bracket, which has historically accounted for 30% of parishioner tithing, overwhelmed the modest increases in the other three brackets.

## Stewardship Report to the 2020 Vestry (continued)

The second chart identifies the year-to-year shifts in the number of households in each gifting bracket as well as the changes in average giftings for each bracket. Though the two center brackets experienced an increase in their gifting averages in 2020, their contribution was overwhelmed by the “zeroing-out” of the uppermost bracket.

Parishioner Stewardship Profile at St John's Church (Bath)																
Annual \$\$ Brackets	\$0 to \$750				\$751 to \$2,500				\$2,501 to \$5,500				Greater than \$5,501			
Year	2017	2018	2019	2020	2017	2018	2019	2020	2017	2018	2019	2020	2017	2018	2019	2020
No. of Households	23	18	19	29	22	29	23	19	9	4	7	8	1	3	2	0
Annual Average	\$354	\$314	\$407	\$320	\$1,226	\$1,512	\$1,323	\$1,563	\$3,493	\$4,559	\$3,746	\$3,994	--	\$10,462	\$11,222	\$0
Monthly Average	\$30	\$26	\$34	\$27	\$102	\$126	\$110	\$130	\$291	\$380	\$312	\$333	--	\$872	\$935	\$0
Weekly Average	\$7	\$6	\$8	\$6	\$24	\$29	\$25	\$30	\$67	\$88	\$72	\$77	\$166	\$201	\$216	\$0

Another important take-away from this chart is that eight (8) households contributed 45% of the total parishioner giftings to St John's. Though nice, it does not make for a sustainable future. We must all be grateful for and thank these few households for their generosity and support of St John's. And ... consider following their lead in graceful giving.

I recognize that everyone has different life circumstances and different financial situations. Regular intentional giving is key to the financial well-being of St John's and helps us as individuals to express our call to Christian Stewardship.

Think about it, pray about it, evaluate your resources. I invite you to intentionally and reflectively consider how you will respond in generosity in 2021.

Respectfully

Doug Noiles

Stewardship Coordinator

11 January 2021

# Treasurer's Report to Parishioners of St John's (Bath)

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## **Review of 2020 Operations** (see attached financial summary documents)

### **Church (2020 versus 2019)**

- The net financial result was very good for the church ... generating a surplus of \$21.2k ... the fifth positive or 'near positive' year in a row after fourteen consecutive years of significant deficits. And this was done despite the impact of the pandemic on all of our ministries.

- Our operating costs were near level year-on-year to 2019 (after removing for comparison purposes the 2019 costs of refurbishing the stained-glass windows). And this was done despite a 90% increase in our insurance premium and a 34% increase in our CMM transfers to the Diocese. The quick action taken in March to slash our ongoing utility and other variable expenses helped to offset these increases.

- On the revenue side, though we experienced a 6% decrease year-on-year to 2019 (after removing for comparison purposes the 2019 targeted donations for refurbishing the stained-glass windows) we persevered. Working against us in 2020 was the phase out of the curacy grant, a 58% drop in fundraising (a direct result of the pandemic) and a 12% drop in parishioner cash donations (refer to the 2020 Stewardship report).

Helping to offset these declines were (1) \$6.8k of subsidies received care of the federal government's CEW program (2) \$2.5k of funeral memorial donations and (3) \$5.8k of one-time-only donations received from non-parishioners. Heartfelt thanks to these "friends of St John's".

### **Hall (2020 versus 2019)**

- The result was a small surplus of \$450 ... despite nine months of zero hall rental utilization while still incurring operating costs. It was our fourth consecutive year of positive results.

- Due to the quick action taken in March to slash expenditures & utility usage our expenses were down 32% for the year. And this despite a 110% increase in our insurance premium.

- Rental income was down 78% ... mitigated in large part to one-time-only donations from community members. Heartfelt thanks, also, to these "friends of St John's"

### **Cemetery (2020 versus 2019)**

- A strong year driven by increased activity ... nine (9) interments and the sale of six (6) niches ... resulting in a surplus of \$9.8k

## **Financial Footing** (see attached statement of current assets & liabilities)

- Cash balances are sufficient in the accounts of the church, the hall and the cemetery to meet the daily 2021 operational expense needs (for the entire year) and to address any unforeseen events and/or planned 'spikes' in cash flow ... including the scenario of operating for six months in the red stage of pandemic precautions followed by six months of the amber stage.

- The funds in our investment accounts at the TD Trust Company remained constant (\$111k).

- Our accumulated debt to the Diocese continues to stand at just under \$50,000.

- The combined result of all these changes was an increase in our Current Ratio (assets to liabilities) from 3.4 to 4.0 ... another significant improvement in our credit worthiness.

- However, the forecasted deficits (\$26.5k) for 2021 will create a viability challenge for St John's church & hall in 2022 as the '22 starting cash position will be less than half of that of '21.

# Treasurer's Report to Parishioners of St John's (Bath)

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## Outlook - Proposed 2021 Budget (see attached financial summary documents)

### **Church (2021 Budget versus 2020 Actual Results) - - 12 months of CoVid Amber Stage**

- The cost of operations for the church are forecast to rise slightly (4%) year-on-year as we will experience general cost increases as the activity level forecast for 2021 will be greater than 2020. Additional expenses for PPE, cost of living escalation for clergy and higher utility consumption will be the principal drivers. Our insurance premium will increase again. And the “debt holiday” that we have enjoyed for three years from the Diocese ended in December 2020. As a result, we will be incurring interest charges of \$2.4k this year. Fortunately, these increases will be partially offset due to a \$6.7k decrease in our 2021 CMM payments to the Diocese.

- Our revenues are forecast to fall 31% year-on-year due to (1) a continuation of the trend of the last three years of declining of offertory gifting & PAG from parishioners (2) a further 58% decrease in fund raising as the pandemic will impinge on our activities (3) a zeroing-out of the Ministry Grant from the Diocese and the subsidies from the federal CEW program. And it is prudent to not forecast a repeat of the 2020 windfall donations from “friends” of the church.

- As a result of the substantial drop in revenues coupled with the small increase in our costs, the Church is forecast to run a **deficit of \$13,000**. We will, however, be able to weather this by funding the deficit with our strong cash position and be positioned to at least begin 2022.

### **Hall (2021 Budget versus 2020 Actual Results) - - 12 months of CoVid Amber Stage**

- Costs are forecast to rise significantly (49%) from the depressed levels of 2020 (due to the mostly Red Stage of CoVid precaution) as the facility will see some rental activity and will also be the venue for St John’s worship services. As a result, our utilities usage, PPE supplies and maintenance will all increase. And our property insurance premium will again increase.

- Revenues will be limited as even the Amber Stage of CoVid precaution may deter potential hall renters. And it is again prudent to not forecast a repeat of the 2020 windfall donations from “friends” of the hall.

- As a result of the substantial rise in expenses and limited income stream, the Hall is forecast to run a **deficit of \$13,500**. We will, however, be able to weather this by funding the deficit with our strong cash position and still be marginally positioned to begin 2022.

### **Cemetery (2021 Budget versus 2020 Actual Results)**

- **A surplus of \$13,000** is forecast for the cemetery based on the assumption of eight (8) plot/niche sales and five (5) interments. Should none of the sales or the interments occur, the cemetery would run a deficit though be easily funded by the cemetery and still be well positioned for 2022.

- Given its solid cash position, the Cemetery Board will finally be able to start to address the liability and associated costs of the many crumbling cemetery monuments that pose substantial danger and hazardous risks to those visiting or working in the cemetery.

Doug Noiles, Treasurer

14 January 2021

# Appendices