

St John the Evangelist

212 Church Street, Bath, Ontario



Annual Vestry (2019)

22 March 2020

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 2019

Agenda: 22 March 2020

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
7	Deacon & Outreach
9	Lay Readers
10	Rector's & People's Wardens
11	Prayer Quilt Ministry
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13	Greeters
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19	Treasurer's Report
	- Review of 2019 operations P&L statements w Q&A
	- Proposed budgets for 2020 & 2021 w Q&A
	- Appointment of Auditor for the 2020 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

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

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 ffoliott (Altar Guild)

Treasurer: By appointment of the wardens: Doug Noiles

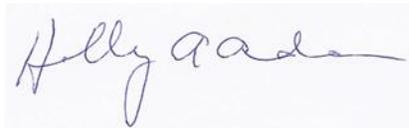
Rev. Noel informed the Vestry that our Bishop Michael is one of five Bishops nominated to become the Primate of Canada.

Closing Prayer

Respectfully submitted Pieter Kooiman



.....
Reverend Noel Henry



.....
Warden Holly Adam

Incumbent's Report to the 2019 Vestry

"Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him." Proverbs 3:5-6

2019 was a year of consolidation, some growth and many changes. We decided to become a Church that shares the ministries of the priest; it has now been one year. We updated our facilities, have grown in our outreach and ministry activities, and continue to become a resilient church. As I look back on 2019, I see God's hand working in our church, and in each of your lives. In 2 Corinthians 12:9 we read, that God's grace is sufficient for us, and His power is made perfect in our weakness. 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. It is by the grace of God that we have made it to the 233rd year of ministry; through the faithfulness of God we will continue in the years to come.

Our Parish Council and our leadership team has worked very hard through this year and on behalf of myself and of all our community I am grateful for the work of those who are standing down this year having served their terms. Thank you also to those who will continue in this coming year and to those who will be joining the leadership team following our Annual Meeting. Many thanks for your wisdom, drive and enthusiasm in service of St. John's. Your contributions have been, and are, invaluable.

I am specifically thankful to both Doug Noiles, our treasurer, and Holly Adam, our people's warden, who are standing down. Doug and Holly you have been assets to our church and to me personally. Doug, your leadership through the ministry of the treasurer has been invaluable. We are grateful for you and we are here on more solid financial ground because of you. Similarly, Holly, because of your leadership through the ministry of a warden, you have raised the bar for all wardens, and we are thankful for the ministry of leading our church. Doug and Holly, I thank you for all your help, wisdom and support over the past year and your unstinting service to our community.

I want to extend my thank you to Rev. John who has made our church known in the larger community through his diaconal ministry, especially his retirement-home-famous services at Briargate. I would like to thank Marg Ray who came on as the Rectors (as she likes to call it *Reverend's*) warden in this past year after Linda

Incumbent's Report to the 2019 Vestry (continued)

French had to step down due to personal circumstances. I look forward to continuing the relationship with you in the year to come. I'd also like to extend a thank you to Linda for her services as the rector's warden for the last two years and before my time.

I want to finally thank all of you, the St. John's family. I continue to be grateful for each and every one of you, and for the privilege of ministering in this time and in this place for you, the chosen people of God. As the church you continue to be a transformative influence in our community. Your various ministries as parishioners of St. John's have been recognized in our community and I am incredibly proud to be your pastor and priest. You all are a blessing to me, the church and Bath.

At times it may seem that St. John's suffers from a certain sense of 'how long do we have?' - a sentiment shared with many Christian communities as the things we have learned to rely on or expected over past decades have undergone great shifts. However, as a community, when each one of us adheres to the leading of the Holy Spirit, are committed to living out our faith within the community, and continue to grow and bond together, we will move to exciting questions such as "what's next?" I already see glimpses of that in our church. A memory that I look back to reinforce that we are moving forward together as a community is this: the time when Joyce teared up when she spoke of the support that she received from all the parishioners during the Christmas Bazaar. For me it shows that we have grown closer together as a church and have grown stronger together as a community of believers.

Thank you so much to all of you who give so generously to keep the important work of St. John's ministry and our ministry to the wider community. Yes, we continue to run a deficit budget, but are sticking 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 through the wilderness and storms.

The past year we have lost loved ones. We grieve the loss of Bill Anderson, Hillary Taylor (Morrow), Bobbie Thomas, Beverley Johnson (Campbell), Richard Sterling,

Incumbent's Report to the 2019 Vestry (continued)

Judy Rix and others close to us. 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.

As we continue to minister in Bath I pray for God's continued guidance through the Holy Spirit. Let us be ever mindful that 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. God is doing new things and making a way in the wilderness.

Know that I pray for all of you.

Blessings,

A handwritten signature in black ink, appearing to read "Vijay Noel Henry". The signature is fluid and cursive, with a large, sweeping flourish at the end.

Reverend Vijay Noel Henry

Deacon & Outreach Report to the 2019 Vestry

I am often asked what is outreach? Here is the definition: **Outreach** is an activity of providing services to any populations who might not otherwise have access to those services. A key component of outreach is that the groups providing it are not stationary, but mobile; in other words, they are meeting those in need of outreach services at the locations where those in need are located.

Your Outreach Committee consisting of Kathy ffolliott, Brenda Hobbs, Ella Hiller, Trish Morrison and Patricia Reid these individuals are a valued resource to our parish and react to calls for their participation in outreach initiatives.

Our mission is 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 Briargate Retirement Residence in Amherstview. St. John's now has a representative presence there approximately 10 days per month. This is spread between church services, bible studies, and personal visits. Special services are conducted for Church events such as Ash Wednesday, Easter and Christmas, and civic events such as Thanksgiving and Remembrance services. These special services see approximately forty residents in attendance. In addition, this past summer I initiated movie afternoon and arranging of guest musicians to play for the residences. These opportunities enable us to demonstrate our care for the seniors and shut-ins outside of our community of Bath.

During 2019, I was blessed, to represent St. John's, by being of assistance to the United Churches in Morven and bath as I conducted several of their services including their anniversary service in September. This was an honour to be asked, and to fulfil their request. I continue to be actively involved within the Napanee Hospital Hospice Group, as we conduct eight-week Grief Support Groups sessions and then conduct the follow-on monthly Post Grief Drop-in Support. Within the Diocese I have recently become a member 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 of this throughout the year. To list a few major events, Brenda Hobbs manages our very

Deacon & Outreach Report to the 2019 Vestry (continued)

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.

Once again, Joyce Leblanc organized our highly anticipated and successful Christmas Bazaar. 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.

I would like to once again express a well done thank you to Karen and Roxanne Taylor and their group of dedicated volunteers for the wonderful sixth annual Christmas Dinner they put on again this season. This annual event is designed to ensure that no one is dining alone on Christmas Day. Again, this year it was well accepted and attended by in excess of 220 plus individuals.

As your Deacon my task, outside of support to Rev 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 or a team member 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, flowing style.

Rev. John Morrison
Deacon
St John's, Bath

Lay Readers Report to the 2018 Vestry

Summer Fruit for the Soul Conference for 2019 huge success and well attended by our Lay Readers group. Our Plenary speaker was Dr. David Neelands who addressed Anglican Spirituality as expressed in our creeds and baptismal vows. His excellent presentation prompted a lively question and answer period.

Rev. Dr. Shane A.D. Parker examined all aspects of Reconciliation in the Anglican context. He explained the Reconciliation is not an action but a way of being, a life into which we are called, not something we achieve and then move on.

Rev. Bram Pearce conducted a workshop on Contemplative Prayer.

We are looking forward to 2020 Summer Fruit for the Soul. Mary Raddon has provided us with an excellent line up of speakers. Our keynote speaker will be Dr. Sylvia Keesmaat who will be teaching us what the scriptures say about the Kingdom of God on Earth in terms of social justice, valuing the Earth and looking forward to Jesus' return.

The Rev. Dr. William Morrow, an Associate Professor of Hebrew and Hebrew Scriptures at Queen's University, will delve into the challenging book of Daniel.

The Venerable Nancy MacLeod, Archdeacon of St. Lawrence and serves in team ministry in Leeds, will explore the rich resources available for those who lead public prayer, especially Prayers for the People.

At the Bishop's request, the Lay Readers will robe and join the procession for the Evensong service during the 2020 Synod.

Respectfully submitted

Brenda Hobbs

Warden's Report to the 2019 Vestry

Dear Parishioners of St. John's. It's hard to believe how quickly time passes in our church community. We are truly blessed for all that you have contributed through your Time, Talents and Treasures this past year and we thank you immensely.

It seems that everything we propose to undertake, you are there to help us achieve our goals. Since last we communicated at Thanksgiving, we held a fall fashion show fundraiser for the hall, soup and sandwich lunch recommenced, the Christmas Dinner grew and expanded, our hall rentals increased, funeral teas were worked and much needed funds raised for the church, Alpha Course offerings began, Pancake supper hosted and on and on. We cannot begin to express our appreciation for your involvement and attendance at all these events.

As this new year begins to unfold, we welcome any and all ideas and suggestions on how to grow our church, increase attendance and givings and hold new events for our church and our community at large.

We are also looking for new members to join Parish Council. This is a way for you to contribute to life within our church community and an opportunity for you to hear first-hand what is upcoming and being planned. Please see Rev Noel or Marg if you are interested in joining us the third Thursday of the month. No skills required, just an open mind and a willingness to contribute to the well-being of St. John's.

May the grace of our Lord Jesus Christ be with you always.

Rector's Warden

Marg Ray

People's Warden

Holly Adam

Prayers & Squares Report to the 2019 Vestry

Our ministry began in 2007 with prayer as our focus. Since then we have reached out to over 500 people in our area, across Canada and around the world.

This is an interfaith outreach ministry. Our members are from Bath United, Morven United, St. Linus Catholic and St. John Anglican churches and the community at large. As well as quilts, prayer squares are also available in these churches. Prayer squares are given out in hospitals and retirement residences. 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.

Workshops are held on the last Saturday morning of each month except in the summer months and in December.

One of our member's quilts was displayed at the Bath museum, Stitch in Time quilt show in October.

Some members sewed items for St. John's Christmas Bazaar silent auction. All monies were donated to Prayers and Squares.

A special thank you to our dedicated quilt makers and to all those who support our mission in any way.

The power of prayer is truly amazing!

Joyce LeBlanc

Quilters with Heart
Chapter 629

Altar Guild Report to the 2019 Vestry

This year has been another successful year for the Altar Guild at St. John's. In September we met with Reverend Noel in the church for a review of altar setup and other related issues.

We also learned this fall that we will be losing one long time member with a move away from Bath. Sandra Armstrong has given many years of service to the Altar Guild as well as providing guidance to new members over the years. Thank-you Sandra for your dedication and willing service. So much appreciated by us all!

We also welcomed this fall a new member to the Altar Guild. Heather Rule. We know that she will be a valued member of our Guild. Welcome!

Our group, as a whole, thank the clergy for keeping us in their prayers as we serve throughout the year. And thanks to all St. John parishioners for your support.

Respectfully submitted

Kathryn ffolliott

Flower Guild Report to the 2019 Vestry

Each week there were two arrangements, one in the entranceway lobby and one in the Chancel. We tried to keep the flowers seasonal and welcomed some from special occasions. In the summer we tried to have garden fresh flowers and then artificial in the winter. And we used special arrangements on special occasions - Thanksgiving, Remembrance Day, Christmas and Easter.

Flowers for the church are such a joyous expression of our faith.

Respectfully submitted,

Sally McCulloch & Sally Golding

Sunday Greeters Report to the 2019 Vestry

Our aim is to create a warm and welcoming atmosphere for visitors and for regular congregants of the Parish.

I want to thank the ladies who greeted the parishioners as they arrived each Sunday morning. They were Holly Adam, Linda French, Pam Reed, Marg Ray, Pat Reid, Trish Morrison, Sally McCulloch and the late and dear Judy Rix.

Respectfully submitted,

Sally McCulloch

Fundraising Team Report to the 2019 Vestry

The year 2019 was another successful year of fundraising for St John's Church ... providing \$44,950 in funds to help cover a portion of the operating costs of the church as well as to fund important renovations and upgrades to our facilities.

In addition to the funds, the functions/events 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. Thank you, to all of you. St John's is truly blessed.

Brenda Hobbs & Debbie Noiles for Soup 'n Sandwich (\$9,450)
Sally McCulloch for the Adopt-a-Bill campaign (\$720)
Karen Taylor for the Canada Day Café & the Christmas Dinner (\$1,950)
Joyce LeBlanc & Vicki Gilmour for the Christmas Bazaar (\$4,800)
Pat Reid for the Toonie Fund (\$210)
Jack Cowell & John Morrison for the Advent Icicles (\$565)
Joyce LeBlanc for the Used Book Shoppe (\$615)
Debbie Noiles & the Ladies of the Pin for their pie baking (\$4,800)
Bev Wilson & Marg Ray for the 2020 Alpha Courses (\$1,325)
Brian Adam & crew for Shrove Tuesday Pancake Dinner (\$700)
Brenda Hobbs & her team for funeral teas (\$6,050)
Holly Adam for the Fall Fashion Fling (\$2,800)

I also want to thank community members that I had the honour to work with in raising \$11,300 in capital funds for the hall to purchase an AED and for the construction of the front entrance access ramps & railings. We are indeed blessed.

Respectfully

Doug Noiles
Team Leader

1 February 2020

Facilities Report to the 2019 Vestry

In 2019 we continued our process of repairs and upgrades to our facilities ... some for reasons of necessity, others to improve efficiencies or to lower operating costs, some to increase the value received by parishioners and renters.

For the Church, the repair/refurbishment of the five **stained glass windows** in the Sanctuary was the "main event" and received most of the attention. Traditional Glassworks (Westport, Ontario) did a magnificent job for us ... to budget, to quality and to time. They particularly enjoyed the project as it is rare that they work on such historical pieces of art.

There was also other very quiet **"behind-the-scenes" work** at the Church that included the installation an additional pew for the choir, repair of the outer and inner entrance doors, replacement of the tower bell cord and the upgrading of the electrical wiring in the vestibules/antechambers. I would like to thank the crew of "odd-jobbers" who helped me in these endeavors ... Brian Adam, Dave Riddell and Gordon Wilson. Thank-you guys!

For the Hall, the "main event" was the construction of **two access ramps**, each with hand railings, for improved and safer access to the front entrance of the hall. Users of the hall have been non-stop in expressing their gratitude for the investment.

Continuing with the theme of safety at the hall, an Automatic External Defibrillator (AED) was purchased and installed. An officer from Emergency Services of the L&A County provided training on the device to representatives from all user groups of the hall and church.

The hall had a needed upgrade to the electrical wiring and breakers for the cloak room and the lower floor to be able to safely handle our expanded refrigeration capacity. At the same time the old electric space heater on the south wall of the main floor was removed ... improving our footprint utilization. Finally, the old Pepsi fridge failed and was replaced with a modern (and quieter) high capacity unit.

Facilities Report to the 2019 Vestry (continued)

This year, 2020, will see a pause in investment in our facilities. We will only undertake mandated health and safety (code) investments or urgent repairs needed for uninterrupted operations. Affordability is the main driver for this suspension of investment.

With projected deficits for the church in 2020, and more seriously in 2021 and beyond (please refer to the Treasurer's Report - - outlook), our focus must be on our operations ... paying our everyday bills and payroll.

Fortunately, the capital investments and repairs that we have made to our facilities over the past four years (approximately \$125k) have made our infrastructure very robust ... and with proper maintenance will continue to be so.

Respectfully

Doug Noiles
Facilities Manager

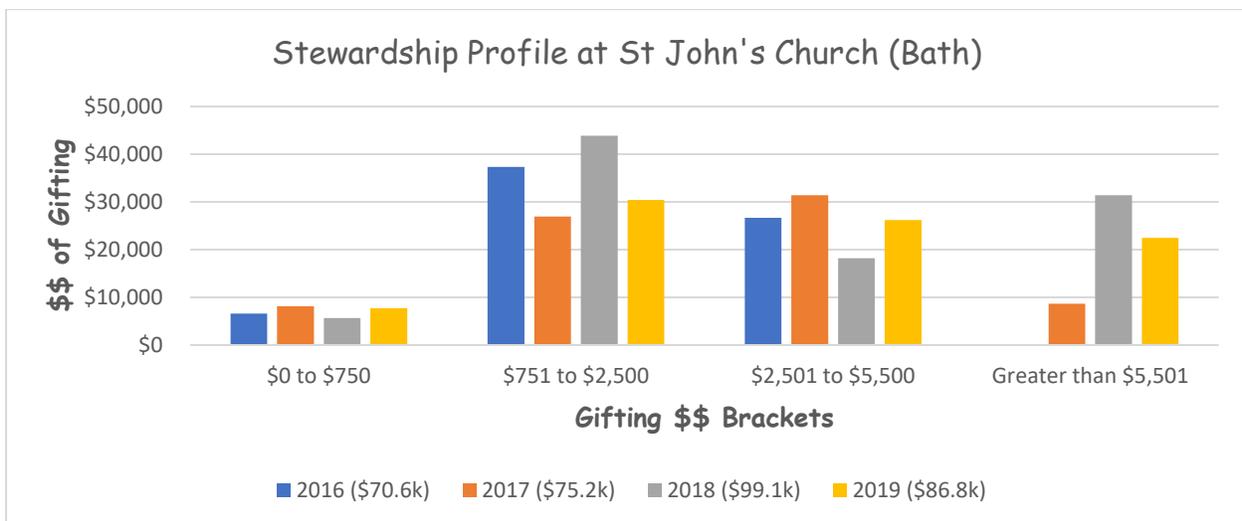
1 February 2020

Stewardship Report to the 2019 Vestry

St John's has successfully managed over the past four years to become self-sustaining. We have been truly blessed over our 232-year history by generations of predecessors who supported St John's through the good as well as the difficult times. We may be entering, once again, one of those hard times.

In 2019 our parishioner offertory (including gift-in-kind) decreased by 12% (\$12.3k) from 2018 levels. This tracks with a similar percentage drop-off in Sunday worship attendance. Furthermore, sixty-two percent (62%) of our parishioner households decreased their gifting year-on-year. Finally, though we gained one new household over the year, we sadly said farewell to three (3) fellow travelers ... bringing our year-end parishioner family to 48 households.

The charts below are visual and numeric displays of the Gifting Profile to St John's Church and its operations over the past four years. Please review them, with the comments below, as you reflect on your gifting for 2020.



The chart confirms which gifting brackets saw the greatest decrease, the \$751 to \$2,500 bracket and the greater than \$5,501 bracket. The decreases in these two important brackets, which account for 75% of the gifting, overwhelmed the increases in the other two brackets.

Stewardship Report to the 2019 Vestry (continued)

The second chart (see below) identifies the shifts in the number of households in each gifting bracket ... the two most important brackets seeing the greatest decreases in contributing members. Average giftings in the top bracket increased year-on-year as it did in the lowest bracket. To those parishioners ... thank you for your generosity.

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	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
No. of Households	17	23	18	19	27	22	29	23	7	9	4	7	0	1	3	2
Annual Average	\$388	\$354	\$314	\$407	\$1,383	\$1,226	\$1,512	\$1,323	\$3,809	\$3,493	\$4,559	\$3,746	n/a	--	\$10,462	\$11,222
Monthly Average	\$32	\$30	\$26	\$34	\$115	\$102	\$126	\$110	\$317	\$291	\$380	\$312	n/a	--	\$872	\$935
Weekly Average	\$7	\$7	\$6	\$8	\$27	\$24	\$29	\$25	\$73	\$67	\$88	\$72	n/a	\$166	\$201	\$216

Another important take-away from this chart is that nine (9) households contributed 56% of the total 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 2020.

Respectfully

Doug Noiles

Stewardship Coordinator

1 February 2020

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

Review of 2019 Operations (see attached financial summary documents)

Church (2019 versus 2018)

- The net financial result was a good year for St John's ... generating a surplus of \$5.8k the fourth positive or 'near positive' year in a row after fourteen consecutive years of significant deficits. We may have established a new norm! In 2019 we also funded the refurbishment of five of our stained-glass windows, to rebuild our cash position to 3 months-worth of expenses and to reduce, by 10%, our debt to the Diocese.

- Our costs were down 3% year-on-year as a result of the cost benefits associated with (1) the shared Ministry and (2) the sizeable HST refund. These gains in our costs were largely offset by (1) the repair/refurbishment of the stained-glass windows in the sanctuary and (2) the buying-down of a portion of our debt.

- On the revenue side, we experienced 12% and 16% year-on-year declines in offertory givings and fundraising activities respectively ... a worrisome negative trend. The Curacy Grant from the Diocese was shared with St Albans (Odessa) and as a result we saw a 38% year-on-year decline in this financial support. Offsetting these declines in revenue were (1) the \$14k in 'tied' donations from a handful of parishioners towards the refurbishment of the stained-glass windows and (2) the totally unforeseen revenues (\$5.6k) from funeral teas. Heartfelt thanks are in order to these members of the parish for the generosity of their time, talents and treasure.

Hall (2019 versus 2018)

- While experiencing an increase in hall utilization and without compromising the value received by the many and varied users of St John's Hall, we were able to maintain our costs at 2018 levels

- Revenues rose by 4% despite holding our rental rates constant from 2017 ... yes, 2017! Increased hall utilization and new weekly renters were the drivers for the increased revenues.

- The result was a very healthy surplus of \$4.5k ... our third consecutive year of surplus.

Cemetery (2019 versus 2018)

- Revenues were down 49% (\$7.5k) year-on-year as 2019 did not see nearly the number of interments or sales as in 2017 or 2018.

- However, costs were also down significantly lower (33%) year-on-year

- The result was a small surplus of \$475.

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 2020 operational expense needs (3 months-worth) and to address any unforeseen events and/or planned 'spikes' in cash flow.

- The funds held in our investment accounts at the TD Trust Company remained constant.

- Our liabilities decreased by \$5,682 thanks to a parishioner buying-down some of our debt.

- Our accumulated debt to the Diocese now stands at an even \$50,000.

- The combined result of all these changes was an increase in our Current Ratio (assets to liabilities) from 2.8 to 3.4 ... a significant improvement in our credit worthiness.

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

Outlook - Proposed 2020 & 2021 Budgets (see attached financial summary documents)

Church (2020 Budget versus 2019 Actual Results)

- The costs of operations for the church are forecast to rise significantly (13%) year-on-year.
 - on the plus side, a cost decrease year-on-year associated with a full 12 months of the shared ministry will result in savings of \$5.4k. And the Diocese has extended the “debt holiday” to St John’s through 2020. As a result, we will not be incurring any interest charges this year.
 - however, these decreases are more than offset by (1) a \$5.4k increase in our CMM payments to the Diocese, (2) a three-fold increase (+\$2.5k) in our property insurance premium, (3) a decrease in the HST refund (due to lower 2019 spend) and (4) an increase in our expenses associated with Outreach activities.
- Our revenues are forecast to fall 20% year-on-year due to (1) a continuation of the trend of the last two years of declining Sunday morning worship attendance and the associated decline (10%) of offertory gifting & PAG, (2) an 18% decrease in the fund raising as key event leaders retire or dial back, (3) a 47% decrease of the Ministry Grant from the Diocese as it is phased out in 2020 and (4) a non-repeat of the funeral tea windfall (\$5.6k) of 2019.
- The drop in revenues with the substantial increase in our costs, the Church is forecast to run a **deficit of \$3,200**. We will, however, be able to weather this by funding the relatively small deficit with our strong cash position and still be positioned to begin 2021.

Church (2021 Budget versus 2020 Budget)

- The costs of operations for the church are forecast to continue to rise due to:
 - our ‘debt holiday’ ending. We will begin paying interest (\$3k) in 2021
 - clergy costs increase of 4% year-on-year
 - due to lower spend in 2020, the HST refund will decrease by at least \$2.5k
 - our insurance premium will be the same but at the higher level of \$4k
- Our revenues are forecast to fall another 13% year-on-year due to
 - a continuation of the negative trends of Sunday worship and offertory (- 8%)
 - another 10% decrease in the fund raising
 - the elimination of the Ministry Grant from the Diocese (- \$5k)
- The drop in revenues combined with the higher level of costs, means that the Church is forecast to run a **deficit of \$16,200** in 2021. We will be reduced to a cash position of just under one months-worth of expenses at mid-year barely able to meet payroll and our CMM commitment. The Diocese is aware of our situation. The new leadership team of St John’s will no doubt be charged to work-up and work-through a solution with the Diocese CFO.

- Your Executive and your Parish council have decided, given this forecast, to suspend work in 2020 on the refurbishment of the stained-glass windows, despite having received a grant from the Loyalist Township Heritage Association as well as some private donations. The additional funding required (\$100k) is just too great given our outlook.
- Furthermore, we will not have the latitude to reduce our debt through everyday operations.

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

Outlook - Proposed 2020 Budgets (see attached financial summary documents)

Hall (2020 Budget versus 2019 Actual Results)

- **Another surplus**, though smaller, is forecast for the hall in 2020. Rentals will be similar to the levels achieved in 2019. Though still early, daily inquiries for special event rentals are up.
- Costs are predicted to rise significantly as our property insurance premium will triple commensurate with the long overdue three-fold increase in the valuation of the property.

Cemetery (2020 Budget versus 2019 Actual Results)

- **A surplus** is forecast for the cemetery in 2020 based on certain assumptions ...
 - three (3) plot/niche sales and three (3) interments is the basis for the positive results
 - Our variable costs are forecast to be constant year-on-year.
 - Should none of the sales or the interments occur, the cemetery operations would run a deficit which will be easily funded by the available cemetery funds and yet keep the cemetery positively positioned for 2021.

Respectfully

Doug Noiles, Treasurer

1 February 2020

Appendices