

## ST. STEPHEN'S ANGLICAN CHURCH



2024

Annual  
**REPORT**

## **Mission Statement**

Dedicated to worshipping and serving God;  
Growing in faith in Jesus Christ through study and learning;  
Rooted in Anglican tradition, yet open to other movements of God's spirit in the world;  
Welcoming people of all ages, races, backgrounds and sexual orientation;  
Reaching out in a spirit of friendship and service to share God's love, joy and peace.

# Contents

**1**

**Leadership  
and Administration**

**16**

**Worship  
Reports**

**2**

**2025 Annual General  
Meeting Agenda**

**18**

**Program  
Reports**

**3**

**2024 Annual General  
Meeting Minutes**

**20**

**Statement of  
Financial Position**

**7**

**Rector's  
Report**

**21**

**2025  
Budget**

**11**

**Wardens'  
Report**

**23**

**Balance  
Sheet**

**13**

**Admin  
Reports**

**24**

**Designated  
Funds**

# Leadership and Administration

## **Clergy**

The Reverend Nicole Janelle  
The Reverend Charmaine Evans

## **Music Director**

Liz Tremblay

## **Manager of Operations, Administration and Vergering**

Lucia Borovska

## **Corporation Members**

Cathi Nelson  
Rector's Warden

Alice de Koning  
People's Warden

Jennifer Garrison  
Deputy Rector's Warden

Bob Beaty  
Deputy People's Warden

## **Finance Commitee**

Alice de Koning  
Jean Springer  
Pam Miller  
Cam Bush  
Nicole Janelle

## **Parish Council Members**

Warwick Gray  
Sheena Issac  
Alice Anugraham  
Sarai Emmanuel  
Rachel Punwassie

## **Synod Delegates**

Cam Bush  
Louise Redmond

## Memorial List

During 2024, we celebrated the gift of Eternal Life for these fellow members of the Body of Christ.

**Bruce Redmond**

**Jill Coggins**

**Margery Miller**

**Dariel Sparling Bateman  
(January 2025)**



# 2025 Annual General Meeting Agenda

Sunday, February 23, 2025

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>0.0 Opening</p> <ul style="list-style-type: none"><li>0.1 Call to Order</li><li>0.2 Appointment of Clerk</li><li>0.3 Opening Prayer</li><li>0.4 Memorials</li><li>0.5 Appointment of Scrutineers</li><li>0.6 Approval of Agenda</li></ul> <p>1.0 Adoption of Minutes</p> <ul style="list-style-type: none"><li>1.1 Minutes of Annual General Meeting – February 2024</li><li>1.2 Business arising from Minutes</li></ul> <p>2.0 Reports to the Annual General Meeting</p> <ul style="list-style-type: none"><li>2.1 Reception of 2024 Reports</li><li>2.2 Comments/ Questions?</li></ul> <p>3.0 Appointments and Elections</p> <ul style="list-style-type: none"><li>3.1 Appointment of Rector's Warden</li><li>3.3 Appointment of Deputy Rector's Warden</li><li>3.4 Election of Parish Council Members</li><li>3.5 Appointment of Envelope Secretary</li></ul> <p>4.0 Update on Memorial Hall</p> <ul style="list-style-type: none"><li>4.1 Comments/Questions?</li><li>4.2 Motion to lease the Memorial Hall</li></ul> <p>5.0 Financial Reports</p> <ul style="list-style-type: none"><li>5.1 Parish Council Endorsed Budget – 2025</li><li>5.2 Motion to adopt 2025 Budget</li><li>5.3 Operating Funds, Statement of Financial Position – 2024</li><li>5.4 Designated Funds – Blue Envelope Giving – 2024</li><li>5.5 Motion to Accept Statement of Financial Position for 2024</li><li>5.6 Report on the Consolidation/Changes of Designated Obligations and Liability Accounts</li><li>5.7 Motions to Adopt Consolidation/Changes of Designated Obligations and Liability Accounts</li></ul> | <p>preparation, theological training for laity). This allows broader use of the fund while respecting the original intent of the trust.</p> <p><u>Proposed wording for motion:</u> In consideration of the lack of demand for seminary education support, the Finance Group recommends that the Shannon Trust scope be expanded to include other formation experiences and courses of spiritual-religious-theological education. The Corporation will review applicants to ensure the funds are being used in alignment with the original intent.</p> <p><i>Un-designate the Clergy Assistance Fund and the Clergy Housing Fund no longer required:</i> These funds were established due to requirements that the church hold to assist clergy. This assistance is provided by the Diocese, if needed, and it is no longer a requirement to reserve any funds at the parish level. It is recommended that these funds be rolled into Operating Funds, and be used to cover clergy related costs, including Rev. Charmaine's sabbatical, clergy salaries, etc.</p> <p><u>Proposed wording for motion:</u> In consideration of the change in requirement to maintain designated funds for Clergy Assistance and Clergy Housing, the Finance Group recommends that these two designated funds be cancelled, and any funds be transferred to Operating (non-designated) funds to be put towards clergy salaries and related costs.</p> <p>6.0 Report of Scrutineers (if necessary)</p> <ul style="list-style-type: none"><li>6.1 Motion to Accept Scrutineers' Report.</li><li>6.2 Motion to Destroy ballots</li><li>6.3 Motion for the Approval of Signing Officers</li></ul> <p>7.0 Other Business</p> <ul style="list-style-type: none"><li>7.1 Members' Comments / Questions</li><li>7.2 Thanks and appreciation</li></ul> <p>8.0 Closing</p> <ul style="list-style-type: none"><li>8.1 Announcements</li><li>8.2 Motion of Adjournment</li><li>8.3 The Grace</li></ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

*Expand scope of the Shannon Trust obligation:* The Shannon Trust was established to support seminary training and is currently limited. The Finance Committee recommends redesignating for theological education and spiritual formation beyond strictly seminary education (e.g. ordination

*May the grace of our Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit be with us all, now and evermore. Amen.*

# 2024 Annual General Meeting Minutes

Sunday, February 25, 2024

## 0.0 Opening

### 0.1 Call to Order

The chair, Pat Cochrane, called the meeting to order at 12:07pm. A quorum was deemed to be present.

### 0.2 Appointment of Clerk

Deacon Charmaine Evans announced the appointment of Lynda Greuel as recording secretary.

### 0.3 Opening Prayer

The Rev. Nicole Janelle opened the meeting with prayer.

### 0.4 Memorials

The Rev. Nicole Janelle remembered those who died in 2023 and read the following names aloud:

Hazel Kathleen Preece

John Lawrence Taylor

W. Gordon Brown

Bertha Joyce (Bunny) Warner

William James Lloyd Hunt

Emme Elizabeth (Bette) Woofert

Lee Anne Tibbles

### 0.5 Appointment of Scrutineers

Moved: Norville Horner

Seconded: Mavis Clark

THAT Heather Campbell, Jean Springer & Clare Hooper be scrutineers.

Carried

### 0.6 Approval of Agenda

Moved: Pam Miller

Seconded: Bob Beatty

THAT the Agenda be approved with two adjustments.

Removal of Section 3.1 Appointment of Scrutineers as this was completed in section 0.5 and rewording of section 4.5 to be called St. Stephen's Parish Council Budget 2024 Presentation.

Carried

## 1.0 Adoption of Minutes of February 26, 2023

Moved: Robert Walker

Second: Jean Springer

THAT the Minutes of Annual General of February 26, 2023, be approved with the following corrections noted:

Sheila Wasylyshyn asked that the correct spelling be put in the following places:

Section 3.3 Correct the spelling of Sheila Wasylyshyn (add in the 'y' following the first s in Wasylyshyn)

Section 4.2 Correct the spelling of Lynn Brooks (remove the 'e' in Lynn)

Section 5.1 Correct the spelling of Lynda Greuel (change the i to a 'y' in Lynda)

Deacon Charmaine Evans asked that in Section 6.0 Remove the words to Suzan Pedersen to read, "She also thanked Suzan Pedersen for providing administrative support over the past two years."

Carried

## 1.1 Minutes of Annual General Meeting – February 2023

## 1.2 Business arising from Minutes

## 2.0 Reports to the Annual General Meeting

### 2.1 Reception of 2023 Reports

Deacon Charmaine Evans wanted to thank all for the submission of all reports.

Moved: Cam Bush

Seconded: Norville Horner

THAT the annual reports for 2023 as distributed be received

Carried

### 2.2 Comments/Questions

## 3.0 Appointments and Elections

### 3.2 Election of Deputy People's Warden

Rev. Nicole Janelle nominated Bob Beatty as Deputy People's Warden. No further nominations came from the floor. Bob Beatty is acclaimed as Deputy People's Warden.

### 3.3 Election of Parish Council Members

Rev. Nicole Janelle nominated Alice Anugraham, Sarai Emmanuel and Rachel Punwassie as Parish Council members to serve two year terms. Chair Pat Cochrane asked three times for further nominations. Seeing none, Alice Anugraham, Sarai Emmanuel

and Rachel Punwassie were acclaimed to the position of Parish Council members.

#### 3.4 Election of Synod Members

Rev. Nicole Janelle nominated Louise Redmond and Cam Bush to be lay members of Synod. As there were no further nominations, Cam Bush and Louise Redmond were elected lay members of Synod.

#### 3.5 Appointment of Deputy Rector's Warden

Rev. Nicole Janelle announced the appointment of Jennifer Garrison as Deputy Rector's Warden.

#### 3.6 Appointment of Envelope Secretary

Rev. Nicole Janelle announced the appointment of Suzan Pederson to continue her work as Envelope Secretary

### 4.0 Financial Reports

Warden Robert Walker presented the financial reports as Alice de Koning, Deputy People's Warden and Brigid Stewart, People's Warden are not available today.

#### Slides

Revenue Lines 3 – 23 of the Income and Expense statement (page 18 of the Annual Report)

- Reduced pledges (33 pledge units)
- Memorial Hall closed – no projected rental income
- Diocesan Benefit Grant Ended

Result: Budgeted revenue is down \$120,000 from 2023 budget, and \$50,000 less than our actual revenue for 2023

#### Clergy and Staff (Lines 26 – 35)

- The clergy salaries and benefits
- Small increase to the Deacon's salary to come into line with Diocesan Compensation Scale
- Small increase for clergy conference (required expense)

#### Staff Expenses

- Raise for tech support
- Workmen's Compensation increase (reflects increase of staff)

#### Facilities and Building (Lines 37 – 45)

##### Security

- Corporation decided these were essential services - \$10,500
- Hope for grant to cover these costs

##### Utilities

- Budget reflects the rise in utility rates, but no the possible savings from closing the Memorial Hall
- Finance Committee is planning to do a full analysis, and hopefully reduce the budget

##### Repairs & Maintenance

- Delayed maintenance of earlier years to is catching up to us

-Facilities and Finance committees will create a pro-active plan  
-2023 actual expenses reflect closing of Memorial Hall, tree clearing, etc.

#### Insurance (through Diocese)

- We hoped closing Memorial Hall would reduce premiums, but not yet confirmed

#### Office Expense (Lines 48 – 55)

- Professional Fees were significantly reduced

#### Programs, Education, and Pastoral expenses (Lines 57 – 77)

- No significant changes

#### Summary / Deficit (Lines 81 – 85)

- Bottom Line: A large deficit of \$119,701 is projected in 2024
- We (the church) have no debt
- We have cash (including savings) of \$125,000

#### Implications

- If our 2024 budget becomes our actual, we are without funds for 2025
- We must initiate action this year to address our long-term financial foundations
- Corporation believes sale of a portion of our land will create a parish endowment fund to provide annual support for the future of St. Stephen's. The decision would be undertaken as a parish, requiring a parish meeting and vote.

Robert Walker stated this is a challenge and an opportunity to get a right sized facility. We spend a lot on our buildings, versus how much we spend on ministries.

Norville Horner commented that insurance costs go up when a property is vacant. Rev. Charmaine Evans stated that in other instances the Diocese has a flat fee of \$500 for a shuttered building.

Cam Bush asked if we have a roadmap to working our way through to getting a decision. Has there been a fulsome plan laid out? Robert Walker advised there is no full plan yet but he hoped the ODII committee would be involved with that. Norville Horner offered to join the committee and ODII co-chair, Lynda Greuel, advised that his presence would be welcome.

Mavis Clarke asked if we have a guestimate of a timeline for the proposal of the endowment. Rev. Nicole Janelle said we are working as swiftly as possible – that this will be the priority for the new Corporation and Parish Council.

Doug McKibbin asked if we are being asked to approve a budget that will close the church in a year. Robert Walker said we could have less clergy and meet the budget needs – but we didn't want that and are therefore presenting the budget before you.

Doug McKibbin asked what is the position of the Diocese to this situation? If we are needing to close the parish in a year, what is our plan to address the shortfall? Robert Walker replied that next year we will have a different budget. He said, let me be clear, we are not asking you to close the church...We have a budget where we are reflecting the current situation of the church.

Rev. Charmaine Evans replied the Diocese is not going to provide us with funds. They do not know we are a year away from not having funds. In 2021, 2022, 2023 we had a deficit. "If we are unable to meet our commitments, they (the Diocese) usually makes use of our apportionment to make sure staff are paid." All churches are making some changes in the choices they make.

4.1 Operating Funds, Statement of Financial Position – 2023  
No questions

4.2 Designated Funds – Blue Envelope Giving – 2023  
-PWRDF \$1500  
-Outreach local (Shortage of Feed the Hungry)  
-Outreach Beyond (Organization \$500 to a mission in South Africa)  
-Outreach National (Anglican Church of Canada \$1000)  
-OD2 (streamed to that account)  
-Feed the Hungry  
Rev. Charmaine sends Blue Envelope givings once per year in September.

4.3 Endowment Fund – 2023  
-St. Stephen's has an Endowment \$133,000 Value held at the Calgary Foundation  
-We received a grant of \$6772 from that Endowment fund  
-The Wallace and Gretchen Luthy Fund is in the amount of \$4784.

Jack Walker stated that he understood that we could roll this Luthy fund into our larger endowment fund (since Gretchen Luthy has passed away).

Lynda Greuel asked if the grant payment from endowment fund can be rolled into general operating revenue. Charmaine replied yes it can.

4.4 Motion to Accept Statement of Financial Position for 2023  
Moved: Pam Miller  
Seconded: Warwick Gray  
THAT we accept the Statement of Financial Position for 2023.  
Carried

4.5 Parish Council St. Stephen's Budget 2024 Presentation  
Warden Robert Walker presented above with notes.

Questions about the budget?

Norville Horner stated that this budget doesn't look sustainable on the present path, that this is somewhat of an emergency. Robert Walker stated there is some urgency to this decision. We didn't have the information one year ago.

Heather Campbell asked if we are limited in our fundraising capabilities. Perhaps because we are a church? An Anglican Church? An Anglican Church in Calgary? Are their barriers to our ability to fundraise? Rev. Nicole Janelle said that some non-profit grants are not open to us. There are a fair amount of fundraising opportunities including getting our venue listed with the Film Commission of Calgary.

Doug McKibbin asked if it is possible to defer the adoption of the budget? Can we contemplate through Lent? Deacon

Charmaine Evans said we can defer it. Chair Pat Cochrane knows Robert Rules of Order so she could advise.

Chair Pat Cochrane advised the options available: You could defeat the budget, stating we need more specific information. OR you could postpone the decision of the budget for 6 weeks (At least 10 days, which include 2 Sundays). Then you would have a special meeting only about the budget. What are the changes you want to see? If the budget is unacceptable, you have to say what would make it acceptable.

Jean Springer reminded the congregation that we had a previous incident where former Treasurer, Jack Walker, wasn't at the AGM and we needed his expertise to answer some questions. In that instance, the chair just kept the meeting open until the following Sunday. As soon as Jack returned, we had the information and the chair called us back to discuss.

Norville Horner suggested all the information is provided. He would suggest we pass the budget today motion with an amendment with a plan for sustainability in six months. Heather Campbell stated she would second that.

Chair Pat Cochrane stated that such a motion arising could be made after the motion to adopt the budget is made.

David Roach stated that if the budget is dependent on the sale of the property, then a special meeting needs to be held anyway. Rev. Nicole Janelle wanted to reiterate what Robert Walker has said. Corporation intends to hit the ground running. This budget shortfall is going to be business agenda #1.

Louise Redmond stated that we cannot realistically pass a conditional budget. Corporation needs a budget passed today (or not). Nobody likes what is in front of them. If passed today, then you can have a separate motion asking the congregation to come back in six months.

Jean Springer stated that she has discomfort with us showing we are \$120,000 in the red. She suspects everybody has that concern too. We could raise \$120,000 and we need to be smart about it.

#### 4.6 Motion to Adopt the Budget for 2024

Moved: Anne Brown

Seconded: Lynn Brooks

THAT Motion to adopt the 2024 budget is now on the floor.

Norville Horner would like to amend the motion to direct Corporation to create a detailed plan for sustainability of the parish by September 2024.

Heather Campbell seconded the amendment. It creates a level of documentation and captures our thinking and hearts. It is sufficiently flexible enough to allow Wardens to go away and do the work that they need.

There was further discussion on this amendment.

Warden Cathi Nelson asked if that amendment is specific enough.

Doug McKibbin spoke in favour of this amendment.

Ian Moore asked if we are able to look at the budget in September.

Norville Horner said we need to have a plan in place before the next AGM.

Warden Cathi Nelson stated she is cognizant of urgency and about us dragging our feet too much in the process.

Jennifer Garrison stated she felt uncomfortable, we ought to pass the budget or we don't.

Warden Robert Walker stated that the Corporation will appreciate the direction and the plan.

Rev. Nicole Janelle stated she liked the wording of the amendment.

Chair Pat Cochrane reminded folks that a budget is a planning document. Rare for an organization to end the year exactly as planned. Passing a budget doesn't guarantee these things will happen.

Vote on the amendment

MOVED: Norville Horner

Seconded: Heather Campbell

THAT we direct Corporation to present a detailed plan for sustainability by September 2024. One opposed. Motion for the amendment carries.

Main Budget Motion

Budget Approved as presented with the amendment

Moved: Anne Brown

Second: Lynn Brooks

THAT the Budget is approved as presented with the amendment.

Two Opposed. Carried.

#### 5.0 Report of Scrutineers – not needed

5.1 Motion to Accept Scrutineers' Report – not needed

5.2 Motion to Destroy ballots – not needed

5.3 Motion for the Approval of Signing Officers

Motion: Robert

Second: Ian Moore

THAT Signing officers Jennifer Garrison and Bob Beaty be added and that Robert Walker and Brigid Stewart be removed. Carried

#### 6.0 Other Business - None

6.1 Members' Comments / Questions

None raised at this time

6.2 Thanks and Appreciation

Cathi Nelson wanted to thank Robert Walker for his guidance and leadership on Corporation and she wanted to thank Deacon Charmaine Evans and Rev. Nicole Janelle for their wonderful leadership of this organization as they are two diverse and very complementary leaders. Finally, she wanted to thank the parish – for all the activities of the parish (Ukrainian event, food and supplies to the school, coffee hour presenters etc.). Robert Walker and Brigid Stewart are "retiring" as Wardens. Robert was presented with a lovely framed print of the church. Brigid will receive one when she returns as she had to attend a funeral this morning.

Robert Walker thanked everyone for the support and the good questions and said he wasn't going far!

Rev. Nicole Janelle thanked:

-Parish Council members who completed their two year terms including Ian Moore, Heather Dumka and Lynn Brooks

-Doug McKibbin for his 2 years on Diocesan Council

-Synod Delegates: Robert Walker, Pat Cochrane, Jean Springer

-ODII Committee Members: Ian Moore, Lynda Greuel, Patty Rhodes-Brink, Jennifer Walker, Jean Springer, Yrjo Koskinen and Kallum Galle

#### 7.0 Closing

7.1 Announcements - None

7.2 Motion of Adjournment – No need to move this. We are adjourned.

7.3 The Grace was said together.

Respectfully submitted by Lynda Greuel



# Rector's Report

Typically, the first step for me in writing these annual reports is leafing through both my paper and digital calendars (yes, I keep two!) to remind myself of the \*many\* gatherings and conversations I've been a part of with all of you over the last year. The next step in my process is reviewing photos of the past year in order to both gather them up for the AGM slideshow, and also do some "visio meditation" on these special moments. The last step in my process is reflecting on the rhythm and patterns of our communal life, in order to honour both the highs and the lows, to celebrate the successes and to consider what we could have done differently.

As you read all of the submissions assembled in this AGM Report and review the photo slideshow at the AGM, I encourage you to reflect upon your life at St. Stephen's this past year and ask yourself the following:

What moments have been transformational to me this year?

Where has community life felt difficult this past year?

What are my hopes for our church this coming year?

Where do I feel called to place my energy in 2025 as a member of this community?

Here are some of my thoughts...



## A Focus on Buildings, Finances and Staffing

The focus of the last AGM and subsequent Special Parish Meeting fell on our buildings and finances. Much of the clergy and Corporation's time over the last year has been spent exploring options and putting plans in place to ensure sustainability over both the short and long term. A heartfelt thank you to those who have donated so generously to our ongoing St. Stephen's Future Fundraising Campaign, which has raised over \$300,000 to date!

Changes in parish staffing this year, accompanied by shifts in staff portfolios and hiring/training processes, have also required careful attention and time from clergy and leaders. In June, we welcomed Lucia Borovská to a new position previously staffed by Administrator Christina Bergesen and Verger Cristina Hinojosa. This fall, the Reverend Deacon Charmaine Evans embarked on a long overdue sabbatical, during which she will discern her next steps in ministry. Conversation about staffing to ensure we meet the needs of the parish and community will remain ongoing in 2025.



# Sunday Morning as a Hub for Community Life

Sunday morning services are the highlight of parish life at St. Stephen's.

In 2024, the 8:00am Service Community continued its journey around the Anglican Communion, exploring a few different liturgies from our sister churches around the world. New members have found their way to this service, including a handful of young adults who attend regularly. In other developments, the congregation was invited to receive communion alongside the altar rail this year --either standing or kneeling-- as was previously done before COVID. Many in the 8am congregation stay after the service for tea, coffee and conversation in the Canterbury Room. It is wonderful to see the depth of connection and sense of community grow among this group.

The 10:30am Service Community has also seen new membership from people who hail locally, from other parts of the Anglican Communion and elsewhere around the world. In February, Black History Month was honoured in this group through hymns and anthems that are part of the Gospel Hymn tradition and/or written by Black composers. In May, World Labyrinth Day was observed through a service that incorporated a labyrinth walk, as was done for the "Soulful Advent Service" prior to Christmas. Liturgically, the 10:30am Service seasonal bulletins continued to blend texts from the Book of Alternative Services (BAS), prayers from other Anglican prayer books, lectionary texts edited both by our former Rector (The Rev. Brian Pearson) and the Common Lectionary, and music from Common Praise as well as the newer "purple supplemental" Sing a New Creation - a compilation of old hymns with new tunes. Our litanists wrote beautiful prayers week by week this year that spoke to the needs of the community and world. Post service hospitality hour at the 10:30am Service continued to be a connective time for new and old comers alike. (As always, please keep an eye out for those who may be new to the community and make an effort to engage them. It is through small expressions of intentional welcome that those visiting for the first time will be compelled to return. Everyone in our community has a role to play in enabling a newcomer to feel welcomed and seen.) We were also blessed to celebrate a total of four baptisms over the course of two Sundays set aside for baptisms in the Anglican Church, as well as one wedding!

This fall, both the 8am and 10:30am Services participated in a mini, two-part visioning process led by Deputy Rector's Warden Jennifer Garrison. We look forward to building out conversation around both vision and relationship in 2025. In November, both services also honoured Transgender Day of Remembrance during which parishioners Sarai Emmanuel, Lynda Greuel and Jake Donaldson movingly shared their experience and unique perspectives.

In addition to Christian formation integrated into the Sunday worship experience, adults and children alike participated this year in offerings led by both clergy, which included: Bible Study, Confirmation preparation classes, Circle Time (children's formation), Lenten Study, Anglican Communion Sunday educational forums, Pastoral Care training and online Advent Compline services.



Parish Council integrated ongoing study and discussion of how to be a welcoming and inclusive church into their monthly meetings through study of the Hospitality Audit Toolkit for churches. This booklet was also presented for reflection and discussion at our Sunday services as a part of an interactive sermon time. The Corporation read and discussed chapters of Sheryl Johnson's book *Serving Money Serving God: Aligning Radical Justice, Christian Practice and Church Life*.

Looking outwardly, our collaboration with Neighbourhood Social Worker Silva Ross expanded this year through several Community Game Nights. If you haven't yet had a chance to participate, I encourage you to do so. The back of the sanctuary is set up with tables for bingo and pizza is served. We generally get a strong showing and mix of Connaught families, neighbourhood regulars, seniors from Grace Gardens and parishioners. Our first Game Night of the new year will be on February 25 and promises to be a time of fun and community building.

The Rev. Charmaine Evans continued the parish's vital connection to the local community in recovery, offering "Step 5" sessions several times a month by request. Rev. Charmaine also oversaw the "Pastoral Care Givers" of the parish, ensuring that all "Pastoral Care Receivers" were visited quarterly or more frequently by a member of this team or the clergy. Of course these are just some of the highlights and pieces of 2024. As you read through the other carefully prepared reports in this packet, an even more full and vibrant picture of our common life in Christ emerges.





## Scope, Responsibility and Goals in Priestly Ministry

As you may know, part of my work as a priest extends beyond the parish boundaries, including a requirement to give 10% of my time to the Diocese of Calgary and the larger community.

To that end, I regularly participated this year in mandated diocesan gatherings, including Clericus (a meeting of the clergy in the Deanery, or small region of the diocese), Clergy Days (led and hosted by the Bishop) and Clergy Conference/Retreat. I also completed required continuing education/study leave (2 weeks per year) and participated in a monthly Clergy Women's Support Group (of which I've been a part for 20 years!).

In addition, I convened monthly meetings via Zoom of Proud Anglican Voices of Alberta (PAVA), which gathers Anglicans across the province to support and advocate for the 2SLGBTQ+ community, as well as Palestinian Anglicans and Clergy Allies (PACA), whose goal is to educate and equip the clergy of the Church in the global West to understand, teach and preach from sound theological and pastoral foundations about the realities faced by Palestinians, especially those who are our brother and sister Anglicans in Christ. All members of the parish are most welcome to participate in these groups. Please let me know if you'd like to learn more!

Looking ahead to the coming year, I am committed to starting or continuing the following practices:

1. Praying the Daily Office. A current favourite of mine is the "Daily Prayer" podcast from the Church of England which offers both morning and evening prayer that includes music. I invite you to join me in this or a similar practice!
2. Inviting more people from the diverse corners of our community into leadership and trusting them to problem solve and make good decisions.
3. Building time into my schedule for longer and more leisurely conversations, especially among those who might drop in with a request for food, etc.
4. Continuing to track my hours and not allowing myself as much unpaid overtime. Both of your clergy accumulated many, many weeks of unpaid time in 2024. Moving forward, I plan to take "comp time" within the pay period, and expect to work lightly the last week of the month if I have accumulated overtime earlier in the month.

## Our People are our Greatest Asset

Our church community would not be what it is without the dedication of our volunteer leaders. The work our volunteer members do is extraordinary. The more volunteers we have, the less any individual volunteer or staff member needs to do. We currently employ 1 full time clergy person, 1 full time staff member (Lucia Borovská) and 3 part time contract staff members (Liz Tremblay, Chad Dudley and Suzan Pedersen). This means that full time clergy and staff capacity is half what it is today as compared to pre-pandemic, when we employed 2 full time clergy and 2 full time staff members, in addition to contract staff members. If there are ways you are able to expand or enhance ministry at St. Stephen's, please come forward to offer your ideas and gifts!

I am most grateful for individuals, groups and committees that do the steady work of hospitality and greeting, Sunday altar preparation, Communion bread baking, music-making, prayer writing, pastoral visiting and prayer, lectionary reading, event planning, donation solicitation and coordination, building maintenance, snow shoveling and garden tending, stewardship, planned giving, budget preparation and financial oversight – just to name some of the \*many\* ways people help St. Stephen's "go round."

I wish to acknowledge and thank here outgoing Corporation Member and Rector's Warden Cathi Nelson, who has offered a steady presence, listening ear and thoughtful leadership over the last three years to clergy and congregation alike. Many thanks to Jennifer Garrison, Deputy Rector's Warden, for her one year term of service on the Corporation during which she conceptualized and led visioning sessions for the parish, in addition to supporting the ongoing work of the Corporation. Jennifer has decided to step away from her role as Warden in order to focus on work and family commitments. I also wish to thank outgoing Parish Council Members Warwick Gray, Sheena Issac, Jackie Mootoo and Rachel Punwassie for their service, hospitality and dedication.

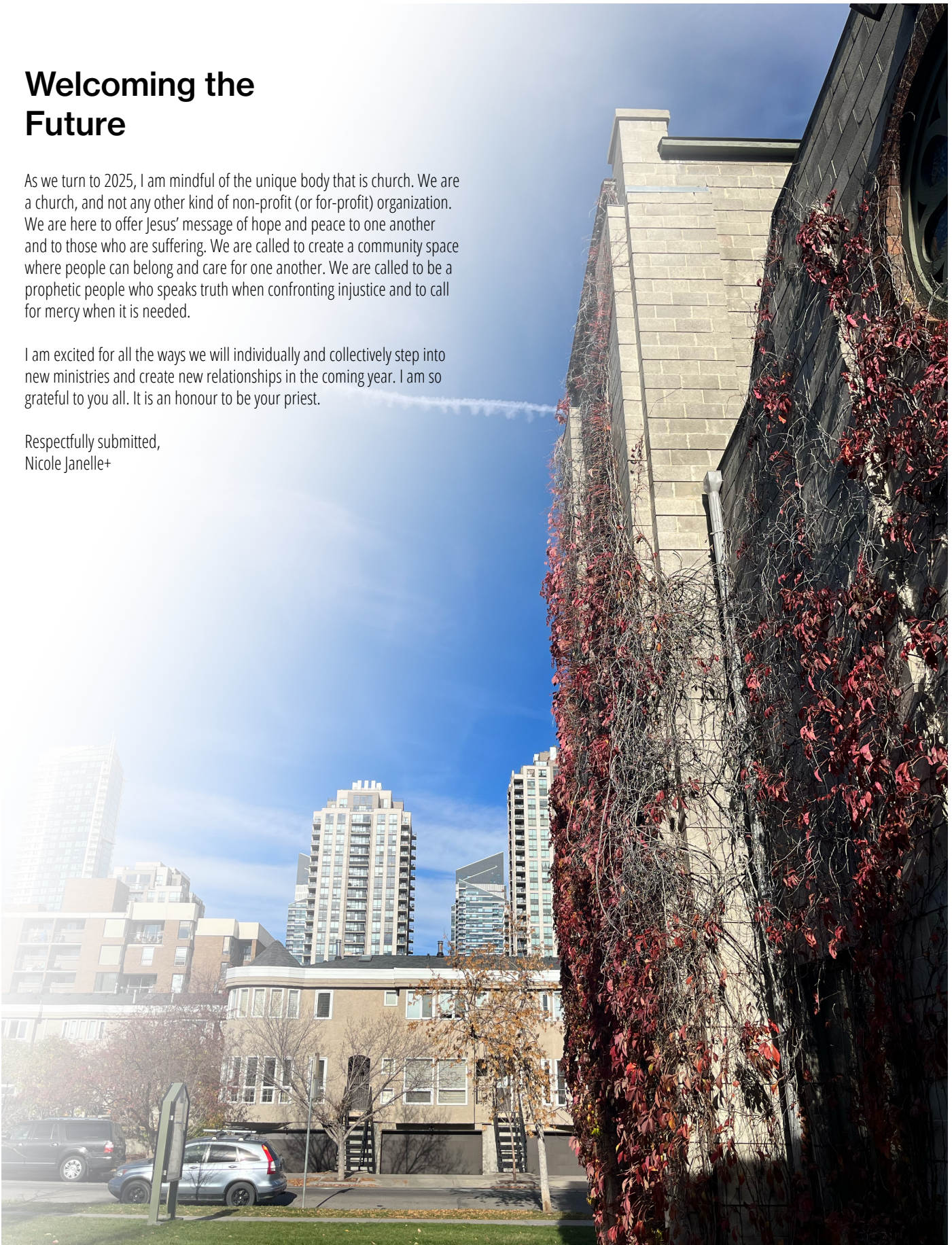


# Welcoming the Future

As we turn to 2025, I am mindful of the unique body that is church. We are a church, and not any other kind of non-profit (or for-profit) organization. We are here to offer Jesus' message of hope and peace to one another and to those who are suffering. We are called to create a community space where people can belong and care for one another. We are called to be a prophetic people who speaks truth when confronting injustice and to call for mercy when it is needed.

I am excited for all the ways we will individually and collectively step into new ministries and create new relationships in the coming year. I am so grateful to you all. It is an honour to be your priest.

Respectfully submitted,  
Nicole Janelle+





# Wardens' Report

This past year has been another year filled with challenges, changes and opportunities at St. Stephen's. We will provide an overview from our perspectives as Wardens.

This year we welcomed Bob Beaty as Deputy People's Warden and Jennifer Garrison as Deputy Rector's Warden. Together with Alice de Koning, People's Warden, and Cathi Nelson, Incumbent's Warden, we bring a diverse history with St. Stephen's, professional backgrounds and skills.

We are grateful for the strengths and energy of our priest, the Reverend Nicole Janelle and her passion for peace and justice, social issues and community outreach, as she lives into St. Stephen's vision of "Open Minds, Open Hearts, Open Doors." As a result, we are regularly welcoming newcomers of diverse backgrounds who are both visiting and returning to our community. We benefit from the creative worship she introduces while maintaining the roots of St. Stephen's past.

Our weekly tolling of the bell for peace, especially as it relates to Palestine-Israel and support for the Trans community in the face of political changes, shows our commitment.

Rev. Nicole is well connected to our community and other churches. We have hosted several community game and pizza nights for young families from Connaught School/Beltline and community seniors in partnership with our Neighbourhood Social Worker. We have also held four drives for food, gift cards and supplies for school families as well as residents of Alpha House.

One of our significant changes this past year has been our most valued and beloved deacon, the Reverend Charmaine Evans, taking Sabbatical leave from her position to explore her passions and future directions. Rev. Charmaine's contributions in pastoral care, children/youth ministry, Bible Study, 12 Step program support and St. Stephen's beloved historical buildings have been critical to our life. In November, Charmaine's gifts and contributions were celebrated in a grain free catered lunch as she embarked on her well deserved break. We wish her peace and good health as she discerns her bright future.

We also welcomed this year our Administrator Lucia Borovská to a full time role. Lucia brings experience in communication, graphic design, administration and arts event planning.

The Wardens are most grateful for our music director Liz Tremblay who leads our music program and choir. Always full of surprises, Liz brings many talents. This summer we were treated to two midday concerts on the lawn by Liz and her talented colleagues.

Our Communications Director Chad prepares our e-Newsletter, as well as is our point person for numerous local music and arts groups who rent our facilities for events. We are thankful for Chad's responsiveness and patience whenever there is a technology challenge.

We appreciate so much our parishioners who pitch in to keep our programs and facilities and yards alive. Our choir, children's program organizers, chancel guild, greeters, coffee committee, light bulb changers, childcare providers, litanists, pastoral care givers, prayer network and many others!





The Wardens have focused on our financial situation this year with congregational meetings and development of a three-phase fundraising plan. Phase I of the program was a fundraising drive which resulted in funds of approximately \$290,000 being contributed. We are so grateful for the support and faith of our parishioners in our ministry.

We have been blessed to receive a proposal from a large local arts organization to renovate and lease our Memorial Hall. Corporation is in the midst of negotiations for a contract that will provide long term sustainability. We look forward to announcing this relationship very soon!

At the same time this fall, Jennifer Garrison, Deputy Incumbent's Warden, facilitated a mini visioning process to identify St. Stephen's values. They were identified as follows:

- Radically inclusive church
- Local, community focused
- Social Justice,
- Variety of worship and spiritual practices

The issues parishioners expressed as wanting St. Stephen's to focus on are:

- Vibrant spiritual formation
- Homelessness and poverty
- Mental and spiritual health
- Reaching out to support young adolescents/young adults
- Climate of hatred and intolerance in society

We are excited about and have a program in place for future planning for St. Stephen's direction to commence early this spring.

To conclude, we are most grateful for the support, patience and passion parishioners have shown us during this transformation.

We remain positive and encouraged that as we remain faithful and attentive for God's direction our future will be exciting!

Respectfully submitted,  
Cathi Nelson on behalf of the members of the St. Stephen's Corporation



# Admin Reports

## Report on Administration, Vergering and Building Operations

In 2024, the Administrator role transitioned in personnel and scope. The year began with Administrator Christina Bergesen and then transitioned to me (Lucia Borovska) mid year. In December, the position shifted again from part time contract to full time salaried and expanded to include other areas of parish work.

A considerable amount of my time has been dedicated to training and navigating the various liturgical seasons at St. Stephen's. These last six months have provided valuable insights into the facility, the community, and the overall operations of the church.

What initially began as a position focussed on parish administration and vergering has evolved into overseeing building repairs, coordinating inspections, and, by year's end, managing basic bookkeeping following Deacon Charmaine's departure on sabbatical. This evolution has created a more complex role, offering a broader perspective on how all aspects of the church's operations are interconnected and work together. The challenges in this role have varied throughout the year, often depending on the season. During the summer and autumn months, security became a primary concern. We had to increase patrols, extending coverage from night to day. Graffiti removal was also more common during summer. Additionally, we connected with the Calgary Resource Office to explore ways to improve safety for the church, its staff, and parishioners.

Given the church's age, 2024 also marked a year of essential repairs. Inspections highlighted areas where the building was lacking, prompting necessary corrections. From updating phone lines and coordinating elevator maintenance, to ensuring that fire alarms and doors meet safety standards, our focus has been on maintaining the building's integrity and ensuring compliance with various requirements. Some of these repairs and changes have proven to be more complex than initially anticipated, and as a result, they will extend into the next calendar year. I am deeply grateful for the support of our parishioners, who have generously volunteered their time and skills to assist me in navigating these tasks and address the ongoing challenges.

From a more "creative" perspective, 2024 was also a year of redesigning several key elements. This includes refreshing the layout and design of bulletin inserts, overseeing the church's social media management, and posting regularly about Sunday services and upcoming events to better



engage and inform the congregation and the general public.

Through all these changes, my current work as Manager of Administration, Vergering and Operations has focused on collaborating with various resources to ensure a safe and welcoming environment. This has involved tracking both building-related and non-building-related issues, meeting deadlines, managing time effectively, keeping everyone well-informed on key matters, and providing continuous support to the clergy, parish members, and the wider community. Additionally, efforts have been made to effectively integrate this hybrid role, ensuring that all responsibilities are aligned and functioning cohesively.

Respectfully submitted,  
Lucia Borovska





# Admin Reports



## Stewardship Committee

Our Stewardship campaign this year started on September 17, Welcome Back Sunday, and ran until the first Sunday in November. Four members of our congregation shared their Stewardship Moments with us and certainly made a valuable contribution to our campaign. A sincere thank you to our speakers who were Sarai Emmanuel, Peter Greene, Paul Goud, and Sheena Issac - their time and thoughtfulness have made a real difference. Pledge Form Day was celebrated with Todd Hirsch leading the way once again. A heartfelt thanks to Todd for his time, wisdom, and energy.

This year we received 37 pledge forms and together with those 59 members who are on pre-authorized debit, we hope to raise an annual total of \$292,212. As we grow our Planned Giving Program under the leadership of Jennifer Walker we hope to develop a fund which will help to sustain us at St. Stephen's.

We continue to encourage participation in 'Skip the Depot' and experimented this year with the sale of gift cards from Calgary Coop. We were able to raise \$1,516 in total sales. We continue to explore other possibilities.

As we walk together with love, we look forward to working with all members of our St. Stephen's family.

Respectfully submitted,  
Jean Springer, Tim Crowe, Heather Dumka, Yrjo Koskinen, Jennifer Walker

## Pastoral Care Committee

Before her departure, Rev. Charmaine Evans established a Pastoral Care Committee consisting of Jean Springer, Hugh Baker, Sheena Issac and Brigid Stewart. It was explained to us that there are many people who wish to have on-going connections to St. Stephen's but are not necessarily able to attend services in person.

In assisting us to prepare for this role, Rev. Evans arranged an excellent workshop led by the highly qualified Tracey Stagg, a Deacon and leader of Pastoral education for the Diocese of Calgary who is also a spiritual health practitioner for Alberta Health Services at the Red Deer Regional Center. During our session we gathered valuable information about being a good visitor and, most importantly, a good listener.

At the end of the session we visited the full list of parish members and identified those who would appreciate an ongoing connection to St. Stephen's whether through phone calls or personal visits. Each committee member was assigned specific names, and have enjoyed following up with their assigned parishioners and will continue to stay in contact with them.

Respectfully submitted,  
Brigid Stewart

If you know of a parishioner who would benefit from an ongoing relationship with a member of the Pastoral Care Committee, please approach our clergy or a member of this team.

# Admin Reports



## Parish Stats

	2024	2023	2022*
8:00am	13	12	15
10:30am	67	60	73
Ash Wednesday	28	29	
Palm Sunday	86	80	
Maundy Thursday	43	42	
Good Friday	77	64	
Easter Vigil	22	55	
Easter Sunday	156	119	140
Christmas Eve	218	218	187
Christmas Day	13	6	

In 2024, Average Sunday Attendance (ASA) increased slightly from 2023 levels. Please note that the 2023 attendance figures have been revised in this report to reflect the actual average of each Sunday service (8am and 10:30am). In the last AGM report, the 10:30am service average included attendance at Sunday services as well as funerals and other special services.

\*2022 Hybrid Service Years

## Communication

This year, St. Stephen’s communications have remained strong and consistent. Nicole continues to actively share event resources and insights on social media, keeping the congregation informed and engaged. Lucia has taken on a greater role in capturing photos that showcase the vibrancy of our community and has been creating impactful graphics to communicate important information effectively.

We continue to post our Sunday sermons on the website, ensuring accessibility for those who cannot attend in person. Additionally, our weekly newsletter, sent out every Friday morning, keeps the congregation up to date on church events and announcements. The website, launched in 2023, remains a valuable resource, providing easy access to important information for our community.

Respectfully submitted,  
Chad Dudley

# Worship Reports



## Music Director and Choir

The past year has been one of growth for our choir, welcoming new members and enjoying several guest singers for special services and reacquainting with former full-time members.

Through the year we have introduced a variety of new hymns and new settings of the Lord's Prayer along with service music changed seasonally. I believe the choir has ministered well and led our services with great musicality and joy. I wish to thank each and everyone of them for their dedication and commitment to the choir.

During Lent and the Easter season we offered some very beautiful anthems to complement the season and enjoyed solos and duets from members.

The summer Lite series saw a return of our congregational favourite hymns which were enjoyed by all. Also in the summer we repeated our Music on the Lawn concerts with guest musicians Rosanna D'Agnillo and a second concert with Laszlo Kajdy and Harvey Flemming from the German Canadian Men's Choir treating us to a great variety of music including some singalong songs.

The Fall preparations included learning a fun song for our dear Deacon Charmaine along with weekly anthem offerings.

For our Remembrance Service we were so happy to welcome Mark Scholtz on trumpet who gave such a moving performance.

Our annual Carols and Lessons was a departure from our normal fare. We prepared a full cantata with short readings and liberally sprinkled with well known audience carols. We were very grateful for our guest singers who gave so graciously of their time to augment our choir.

As always, if you feel the spirit move you to serve in the choir, whether seasonally or more permanently, we welcome you as an inclusive, caring and fun community.

Respectfully submitted,  
Liz Tremblay, Music Director



# Worship Reports



## Chancel Guild

The Chancel Guild continued to prepare for the variety of worship services offered at St. Stephen's in 2024. The Chancel Guild hasn't been able to formally meet in 2024 with the clergy (they weren't able to do so in 2023 either) and therefore continue to do their planning and deliberations informally, over email. It will be a priority for the Chancel Guild to resume formal meetings with the clergy in 2024.

Full Eucharist, by priestly intinction (where the priest dips the consecrated bread into the consecrated wine prior to being received by a communicant) is still the order of the day and as a result the parish uses less wine at both 8am and 10:30am services than before when we sipped the wine from a common chalice. This is an unanticipated savings. We again thank David Roach and Kathy Deyell for their contribution to worship – they bake the host that is used at 10:30am service. A particular thanks is extended to David Roach who baked the bread used to decorate the altars at Harvest Thanksgiving. Chancel Guild members demonstrated expertise this year in a few behind-the-scenes challenges such as removing candle wax from linen and removing unexpectedly difficult stains from linens. Michael Powers is acknowledged and appreciated as an honorary member of Chancel Guild.

Chancel Guild continues to work with a local florist, Peaseblossom, for the fresh floral arrangements that we place on the altars in a brass vase each week (these flowers are provided through donations from parishioners). Chancel Guild members creatively source other plants, flowers, and decorations (e.g.: the dried flowers in the large urns, the poinsettias at Christmas, the lilies at Easter, the red roses on December 6, the pumpkins at Harvest Thanksgiving, etc.) for other services and festivals using their abundant resourcefulness. Chancel Guild members, on their own time, take flowers to those in need, the sick or infirmed, and those unable to attend church when they have been identified by pastoral care.

The Chancel Guild continues to be in desperate need of new members; we are happy to train anyone seeking to be a member. Please provide your name and email to a chancel member to indicate your interest.

Respectfully submitted,  
Heather Campbell on behalf of The Chancel Guild of St. Stephen's Anglican

# Program Reports



## Company Of Men

The Company of Men is a group of men that meets on Zoom on the second Saturday of every month from 8:30am until 10am. The group shares what they are working on through telling their stories.

Our model for the group is the Jubilee Circle, a form of appreciative inquiry and discussion. We always start our share with this question, "what are you working on?" We share without judgment and once a story has been told, men offer what has been stirred within themselves.

The only rule that we follow is that there will be no giving of advice. This allows us to take away our own work so that we may find our own resolve. Most Saturday mornings, we are privileged to hear two or three stories along with the many rumblings from the men in the circle.

The group has several men who can guide the group through the story-telling model we use since we have no defined leadership.

If this sounds like something that would be of interest to you, we would be most happy to have you join us in The Company of Men. Feel free to contact me if you would like the Zoom link, have any questions or would like further information.

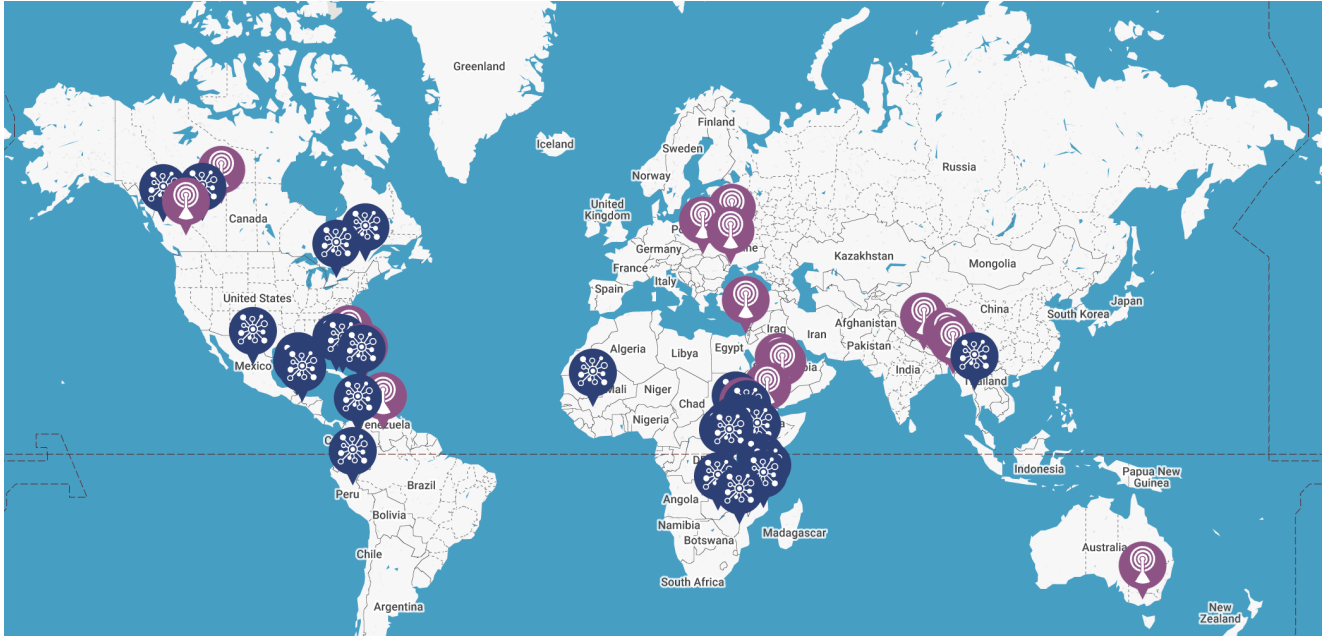
Respectfully submitted,  
David Roach

## Bible Study

This past year, Bible Study, a group of longstanding, continued to meet on Thursday mornings. Deacon Charmaine Evans serves us coffee and then leads with questions and insights. The group explores the readings for the week from many points of view. This reinforcement and review is an important part of our spiritual life every week. There are about eight regular attendees including some newcomers. Each adds perspective from personal experience, individual knowledges, and other religions. Attendance is never spotty as all of us find a lot of joy, fellowship, and laughter in the meetings.

Respectfully submitted,  
Janet MacArthur

# Program Reports



## Alongside Hope/PWRDF

In 2024, PWRDF (The Primate's World Relief and Development Fund) made a decision to change its name to Alongside Hope. This new name reflects the organization's focus on partnerships with local and international organizations, funding agencies, donors, volunteers and the Anglican Church of Canada. Working in collaboration with all of these groups and people, Alongside Hope continues to assist in development and relief efforts in Canada and around the world.

Our May Newsletter highlighted some of the projects supported by Alongside Hope including a new fund for rapid emergency relief in Canada, loans to women entrepreneurs in Mozambique, and agricultural training for refugees in Tanzania. During Lent and Advent, Alongside Hope offered daily reflections which could be accessed through their website or through a link in our Newsletter.

St. Stephen's assists Alongside Hope in their work through donations to our Blue Envelope program in May and December. This past year we raised a total of \$655. This does not include any donations by parishioners that were sent directly to Alongside Hope.

Following a suggestion by Lorraine Andersen, the choir decided to take

part in the annual Christmas Gifts of Hope program. The money they collected will help support bringing a borehole well to a community in Zimbabwe (\$100) as well as provide a young chicken along with feed and vet services for a year for a rural family in Cuba (\$40). Since these gifts were matched, this resulted in double the donation. Thank you, choir, and all those who support Alongside Hope through their donations and prayers!

For further information about Alongside Hope and its projects you can check out its website at: <https://pwrdf.org>. Note that a new website name will be coming this spring to reflect the name change. The 2023-2024 annual report is available at <https://pwrdf.org/wp-content/uploads/2024/08/annual-report-2023-24.pdf>.

Respectfully submitted,  
Heather Dumka, St. Stephen's Parish Representative for Alongside Hope



2023, 2024, 2025 Financial Projections - Anticipated Income and Expenses									
		2022	2023	2023	Variance	2024	2024	Variance	2025
	Income	Actual	Budget	Actual	2023	Budget	Actual	2024	Budget
1	Parish Giving								
2	Identifiable	\$335,450	\$410,588	\$346,211	84%	\$341,474	\$351,439	103%	\$328,212
3	Festival (Easter, Thanksgiving, Christmas)	\$24,840	\$15,000	\$39,106	261%	\$20,000	\$25,475	127%	\$25,000
4	Unidentifiable (Open Offerings)	\$9,905	\$8,000	\$2,429	30%	\$2,000	\$5,152	258%	\$4,000
5	Special Fundraising Drive						\$333,740		\$25,000
6									
7	Subtotal	\$370,195	\$433,588	\$387,746	89%	\$363,474	\$715,806	197%	\$382,212
8									
9	Rentals								
10	Church Use (Sanctuary)	\$20,125	\$25,000	\$18,686	75%	\$20,000	\$16,610	83%	\$15,000
11	Canterbury Room	\$0	\$0	\$710		\$800	\$1,075	134%	\$800
12	Creation Space	\$0	\$0	\$400		\$2,000	\$2,350	118%	\$2,500
13	Rectory	\$33,964	\$36,000	\$34,921	97%	\$36,000	\$9,339	109%	\$34,320
14	Memorial Hall	\$29,535	\$34,994	\$13,530	39%	\$0	\$0		\$0
15	Subtotal	\$83,624	\$95,994	\$68,247	71%	\$58,800	\$59,374	101%	\$52,620
16									
17	Miscellaneous Income								
18	Endowment	\$11,545	\$10,000	\$11,556	116%	\$11,500	\$11,735	102%	\$11,500
19	Parish Fundraising Events	\$0	\$0	\$1,289		\$1,500	\$1,786	119%	\$3,500
20	Fee Based Services	\$0							\$0
21	Other Income	\$0	\$0	\$258		\$0	\$2,212		\$2,000
22	Adult Education	\$688		\$351		\$300	\$160	53%	\$100
23	Subtotal	\$12,233	\$10,000	\$13,454	135%	\$13,300	\$15,892	119%	\$17,100
24									
25	Subtotal Income from Operations	\$466,052	\$539,582	\$469,447	87%	\$435,574	\$791,072	182%	\$451,932
26									
27	Diocesan Benefit Grant	\$24,000	\$20,000	\$24,000	120%	\$0	\$0		\$0
28	Subtotal Investment Accounts								
29									
30	TOTAL INCOME	\$490,052	\$559,582	\$493,447	88%	\$435,574	\$791,072	182%	\$451,932
31									
32									
33	Expenses								
34	Clergy Salaries and Benefits								
35	Salaries and Benefits								\$180,476
36	Travel Expenses								\$8,450
37	Clergy Conference/Retreat								\$1,500
38	Clergy Salaries and Benefits	\$208,081	\$194,307	\$201,414	104%	\$206,420	\$225,797	109%	\$190,426
39									
40	Other Staff Expenses								
41	Workmen's Compensation	\$698	\$700	\$1,504	215%	\$1,700	\$1,691	99%	\$2,000
42	Music Director	\$26,527	\$27,866	\$29,118	104%	\$28,525	\$31,409	110%	\$29,700
43	Verger	\$5,806	\$6,500	\$7,433	114%	\$6,500	\$5,305	82%	\$0
44	Administration / Envelope Secretary	\$23,745	\$29,000	\$27,875	96%	\$28,000	\$33,631	120%	\$70,100
45	Technical Support	\$27,025	\$31,000	\$20,100	65%	\$23,000	\$20,100	87%	\$22,000
46	Supply Clergy	\$0	\$0	\$1,850		\$600	\$550	92%	\$1,000
47	Nursery Staff	\$650	\$2,000	\$2,200	110%	\$2,200	\$2,100	95%	\$2,500
48	Total Other Staff Expenses	\$84,451	\$97,066	\$90,080	93%	\$90,525	\$94,786	105%	\$127,300
49									
50	Parish Property Expenses								
51	Security	\$3,631	\$0	\$10,384		\$10,500	\$13,416	128%	\$14,000
52	Utilities	\$39,326	\$43,000	\$45,757	106%	\$48,000	\$41,384	86%	\$35,000
53	Repairs & Maintenance	\$38,458	\$40,384	\$40,803	101%	\$47,000	\$41,510	88%	\$41,000 *
54	Cleaning	\$28,686	\$29,000	\$27,204	94%	\$25,000	\$24,519	98%	\$25,000
55	Taxes	\$1,916	\$1,796	\$1,948	108%	\$1,830	\$1,887	103%	\$2,000
56	Insurance	\$13,693	\$15,200	\$24,599	162%	\$25,000	\$21,739	87%	\$25,000
57	Subtotal	\$125,711	\$129,380	\$150,695	116%	\$157,330	\$144,455	92%	\$142,000 *
58									
59	General Parish Expenses								
60	Apportionment	\$66,452	\$61,161	\$61,161	100%	\$66,070	\$66,070	100%	\$76,934
61									
62	Office Expenses								
63	Telephone	\$1,831	\$2,000	\$1,807	90%	\$1,800	\$2,010	112%	\$2,500
64	Photocopier & Printing	\$7,698	\$1,800	\$6,193	344%	\$5,000	\$4,849	97%	\$5,000
65	Office Supplies	\$2,505	\$2,000	\$4,628	231%	\$4,600	\$5,209	113%	\$5,000
66	Bank Fees	\$1,297	\$1,300	\$1,335	103%	\$1,500	\$1,611	107%	\$1,700
67	Professional Fees	\$11,372	\$13,000	\$5,588	43%	\$7,000	\$17,504	250%	\$9,500
68	Equipment	\$0	\$3,000	\$4,861	162%	\$2,500	\$0	0%	\$5,000
69	Postage	\$723	\$1,000	\$662	66%	\$800	\$0	0%	\$800
70	Subtotal	\$25,426	\$24,100	\$25,074	104%	\$23,200	\$31,183	134%	\$29,500
71									
72	Programs								
73	Music Resources	\$510	\$690	\$761	110%	\$800	\$1,167	146%	\$1,000
74	Supplies	\$5,644	\$5,800	\$2,219	38%	\$2,300	\$2,232	97%	\$2,300
75	Soul Food	\$61	\$100	\$743	743%	\$800	\$2,289	286%	\$1,000
76	Subtotal	\$6,215	\$6,590	\$3,723	56%	\$3,900	\$5,688	146%	\$4,300
77									
78	Education								
79	Youth Group	\$0	\$100	\$0	0%	\$0	\$59		\$1,000
80	Sunday School	\$1,055	\$1,000	\$1,289	129%	\$1,300	\$439	34%	\$1,000
81	Nursery								500
82	Adult	\$1,125	\$1,200	\$804	67%	\$850	\$619	73%	\$1,000
83	Special Events	\$148	\$200	\$224	112%	\$250	\$82	33%	\$3,000
84	Subtotal	\$2,327	\$2,500	\$2,317	93%	\$2,400	\$1,199	50%	\$6,500
85									
86	Pastoral								
87	Rector Expense	\$0	\$150	\$138	92%	\$150	\$436	291%	\$750
88	Coffee Hour	\$3	\$200	\$200	100%	\$200	\$0	0%	
89	Gift & Honorariums	\$3,240	\$4,000	\$3,284	82%	\$3,500	\$1,629	47%	\$750
90	Resources	\$0	\$0	\$0		\$0	\$0		\$200
91	Special Events	\$968	\$0	\$1,044		\$1,050	\$3,256	310%	\$3,500
92	Misc								\$500
93	Subtotal	\$4,211	\$4,350	\$4,666	107%	\$4,900	\$5,322	109%	\$5,700
94									
95									
96	TOTAL EXPENSES	\$522,874	\$519,454	\$539,130	104%	\$554,745	\$574,500	104%	\$582,660
97									
98	Total Income	\$490,052	\$559,582	\$493,447	88%	\$435,574	\$791,072	182%	\$451,932
99	Total Expenses	\$522,874	\$519,454	\$539,130	104%	\$554,745	\$574,500	104%	\$582,660
100	TOTAL SURPLUS /DEFICIT	-\$32,822	\$40,128	-\$45,683	-214%	-\$119,171	\$216,572	282%	-\$130,728 *
	*	Differs from official proposed budget, reflecting the decision to use designated obligations and funds to manage multi-year budgeting. Difference is \$12,000.							

Projected Income & Expenses - 2025			2025 Projection		Explanation of account	Examples
			Budget			
1	Projected Income					
2	Parish Giving					
3	Identifiable (Pledges/Estimated Giving)		\$328,212		Includes pledge income; receipts given	Direct deposit, cheques, envelope giving
4	Festival Offering (Easter, Thanksgiving, Christmas)		\$25,000		Special donations related to the festival seasons of the Parish.	Letters sent 3-4x/year – separate accounts for each festival
5	Unidentifiable (Plate/offertory)		\$4,000		Donations in offering plate only - no receipt given	Usually cash donations
6	Endowment (Calgary Foundation)		\$11,500		Annual income from general endowment fund	Calgary Foundation managed fund
7	Fundraising Campaigns		\$25,000		Special fundraising campaigns	St. Stephen's Future Fundraiser
8	Total Parish Giving		\$393,712			
9						
10	Rentals					
11	Sanctuary		\$15,000		Rental for events	Concerts, special events
12	Canterbury Room		\$800		1st floor meeting room	Meetings (e.g. local associations, 12-Step Groups, etc.)
13	Creation Space		\$2,500		Basement meeting room	Meetings (e.g. Girl Guides, 12 Step Groups)
14	Rectory		\$34,320		Monthly rental as office space	Current tenant Dragonfly Psychological Services
15	Memorial Hall		\$0		Monthly rental as office space	
16	Total Rental Income		\$52,620			
17						
18	Other Income					
19	Special Events & Programs (Including space fees)		\$3,000		Special events of the parish, church concerts, etc. Mirrors expense "Special Events & Programs"	A Capella concert
20	Parish Fundraisers		\$500		Participation in small scale fundraising activities	"Skip the Depot" participation
21	Fees for Event Staffing		\$0		Fees for rental services, such as veiger, technical, etc. Mirrors expense "Event Staffing (Tech, Veiger, etc.)"	Usually fees related to events held in sanctuary
22	Rites honoraria		\$0		Could cover staff honoraria for church rites. Mirrors expense "Rites honoraria"	Services that may be needed to help special services.
23	Open Offerings		\$100		Offerings given to cover costs of hospitality or resources. Mirrors expense "Pastoral - Resources"	Hospitality Hour, books, calendars, etc.
24	Interest Income		\$2,000		ATB Savings Account	
25	Transfer from Closing Funds				If funds on the balance sheet are closed, the balance should be transferred to other income, but is not subject to apportionment calculations because that was done before the funds were set aside.	
26	Total Other Income		\$5,600			
27						
28	Grants					
29	Diocesan Benefit Grant		\$0		In the past, a part of our deacon's salary was supported by a diocesan grant.	
30	Total Grant Income		\$0			
31						
32	TOTAL INCOME from Operations		\$451,932			
33	Net Income/Loss from Investment Accounts				Funds managed by Leede Jones; payments from returns or funds requested as needed; The funds are not subject to apportionment calculations because that was done before the funds were transferred to Leede Jones.	Donations of shares.
34						
35						
36	Total Income		\$451,932			
37						
38	Projected Expenses					
39	Salaries, Benefits and Employment Expenses					
40	Clergy (Rector)		\$126,526		Salaried FT employee	
41	Clergy (Deacon)		\$53,950		FT Sabbatical pay (Jan/Feb) + Half Time position beginning mid-April	
42	Clergy Travel Expenses		\$8,450		Required travel expenses as set by diocese at a fixed monthly rate per clergy	
43	Manager of Operations/Admin/Veigering		\$67,800		Salaried FT employee	
44	Total Salaries and Employment Expenses		\$256,726			
45						
46	Contract Staff and Expenses					
47	Music Director		\$29,700		Annual contract; monthly payments	
48	Envelope Secretary		\$2,300		Invoiced on a monthly basis for hours worked	
49	Communications/Tech Support (Church)		\$22,000		Covers IT services & support, tech support for sanctuary, and events management	
50	Accounting		\$4,500		Annual contract; monthly payments	
51	Event Staffing (Tech, Veiger, etc.)		\$0		Mirrors income "Fees for Event Staffing"	
52	Nursery Staff		\$2,500			
53	Rites Honoraria - Expense		\$0		Mirrors income "Rites honoraria"	
54	Supply Clergy & Preaching		\$1,000		Minimum diocesan rate for 2 services is \$250+travel	
55	Workmen's Compensation		\$2,000			
56	Total Contract Staff and Expenses		\$64,000			
57						



58	<b>Parish Property Expenses</b>						
59	Security		\$14,000		Alarm monitoring and security patrol		Dealing with encampments, security for staff
60	Utilities		\$35,000		All utilities combined; includes rectory utilities paid by tenant		Electricity, water, gas
61	Groundskeeping		\$16,000		Churchyard expenses		Yard maintenance & snow removal is done by Yardwork; weed control
62	Annual Maintenance & repairs		\$13,000		A mixture of annual checkups and maintenance, and repairs for normal wear and tear.		Maintenance and checkups for elevator, alarms, electricity, heating, plumbing. Maybe be some
63	Cleaning		\$25,000		Cleaning by our contractor		
64	Taxes		\$2,000		Property taxes (\$1998) per City of Calgary letter re TIFF		Covers the rectory, which we rent to a local business
65	Property & Liability Insurance		\$25,000				
66	Total Parish Property Expenses		<b>\$130,000</b>				
67							
68	<b>General Expenses</b>						
69	Apportionment		\$76,934		As per diocesan assessment		
70	Total General Expenses		<b>\$76,934</b>				
71							
72	<b>Office Expenses</b>						
73	Telephone & Internet		\$2,500				
74	Photocopier & Printing		\$5,000		Includes both office and parish copying		Bulletins, liturgy pamphlets, etc.
75	Office Supplies		\$5,000		Miscellaneous supplies		
76	Bank Fees		\$1,700				Fees for our ATB accounts
77	Professional Fees		\$5,000		Services provided by professionals, not including regular accounting (contract staff)		Lawyer fees
78	Computer/Tech Equipment		\$5,000		Maintaining and replacing IT equipment		Computers, networking, etc.
79	Postage		\$800		Parish postage costs, including festival mailings		Stamps
80	Total Office Expenses		<b>\$25,000</b>				
81							
82	<b>Programs</b>				<i>Add lines as new programs instituted</i>		
83	Music Program		\$1,000		Expenses for music, mostly choir music costs		Sheet music, music licenses
84	Chancel Guild (Altar supplies)		\$2,300		Chancel Guild related expenses for preparing the sanctuary for services		Supplies for eucharist, candles
85	Special Events and Programs - Expenses		\$1,000		Pass through for fundraising concerts, to cover expenses and if appropriate to forward funds to the targeted cause. Mirrored in income "Special Events and Programs (Including Space Fees)"		A Capella concert
86	Total Program Expenses		<b>\$4,300</b>				
87							
88	<b>Education and Formation</b>				<i>Does not include staffing expenses</i>		
89	Nursery		\$500		Supplies for our youngest children, during services		
90	Children's Formation		\$1,000		Formation with children		
91	Youth / Young Adult Formation		\$1,000		Formation for teenagers and young adults		
92	Adult Formation		\$1,000		Includes speaker fees		
93	Clergy Conference and Retreat		\$1,500		Diocesan directed formation for clergy		
94	Leadership Formation		\$3,000		Community development programs		Visioning/community building with the Calgary Alliance
95	Total Education and Formation Expenses		<b>\$8,000</b>				
96							
97	<b>Pastoral &amp; Community</b>						
98	Parish Hospitality		\$3,500		Hospitality within the parish		Hospitality/coffee hour, parish lunch expenses, small group food expenses, food for formation
99	Pastoral Hospitality		\$750		Food expenses incurred in 1:1 meetings, etc.		Coffee/tea, Food
100	Gifts		\$750		Thank you gifts for service to the parish; Excludes speaker fees which code to formation or supply clergy		Appreciation gifts, flowers for thanks, etc.
101	Community		\$0		For now these expenses will be drawn from in the "Outreach Local" designated fund		Non program community related expenses such as Community Game Night, etc.
102	Resources		\$200		Resources or supplies made available to the parish for community, formation or other purposes. Mirrors income "Open Offerings"		Books, etc.
103	Miscellaneous		\$500		Miscellaneous expenses for pastoral and community, not covered in other categories		
104	Total Pastoral & Community Expenses		<b>\$5,700</b>				
105							
106	<b>TOTAL PROJECTED EXPENSES</b>		<b>\$570,660</b>				
107							
108	<b>Summary</b>						
109	Total Projected Income		\$451,932				
110	Total Projected Expenses		\$570,660				
111	Surplus/Deficit		<b>-\$118,728</b>				
112							
113	Transfer from Savings Account (SS Future Fundraiser)		\$120,000		Percentage of fundraiser (end of 2024 balance \$216,572)		
114	Transfer from Closed Funds		-		As per Motion regarding Clergy Assistance Fund and Clergy Housing Fund		
115	<b>TOTAL SURPLUS / DEFICIT</b>		<b>\$1,272</b>				

# Balance Sheet

ASSETS	
CASH	
CASH	
PETTY CASH	\$101.00
ATB Chequing Account	84,939.50
Paypal Account	1,080.60
Subtotal Assets	86,121.10
ASSETS	
Savings Account	152,211.66
Cash Account - Investment	2,535.27
ACCOUNTS RECEIVABLE	
GST RECOVERABLE	1,937.94
OTHER ASSETS	
Prepays	1,692.74
TRUST ASSETS	
MANAGED FUNDS @ LEEDE	124,647.23
Subtotal Assets	283,024.84
TOTAL ASSETS	<u>\$369,145.94</u>
LIABILITIES	
CURRENT LIABILITIES	
ACCOUNTS PAYABLE	\$7,339.90
RECTOR'S DISCRETIONARY	1,497.07
MEMORIAL GARDENS	2,266.74
ALONGSIDE HOPE	570.00
COMMUNITY OUTREACH PROJ	2,140.29
MEMORIAL HALL RENO GROUP	125.00
CHANCEL GUILD	2,393.53
CALGARY FOOD BANK	25.00
ACW	12.25
OUTREACH NATIONAL	240.00
Accrued Liabilities	4,538.00
ATB MC	6,288.89
Subtotal Current Liabilities	27,436.67
TRUST OBLIGATIONS	
OUTREACH LOCAL	25,314.80
SHANNON TRUST	11,925.50
Subtotal Trust Obligations	37,240.30
DESIGNATED OBLIGATIONS	
MEMORIAL FUND	2,906.88
OUTREACH BEYOND FUND	1,194.90
CLERGY ASSISTANCE FUND	19,754.90
CLERGY HOUSING FUND	31,149.39
ROOF REPAIR FUND	930.10
MAJOR MAINTENANCE FUND	3,000.00
ORGAN & PIANO REPAIR FUND	7,571.88
OTHER DESIGNATED OBLIG	1,213.83
Subtotal Designated Obligations	67,721.88
TOTAL LIABILITIES	132,398.85
OPERATING FUND EQUITY	
OPEN EQUITY	<u>\$236,747.09</u>
TOTAL FUND BALANCE	236,747.09
TOTAL LIABILITIES AND FUND BALANCE	<u>\$369,145.94</u>

# Designated Funds

## Designated Funds -- Anticipated Charges for 2025

*Proposed Draft -- Not Official Until after related AGM motions passed & applied by Corporation*

	Current Balance	Budgeted / Planned Expenses
<b>Designated Liabilities</b>		
Clergy Discretionary	\$1,497	Blue envelope giving -- Clergy use to serve local needs directly and in cooperation with Calgary organizations
Memorial Gardens & Church Grounds	\$2,267	\$2,000 Gardens and lighting projects
Alongside Hope (PWRDF)	\$570	\$570 Blue envelope giving -- support forwarded
Feed the Hungry/Food Security Initiatives	\$25	Blue envelope giving -- support forwarded
Outreach Local	\$27,455	Community initiatives and local organizations
Chancel Group	\$2,394	\$3,900 Flowers for sanctuary on Sunday -- sign up near Canterbury room
Outreach National	\$240	\$240 Blue envelope giving -- support forwarded to Anglican Foundation
<b>Trust Obligations</b>		
Shannon Trust	\$11,926	For supporting theological education
<b>Designated Obligations</b>		
Major Renovation (Open Doors)	\$3,032	To be used when planning and executing a major renovation. For now, corporation has dreams but no plans.
Major Maintenance Fund	\$3,930	\$12,000 Current demands include updates to alarm system, fire plan (and related upgrades for safety).
Organ & Piano Repair Fund	\$7,572	Organ repair -- insulation of pipes to prevent damage
Clergy Assistance Fund/Clergy Housing Fund	\$50,904	\$50,904 As per motion, funds to be closed. May be used to cover clergy expenses, following proper accounting practice
Outreach Beyond (International)	\$1,195	\$1,195 Blue envelope giving -- support forwarded to selected international project
Other Designated Obligations	\$1,226	Used to manage fundraisers, such as the Coop gift card fundraiser initiative. Funds transferred to operations
Legacy Endowment Fund	\$0	Used to received funds, then transfer to fund management
	\$114,232	\$70,809



ST. STEPHEN'S  
ANGLICAN CHURCH

1121 - 14 AVE. S.W., CALGARY, ALBERTA T2R 0P3

**PHONE:** (403) 244-4879 **FAX:** (403) 244-8120

**WEBSITE:** [WWW.STSTEPHENYYC.COM](http://WWW.STSTEPHENYYC.COM)

**EMAIL:** [ADMINISTRATOR@STSTEPHENSALGARY.ORG](mailto:ADMINISTRATOR@STSTEPHENSALGARY.ORG)