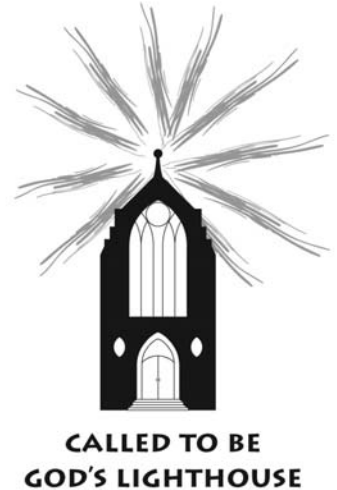


2007 Ministry and Financial Plan Islington United Church Loaves & Fishes Report – March 2007

"I am God. I have called you to live right and well. I have taken responsibility for you, kept you safe. I have set you among my people to bind them to me, and provided you as a lighthouse to the nations, to make a start at bringing people into the open, into light."

Isaiah 42:6-7 (The Message)

At the Annual Meeting held on March 4, 2007 the proposed ministry and financial plan for the 2007 fiscal year was approved. This report outlines the information shared at the Annual Meeting.



Celebrating the 2006 Ministry and Financial Plan

In 2006 again there was so much to celebrate at Islington United Church:

- ♦ 1,268 members and adherents (including 74+ children in the Sunday School)
- ♦ 653 active households
- ♦ 587 donor households and 599 individual donors
- ♦ 1,231 households under pastoral care including our active households plus those who received Christmas hampers, clients at our new Mabelle Food Bank program, and individuals and families seeking other pastoral assistance
- ♦ We achieved 92 percent of our income goal and managed expenses to 93 percent of plan; after being advised of a significant projected deficit of \$80,000, in December the congregation said "yes" to the call and closed the gap to just over \$16,000 (1.7 percent of our expenses)
- ♦ We continued existing ministries and programs and introduced many new ones (you can read about these in the 2006 Annual Report)
- ♦ 49 infant baptisms and three adult baptisms
- ♦ 10 youth confirmations
- ♦ 19 new members
- ♦ 49 marriages
- ♦ 38 celebrations of life (funerals & memorial services)

	2006 Plan	2006 Projected Close	2006 Actual	2006 % of Plan
Income	\$ 1,038,990	\$ 892,000	\$ 958,456	92%
Expenses	1,038,990	966,202	974,687	93%
Previous Year Surplus/(Deficit)	(5,798)	(5,798)	0	
Current Year Surplus/(Deficit)	0	(80,000)	(16,231)	% Expenses 1.7%

Creating the 2007 Plan

2007 marks the third year of a growth plan to expand Islington's ministries and programs to meet God's call for this community of faith. These are the final steps undertaken to complete decisions derived in part from the Joint Needs Assessment Report in 2005. Those recommendations, in turn, had their origins in the Easum and Visioning Reports of the 1990s. We have accomplished so much over the past ten years. This stage will complete the staffing to support the programs and ministries required to meet the needs of the congregation, the community and the world. The staff gives inspiration and direction to the multitude of ministries that help us meet God's call to "[bring] people into the open, into light."

Each year we begin building the financial plan in December. Earlier in the fall committees and staff review their existing ministries and programs and evaluate new ones. From there they build a budget to support their plans for the coming year. Committees submit their budgets to the Loaves & Fishes Committee, which then consolidates the information and presents the first draft of the plan and its budget to the *ad hoc* Budget Committee in mid-January.

The Budget Committee is made up of members of Loaves & Fishes, Church Council committee chairs and other committee members, and ministry and other staff. Following a review of the first draft, committees review their program plans and budgets and provide updates or revisions in preparation for a second meeting of the Budget Committee.

Once the Budget Committee is comfortable with the plan and its budget, Loaves & Fishes makes a presentation to Church Council for approval to present the plan to the Congregation. This year additional meetings were added to pare down budget proposals and defer worthy programs until a multi-year strategic plan and fund-raising campaign can be implemented. Following the approval of Church Council the proposed plan is presented to the congregation at the Annual Meeting.

This year also brings a new and exciting journey of discovery to discern where God is calling us in the next five to ten years. Many of the initiatives brought forward in the 2007 budgeting process will be deferred until funding is available. But it is apparent from the wise and far-reaching projects that committees are contemplating that Islington has exciting ministry opportunities ahead. Members of the congregation have also approached staff and Church Council with their aspirations for Islington's future. We are poised to move in wonderful new directions of ministry for our current faith community, for newcomers starting their own spiritual journeys, to address the social needs right here in the village of Islington and in the world village.

Beginning this spring the congregation and Church Council will begin a long-range planning process to dream and discern what kind of church we want and need to be in the next five to ten years. All will be invited to participate in the dreaming and discerning. Building on our heritage of dreaming and accomplishment – the Heritage Fund (1991 – 1993), the Easum and Visioning Reports (1994 and 1996), the Polaris Campaign (1999 – 2001), JNAC Staffing Report (2005) – we will journey together to discern God's call for us. Watch for your opportunity to participate!

Our Mission Statement

To be an open, friendly and caring church where people of all ages are invited to discover, explore and develop their spirituality in Christ's name.

While we plan for our long-range future, in 2007 we will continue comprehensive and wide-ranging ministries and programs in support of our Mission Statement. This plan will require \$1,074,310. The income plan is \$1,040,541, leaving a planned deficit of approximately \$34,000 plus the 2006 deficit of \$16,000. If necessary, this will be incorporated into our multi-year funding plan. Our ministries and programs are rich with offerings of pastoral care and Christian development, worship, music and congregational development. All of this is built on the strong foundation of our beautiful church home and our all-embracing hospitality.

The ministry and program highlights planned for 2007 and the budget that was approved at the Annual Meeting follow in the narrative budget on the next pages. Salaries and benefits and our property operating and maintenance costs have been incorporated into all the program costs using historical distributions. For example, varying portions of all ministers' salaries are included in the Worship and Music ministry.

Worship & Music

31%

\$ 333,036

To enable worshippers to develop their spirituality we will continue to provide meaningful and inspiring opportunities for the worship of GOD:

- ♦ Two services every Sunday morning, year-round
- ♦ The Gathering and Community Suppers on the last Sunday of every month (September to May)
- ♦ The Taizé Prayer Services on the first Sunday of every month (October to June)
- ♦ Healing Prayer Services on the second Sunday of every month (year-round)
- ♦ Blue Christmas for those who find Christmas difficult; Healing Prayer during Holy Week
- ♦ Special Christmas and Easter Services
- ♦ Holy Communion every month

Islington's music ministry will continue to provide inspiring and uplifting experiences for the worship of GOD:

- ♦ Three-month sabbatical for John Derksen to study, teach, refresh and renew (mid-April to mid-July)
- ♦ Music leadership in every worship service and at special events with opportunities to discover, explore and develop musical skills with voice and instruments
- ♦ Easter at Islington
- ♦ *Christmas at Islington* to celebrate the season with the wider community
- ♦ Investment in our music library and new music stands

- ♦ New cabinets to protect our priceless collection of sheet music
- ♦ Maintenance of our outstanding Schoenstein organ, the pianos and our other valued and valuable instruments

Pastoral Care **17%** **\$ 182,633**

Islington will continue to offer pastoral care to individuals through spiritual development, support and spiritual nurturing, both in everyday life and during crises and difficult times:

- ♦ Men's Day Apart – a spiritual retreat in the city
- ♦ Support of our Stephen Ministry and caring for those in crisis
- ♦ A variety of visitation ministries for members, adherents, and the home- and hospital-bound
- ♦ Prayer Link, Caring Friends and other compassionate ministries
- ♦ Bible study, fellowship and worship for seniors
- ♦ Prayer & Meditation to delve more deeply into our faith (afternoons and evenings)
- ♦ Week of Guided Prayer to learn to pray the scriptures

Christian and Congregational Development **39%** **\$ 418,980**

New as well as traditional programs for developing our faith will be offered at Islington again this year:

- ♦ Minister to Youth increased from half-time to full-time position
- ♦ Bible and other study groups to learn more about our faith and its application to our daily life
- ♦ Small group ministries to enhance body, mind and spirit
- ♦ Spiritual Gifts workshop in November
- ♦ New Member seminars, twice each year
- ♦ Baptism reunion and other follow-up programs
- ♦ A new retreat for adults
- ♦ Seekers will become two youth groups to meet the needs of our young people better – grades 7 to 9 and grades 10 to 12
- ♦ A long weekend Fall Youth Retreat
- ♦ A "facelift" for the Youth Confirmation program
- ♦ Nursery care and programs for toddlers and their caregivers
- ♦ 2007 curriculum and supplies for our Sunday School
- ♦ Vacation Bible School in August

Hospitality **6%** **\$ 64,459**

We will continue to offer the welcoming hand of friendship in the name of Jesus Christ in very practical ways at events and opportunities for table fellowship:

- ♦ Support of hundreds of events over the year!
- ♦ Coffee Hour every Sunday after worship to welcome the long-time member and the newcomer
- ♦ Congregational meals to celebrate faith festivals throughout the Christian year
- ♦ Lunches and suppers to build companionship in study groups, seniors' programs, and other group events

Outreach

7%

\$ 75,202

We are called to be the Church using all the gifts that GOD has given us. We worship GOD, develop our faith and then go out into the world:

- ♦ Our contribution to the work of the Mission and Service (M&S) Fund will be frozen at \$50,000 for the next three years
- ♦ Our contribution to the partnership of ministries and programs with Toronto West Presbytery and Toronto Conference will be \$29,619 or \$31 per member (including youth members)
- ♦ We will contribute \$3,500 from the operating fund to the Refugee Support Ministry as they prepare to welcome another refugee family, this time from Burma (Myanmar)

Our Church Home

The good repair and maintenance of our Church building and property are vital to ensure a welcoming, comfortable and safe home for Islington's ministries and programs. The costs for the operation and maintenance of the building are distributed among the costs for all ministries and programs in the narrative budget above but here are the major components in 2007:

- ♦ Heating, air-conditioning, electricity, water, snow removal, grounds keeping, cleaning, security – all part of the essential operation to keep the church open seven days a week for our members and local community
- ♦ Renew the Stewart East Hall – painting, storage, etc. – in tandem with the installation of air-conditioning (Note: the air-conditioning installation itself is funded from the Special Purpose Funds; see below)
- ♦ New floorcovering in the Nursery

The following three projects will be funded from the Special Purpose Funds, which are managed by the Board of Trustees. These funds are the result of members and friends of Islington who have created a "Legacy of Faith" – by remembering Islington in their will or with some other planned gift or by honouring a family member or friend with a memorial or special gift to this congregation. Because of these legacies of faith we have the opportunity to sustain our presence in the community and the world with a vital church home – a home of stones and mortar and hearts and souls.

Installation of Air Conditioning in the Stewart East Hall

In 2005 we received the donation of an air conditioning unit suitable for the Stewart East Hall. Special Purpose Funds will be used to complete the installation of the unit that was begun in 2006. This will become a much more comfortable space during the hot summer months.

Stewart East Hall Ceiling Replacement and Improved Lighting

While the air conditioner is being installed, a new ceiling and lights will be fitted so that all the work will be done more efficiently at the same time.

\$20,000 – Refurbishing Narthex Washrooms

The washrooms under the Narthex, off the Scout Hall, are in serious need of a facelift. Wedding and funeral guests are directed to these washrooms but they are in poor condition.

Here are the 2007 income and expense plans presented as a line budget:

Income	2006 Actual	2007 Plan	2007 Growth	% Growth
Envelope & PAR Givings	750,550	820,000	69,450	9
Loose Offerings	33,649	35,000	1,351	4
Premises Rental	41,821	43,928	2,107	5
Program Income	35,133	36,035	902	3
Fundraising	18,710	30,000	11,290	60
Special Purpose Funds	63,936	68,278	4,342	7
Other (GST refund, etc.)	14,657	7,300	(7,357)	(50)
Total	958,456	1,040,541	82,085	9

Expenses	2006 Actual	2007 Plan	2007 Growth	% Growth
Staff	\$ 628,824	\$ 704,550	\$ 75,726	12
Office	40,191	41,500	1,309	3
Facilities	106,814	120,100	13,286	12
Programs	87,081	119,541	32,460	37
Treasury/Miscellaneous	9,033	5,500	(3,533)	(39)
Outreach	96,948	83,119	(13,826)	(14)
Deficit	5,798	16,231	10,433	
Total	974,687	1,090,541	115,853	12

Fundraising in 2007

All committees are being asked to coordinate their fundraising activities through the Loaves & Fishes Committee. As part of our annual fundraising activities you will be asked to consider participation in the following:

Initiative	Description	Goal
Presbytery Fees	Contribute the fees for your membership that support the ministries and programs of Toronto West Presbytery and Toronto Conference; include youth members in your gift @ \$31 per member	\$ 12,000
Bulletin Sponsorship	An opportunity to remember a loved one or honour a special milestone by sponsoring the publication of the weekly bulletin for \$100	1,900
Christmas Stationery	Beautiful greeting cards and notes for the Christmas season	100
Christmas Trees	Fragrant Fraser fir and Scotch pine trees for your Christmas decorating	1,500
Concerts	Two, perhaps three, concerts featuring well-known, talented artists	2,500
Shop and Support	Support your church while doing your normal shopping for groceries, pharmaceuticals, clothing and more; participating merchants rebate a portion of your regular purchase to our church	12,000
Total		\$ 30,000

Remember that all proceeds from these activities help fund our annual financial plan (budget). There will be other fundraising activities coordinated with the Loaves & Fishes Committee in support of the Refugee Support Ministry, the new GO Project – a mission opportunity for our own youth as well as youth from across Canada, other youth projects, Helping Hands – our local community outreach ministry, and the UCW.

Many people ask – “where is the money going to come from”? The answer is clear and simple. Our primary source of revenue is EACH ONE OF US. We are the church. We have been blessed by GOD with many wonderful gifts to make the work GOD is calling us to do a reality. The financial response represented in envelope donations, Pre-Authorized Remittance (PAR) gifts, and loose offerings represent 80 percent of our needed income. If we include annual fundraising and your support of the fundraising done for specific programs that number increases to over 90 percent. We know that not everyone can increase their financial support. But we also know that many can. What we ask everyone to do is pray about what GOD is calling you to do.

Here is one perspective on meeting this opportunity. In 2006 we sent out 599 income tax receipts for envelope and PAR donations.

2007	\$ 69,450	Increase needed in envelope and PAR donations
	11,290	Increase in annual fundraising
	16,231	2006 deficit
	33,769	2007 projected deficit (an investment in our future)
	<u>\$ 130,740</u>	Our total incremental need in 2007
or	\$ 220	Incremental increase per 2006 donor

Leaving the Annual Meeting six people gave a total of \$1,500 to begin to meet our incremental need.

Church Council's Commitment

The Church Council recognizes the challenges and the opportunities presented by this annual budget and the long-range planning and fund-raising that we are undertaking in 2007. All committees have been asked to "back-end" their expenses, i.e., to defer expenses as much as possible to the latter half of the year so that we can assess income. At the same time, all members and adherents of this congregation are being asked to "front-end" their financial support, i.e., make an increased commitment to Islington's ministries and program early in the year rather than react to a large projected deficit at year-end.

Church Council will evaluate Islington's position and report to the congregation with action plans as follows:

- ♦ Year-to-date results at the end of April will be reported by mid-May
- ♦ Year-to-date results at the end of May will be reported by mid-June
- ♦ Year-to-date results at the end of August will be reported by mid-September
- ♦ Year-to-date results at the end of October will be reported by mid-November with the projected finish for 2007

Other Opportunities for Giving

While "treasure" will be an important gift in 2007, so will sharing "time and talent." We have immediate needs for:

- ♦ Sunday School teachers
- ♦ A member for the Christian Development Committee
- ♦ Project volunteers and committee members for the Loaves & Fishes Committee
- ♦ Members for Congregational Development
- ♦ Members for the Facilities Committee

Watch for opportunities to share your gifts in upcoming weekly bulletins and learn more about your special gifts and God's call to you by participating in the Spiritual Gifts worship coming in November.

As We Look Ahead

God calls us to use the gifts God has given us to do the work God is calling us to do!

It's up to us.

We ARE the church.

We must choose to make a difference.

We must choose to grow and reach out.

We must choose to stretch and deepen our individual and collective spiritual journey.

We must choose as those before us did to invest in both the "today" and the "tomorrow" of the church.

We have been called by GOD to do his work.

We must step out and up and demonstrate our faith.

A Prayer

O Lord, giver of life and source of freedom, we know that all we have received is from your hand.

Gracious and loving Father, you call us to be stewards of your abundance, the caretakers of all you have entrusted to us. Help us to always use your gifts wisely and teach us to share them generously.

Send the Holy Spirit to work through us, bringing your message to those we serve.

May our faithful stewardship bear witness to the love of Jesus Christ in our lives.

We pray with grateful hearts, in Jesus name. Amen.



Be a beacon! Let your light shine!

"I am God. I have called you to live right and well. I have taken responsibility for you, kept you safe. I have set you among my people to bind them to me, and provided you as a lighthouse to the nations, to make a start at bringing people into the open, into light."

Isaiah 42:6-7 (The Message)