



**2022 Narrative Budget  
for  
Sustaining Ministries  
The Church of the Redeemer**

## Narrative Budgets – Money in a Story

Dear Friends,

This narrative budget doesn't replace Redeemer's line-item budget. The line-item budget is an excellent planning tool; it helps us keep our costs in line and tells us how we're doing financially. But it's often not the best resource for answering some of the questions that parishioners may ask such as:

- *What is being accomplished?*
- *How was my donation used?*
- *What effect did my donation have?*
- *How does the congregation support mission and ministry?*

A narrative budget can help to tell the story of what is being accomplished at Redeemer. We gain a much clearer picture of who we are and how we serve the community. We also have a better understanding of how staff and volunteers spend their time.

For example, as the incumbent, I spend most of my time keeping everyone connected. To accomplish this, I spend my time attending and contributing to all church leadership meetings (Executive, Board of Management and Advisory Board) as well as attending ministry meetings in all of our program areas on an occasional basis. Much of my time is dedicated to building and nurturing relationships with staff, overseeing their ministries, and ensuring that there is coherence and continuity with our mission to proclaim the Gospel. To this end, I also spend time with guests and volunteers of the Common Table. To keep us one liturgically, I devote a lot of study and planning to our worship life, including Sunday offerings, occasional liturgies and our prayer ministries: Compline and Mid-Day Prayer.

At the beginning of 2022, we remained in a period of uncertainty as the coronavirus pandemic continues. We cannot know how 2022 will evolve, but we do not anticipate full recovery this calendar year. This reality will be evident as you read through the pages that follow.

Despite all this, we are not losing sight of how grateful we are for our community that has worshipped God, cared for one another and continued outreach to society's most vulnerable throughout.

My thanks go to Richard Heystee and the Finance Committee as well as to David Pabke and the Stewardship Committee for compiling the 2022 budget that will be recommended to Vestry on Sunday, February 27. I am also grateful to staff, lay leaders and members of the community who give so generously of their time, talent and treasure in support of our ministry at the corner of Avenue Road and Bloor Street.

Respectfully yours in Christ,

Steven Mackison

## Schedule of Revenue

The ministry of the Church of the Redeemer receives financial support from several sources: donations from parishioners, designated funds, space use and weddings, subsidies, and investment income/depletion. Each category is detailed below.

The total revenue needed for the year 2022 is approximately 33% more than what was received in 2021. It should be noted that revenue from usual sources such as space use and weddings has been severely impacted during the pandemic. The federal government CEWS (Canadian Emergency Wage Subsidy) program that ended on October 31, 2021 accounted for more than \$75K of revenue last year for lay and clergy staff.

### **Total Revenues: \$1,490,718**

**Undesignated  
Donations  
Total:  
\$750,000**

#### **Congregational Giving: \$750,000**

Monies received through PAR (pre-authorized remittance), CanadaHelps, Tithe.ly, eTransfers, envelope donations or through visitor envelopes would be accounted for in this category. The budgeted amount of \$750,000 represents a 9% increase over the amount received in 2021.

#### **Open Collection: \$0**

Cash received on the offertory plate on Sunday mornings is designated in this category. Given the uncertainty of in-person worship in 2022, we are not budgeting revenue from this source. For reference, in 2019, before the onset of the pandemic, we received \$26,501 in open collection.

**Designated  
Donations  
Total:  
\$55,000**

#### **Chancel Flowers: \$0**

Donations received from parishioners for memorial flowers are placed in this category. Since we are unsure how many services can be held in the church in 2022, we are not budgeting revenue from this source. For reference, in 2019, before the pandemic, we received \$2,427 in donations for chancel flowers.

#### **Special Purpose: \$25,000**

Parishioners or community organizations may make special donations to specific ministry areas such as special programming or the George Black Fellowship. Those revenues would be accounted for in this category.

**FaithWorks: \$27,000**

Monies received from parishioners designated for FaithWorks are forwarded to the diocese. Each parish is permitted to retain 15% of the funds contributed for a parish program. Redeemer retains this amount to support the Common Table. \$27,000 represents the amount we would expect to raise through donations and is consistent with the amount received in 2021.

**Life Services: \$3,000**

Life Services represents revenue from weddings and funerals. This category has been impacted over the last two years because of pandemic restrictions on indoor events. This figure compares to the \$2,024 received for weddings in 2019.

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<b>Space Use Total: \$5,000</b>
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**Space Use: \$5,000**

Prior to the pandemic, 12-step groups, a band and the University of Toronto used our space at least once per week. Other rentals included concerts, fundraisers, community groups, film productions and additional one-time events. Rentals were simply not possible during the height of the pandemic and are slowly returning. The budgeted amount of \$5,000 for 2022 compares to \$74,365 received in 2019 before the pandemic for space use.

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<b>York Rectory Subsidy Total: \$6,800</b>
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**York Rectory Subsidy: \$6,800**

Every year, parishes in York Deaneries share the proceeds from the York Rectory Fund. The budgeted amount of \$6,800 is the same as was received in 2021.

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<b>Investment Income Total: \$25,000</b>
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**Rectory Fund: \$25,000**

The parish sold its rectory in July, 2001. The capital from the sale is held in trust in the Diocese of Toronto Consolidated Trust Fund (DCTF). The parish is permitted to use the interest earned on the investment, which is used to pay a portion of housing costs for our clergy. For comparison, we received quarterly dividend payments totaling \$25,962 in 2021.

**Grants and Subsidies**  
**Total:**  
**\$73,266**

**Grants and Subsidies: \$73,266**

This category includes a diocesan Jubilee representing one month's assessment, Investing in Neighbourhoods (IIN) payments from the City of Toronto for one staff member, a diocesan assistant curacy grant for a portion of Andrew Kuhl's salary and the final CEWS (Canadian Employer Wage Subsidy) payments for 2021 submissions.

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**Cost Recovery**  
**Total:**  
**\$2,400**

**Cost Recovery: \$2,400**

This account captures payments people make for items such as Catechesis, ISWG events, Redeemer Gifts, meal revenue and Mardi Gras.

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**The Common Table**  
**Total:**  
**\$573,252**

**Donations: \$200,000**

Donations from parishioners, friends, community organizations and corporate groups that are earmarked for The Common Table are accounted for here. This is an increase of approximately 6% above the actual 2021 donations.

**Grants: \$373,252**

This includes foundation grants for nursing services and funding for two staff for one year as well as an infrastructure grant from the Daily Bread Food Bank and a City of Toronto grant to assist with moving the program inside from outside. Funding for these four items totaling over \$185,750 has already been received.

Also in this category are two smaller City of Toronto grants, a generous amount from an anonymous donor and a substantial donation from a local developer who has selected Redeemer as a local charity to support.

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## Schedule of Expenses

We offer our gifts of time, talent and treasure. The schedule of expenses outlined below demonstrates the way we wish to use the gift of money for ministry. The schedule is broken down into five ministry areas: Personnel, Property, Church Programs, The Common Table (Direct Costs), and General Office Expenses. In addition, we are committed to paying our 2022 Diocesan Assessment and transferring funds to the diocese for FaithWorks. The total 2022 projected expenses for ministry represent a 10.8 % increase over actual 2021 expenses.

### **Total Expenses: \$1,595,864**

<b>Personnel Total: \$1,057,655</b>
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#### **Clergy: \$293,683**

Clergy expenses include the salaries, benefits, pension and professional development for the Incumbent, Associate Priest, Assistant Curate and honoraria for Honorary Assistants.

#### **Pastoral: \$41,124**

This line item includes the Scholar-in-Residence as well as the Pastoral Associate: Children, Youth and Family Ministry (upon return from maternity leave.)

#### **Nate Wall, Scholar-in-Residence: Adult Faith Formation & Young Adults**

Apart from playing my small part in our community's chorus of preachers, my main work at Redeemer continues to be educational, catechetical and liturgical. And in that order. Much of my teaching takes place in Marginalia, Redeemer's 'Sunday school for adults,' which explores a broad range of topics to do with the Bible and Christian thinking about God and the world. (That program has benefitted richly from the support and input of the Learning @ Redeemer committee and the Redeemer staff.) Alongside Craig Spielmacher, and a host of others, I am continuing my involvement in Redeemer's long-running Lenten Catechesis program. And on occasion I am fortunate enough to partner with Dan Norman to craft seasonally themed prayer services like the Advent Vespers of December 2021.

#### **Musicians: \$179,227**

The musicians' expenses include the salaries and benefits for the Director of Music, the George Black Fellow in Liturgical Music, Assistant Musicians, honoraria for Choir Section Leads, instrumentalists and guest musicians for all services.

The narrative below captures our wholistic approach to the music ministry at Redeemer. As pandemic restrictions and budgetary constraints change, so too will our set of priorities.

### **Overview of the Strategic Direction**

- Development of a comprehensive music program including new material;
- Development and administration of a music curriculum for church school;
- Incorporating volunteer and paid voices and instrumentalists into the 3 weekly worship liturgies;
- Administering music for adult learning events as needed;
- Researching and implementing new ways to pair music with technology to accommodate online ministries and events;

### **Director of Music**

In 2022, Dan Norman will work approximately 30 hours a week, and he plans to focus his ministry in the following ways:

#### **Program Delivery**

- maximizing participation of choral voices and congregation;
- development of partnerships particularly in the music education community at the University of Toronto and Royal Conservatory of Music which invites them to share their lived experiences in the context of biblical narratives;
- preparing a multi-year strategic plan that reflects the strategic direction of the music program of the parish;
- mentoring and supervising the work of the George Black Fellow and assistant music leaders.
- development of the seasonal rota for the liturgies utilizing the various talents and resources of the parish community;
- helping to draft service leaflets, preparation of scriptural lessons for weekly liturgies;
- researching ways to incorporate innovative styles of worship, new music, drama and dance;
- researching new material for church school involvement in liturgies.
- providing opportunities for the community to participate musically through online or hybrid ministry models;

#### **Research and Liturgical Planning - Independent 40%**

- Weekly planning of the liturgies by reviewing the lectionary readings and selecting music for all the services, including

hymns, psalms, choir pieces and congregational service music.

- Preparation of the service leaflet and readings for special liturgies.
- Researching and evaluating new material from publishers, choosing hymns and congregational music that is mindful of the tradition as well as innovative and contemporary.
- Maintenance of music library and ordering of new music.
- Auditioning and contracting of musicians and instrument tuners.
- Recruitment of volunteer members for choirs.
- Reviewing and digitizing the psalms of George Black in conjunction with the George Black Fellow and George Black estate.
- Researching new ways to pair music ministry with available technology.

#### **Liturgical Planning with the Incumbent 15%**

- Reviewing upcoming services to choose innovative material (new music, drama, dance) in conjunction with the Incumbent.
- Researching new material for church school involvement in intergenerational services.
- Reviewing and evaluating feasibility of styles of worship such as Taizé and Iona Communities.

#### **Committee Work 15%**

- Weekly staff meetings, seasonal planning meetings, worship committees as needed, church school as needed. Seasonal planning for budget and payroll.

#### **Rehearsals and Worship Services 30%**

- Recruitment of section leads and volunteer members for choirs as well as guest musicians.
- In depth analysis and score study of music at the weekly rehearsals to ensure wise use of time and talent of the musicians.
- Arranging for repairs and tuning of the musical instruments of the parish.
- Keyboard accompaniment and conducting of weekly choir rehearsals and Sunday rehearsals.
- Playing the organ and/or piano and conducting the choirs for Sunday services, providing musical leadership for weekly prayer services and special services for Holy Days.
- Playing and/or directing singers for weddings and funerals.

### **Assistant Director of Music**

In 2022, Mike Daley will work approximately 20 hours per week, and he plans to focus his ministry in the following ways:

#### **Liturgical Planning – with the Director of Music 50%**

- Review and study of the appointed readings for the period of the rota.
- Sourcing new musical recordings and sheet music; consulting a variety of hymn and congregational song resources; Incorporating where possible secular music especially for Rock Eucharists.
- Preparation of the service leaflet for the 9.30 and Rock Eucharist services.
- Transcribing and arranging new service music for choir and instrumentalists.
- Develop the 9.30 singers and instrumentalists, in-house and special guests, for special liturgies including Rock Eucharists and special events i.e. Mardi Gras, Resurrection party.
- Assisting in recruitment of section leads and volunteer choir members.
- Continuing education and development of skills as a conductor, cantor, and accompanist.
- Researching new ways to pair music ministry with available technology.

#### **Rehearsals and Worship Services 20%**

- Conducting and/or accompanying the choirs for the weekly services and special holy days, sometimes in the absence of the music director.
- Analysis and score study to maximize time management for singers and instrumentalists at rehearsals.
- Assisting in the selection of guest musicians for special services.
- Working with the parish Multi-Media Technician to execute online and hybrid model ministries and events.

#### **Committee Work 30%**

- Attending regular staff meetings, planning meetings and 9.30 worship and spirituality committee as needed.

### **George Black Fellow in Liturgical Music**

In 2022, Will Reid will work approximately 20 hours per week, and he plans to focus his ministry in the following ways:

### **Liturgical Planning – with the Director of Music 30%**

- Research and bible study of the appointed readings for the period of the rota and offering suggestions for music of the choir and congregational songs.
- Develop and administer a music curriculum for church school
- Curating the George Black psalter project, including digitization of psalms and other music, managing the online database, consulting with the George Black estate and other stakeholders.
- Transcribing and arranging new service music for choir and instrumentalists.
- Assisting in recruitment of section leads and volunteer choir members.
- Continuing education and development of skills as a conductor, cantor, accompanist of bass and piano.
- Assisting in outreach to University of Toronto and other professional organizations.
- Researching new ways to pair music ministry with available technology.

### **Rehearsals and Worship Services 60%**

- Conducting or singing in the choirs for the weekly services and special Holy Days, sometimes in the absence of the music director.
- Analysis and score study to maximize time management for singers and instrumentalists at rehearsals.
- Attending church school to introduce new songs and music.
- Working with the parish Multi-Media Technician to execute online and hybrid model ministries and events.

### **Committee Work 10%**

- Attending regular staff meetings, and planning meetings as needed.

### **Musician in Residence**

In 2022, Jill Daley will work approximately 8 hours per week, and she plans to focus her ministry in the following ways:

### **Liturgical Planning – with the Director of Music 15%**

- Contracting and managing external instrumentalists for Bach Vespers series and other services as needed
- Transcribing and arranging new service music for choir and instrumentalists.
- Developing the 9.30 singers and instrumentalists, in-house and special guests, for special liturgies including Rock

Eucharists and special events i.e. Mardi Gras, Resurrection Party.

- Assisting in recruitment of section leads and volunteer choir members.
- Continuing education and development of skills as a music leader and accompanist of piano and violin.

### **Rehearsals and Worship Services 80%**

- Providing musical leadership at all 9:30 Eucharists, Bach Vespers series, and other festal services as needed.
- Analysis and score study to maximize time management for singers and instrumentalists at rehearsals.
- Assisting in the selection of guest musicians for special services.

### **Committee Work 5%**

- Attending occasional planning meetings.

### **Common Table (Direct Cost): \$206,127**

As many of you know, the Common Table budget is harder to define than one might first believe, as it is an important ministry of Church of the Redeemer and intertwined into many pieces of who we are (and where we put our money). This has been an ongoing conversation for many years, but we will be putting significant work this year into taking a deep dive into this conversation- practically, theologically, philosophically- with the help of some great lay leadership energy and expertise. In these conversations, we will assess the ‘real costs’ (and the real benefits!) of this ministry, taking into consideration an accurate assessment of expenses (caretaking, electricity, property upkeep, etc.) that are in direct relation to The Common Table.

Items represented in The Common Table budget are as follows: the cost of food and supplies that are vital to the community and the work we do every day. Costs surrounding medical supplies, kitchen supplies and equipment, and activities for our community (books for book club, movie licences, art supplies, etc.). Our budget also has some room for supporting community members by way of honoraria for helping care for our space in a variety of ways (especially for those in positions where traditional employment is difficult/impossible), costs related to travel for our participants (i.e. Presto cards and taxi rides to medical appointments), and costs related to pastoral care/discretionary spending related to supporting our community members with emergency needs. We have some allotment for vital trainings CT staff and volunteers need to have to do this

work safely and well, as well as some allotment for wider community education and engagement (with residents in Yorkville, with local university students and kids, with local business owners).

Investment in the costs noted above is vital to our community work- these are the activities that allow our work to come to fruition in practical and tangible ways at the corner of Bloor and Avenue.

Beyond these programming costs, we have programming staff salaries. The CT budget covers the cost of 3 full time permanent staff (Angie Hocking, Kelly Bouchard, and Krista Fry), as well as allotment for relief and support staff (when staff are sick, and backup support for things like Sunday mornings with folks outside when Angie is unavailable). The other staff positions directly related to the Common Table (part-time supply coordinator, Paul Wassawa, and part-time psychotherapist, Jane Burshey Martin) are provided at no cost to the church (thanks to the city-funded IIN program and generous pro-bono work from Jane).

Many years ago, the assessment was made that more staffing was vital to the sustainability, safety, and efficacy of our drop-in work. We used the Investing In Neighbourhoods program to stabilize the situation for the short term, and over the past few years, have been gradually replacing these two key support staff positions with full-time, permanent positions. This past year, we took the opportunity to shift one position of drop-in worker to coordinator, to allow for each position to carry various tasks that are critical to our community programming. Krista Fry is our Community Support worker. She is on site daily for outreach programming and assists with many additional tasks around daily program implementation. Krista's focus in the afternoons is intensive case management. She does weekly home visits and deliveries, her efforts focusing largely on things like eviction protection (i.e. helping our community who are housed keep their housing). Kelly Bouchard is our Outreach Coordinator. He focuses on 5 days/week day to day oversight and implementation of the program, integrated and ongoing participant support, volunteer management, and many other things that ensure the community is supported well and the program runs smoothly. And Angie Hocking focuses on outreach programming (3 days/week on site), overall program direction/ future planning, fundraising, community education and wider community engagement and partnership building, and advocacy.

**Operations & Administration: \$256,711**

Operations and administration expenses include the Director, Parish Operations, the Communications & Administrative Coordinator, the Donations & Administrative Coordinator, the Caretaker Supervisor, the caretaker and the part-time caretaker.

**Lay Payroll Expenses: \$80,782**

Lay payroll expenses include CPP, EI, LTD, WSIB, pension, health and insurance benefits for lay staff.

**Property  
Total:  
\$164,022**

**Major Repairs: \$33,500**

This line item covers a backlog of repair work that has been deferred from previous years. It does not include major capital projects.

**Maintenance & Supplies: \$32,000**

Expenses include cleaning and paper supplies, light bulbs, carpet cleaning, repairs to mechanical systems and purchase of miscellaneous supplies.

**Contracts: \$13,500**

Contracts for maintenance include heating and plumbing, security alarm service, fire alarm inspection, pest control and elevator inspection.

**Insurance: \$33,022**

The church building and contents are insured for \$15.6 million. Liability insurance coverage is also included.

**Utilities: \$48,000**

This covers the cost of natural gas, water and electricity.

**Music Equipment Maintenance: \$4,000**

This includes organ and piano tuning.

**Church  
Programs  
Total:  
\$27,800**

**Accessibility: \$100**

These funds will support accessibility awareness and training resources.

**Advisory Board: \$200**

The Advisory Board will use these funds for meetings and resources.

**Archives: \$100**

These funds will cover supplies for mounting displays at special events.

**Board of Management: \$250**

The Board of Management will use these funds for meetings and resources.

**Learning at Redeemer: \$2,250**

These funds will be used to provide resources, publicity and support for educational events throughout the year.

**Church School & Nursery: \$2,800**

Our Church School helps to support the faith formation of our children between Junior Kindergarten and grade 6. This budget line supports the purchasing of supplies, curriculum, and other resources needed to help them engage, learn and grow throughout the program year. Throughout the last year this has been season deliveries of supplies and support packages, various aspects of curriculum and other craft supplies as needed.

(Andrew Kuhl)

**Youth Group: \$2,500**

The Wise Cherubs, our youth group, provides a place for connection, learning, and fun for grades 7-12 in our congregation. This budget area helps to support events, supplies and resources for them to connect and grow in faith, community, and life together. In previous years this budget has supported service learning trips, offsets costs for CLAY (Canadian Lutheran and Anglican Youth) Conferences, and other exciting opportunities for our youth to be connected with the broader church, which we look forward to as the pandemic eases.

(Andrew Kuhl)

**Family Ministry: \$2,400**

Our Family Ministry budget supports a variety of areas in the life of our Children and Youth Ministries. Notably we have a community of young families that gather for stories, songs and prayers, and this budget now includes a line for resources to

support that emerging ministry. It also is a line that supports various intergenerational and special events for Redeemer families. (Andrew Kuhl)

**Young Adults: \$1,000**

Expenditures will include resources and special events for Redeemer's 20s/30s.

**Catechesis: \$750**

These funds will be used for supplies and guest speakers for the 2022 Catechesis program.

**Redeemer Rainbow: \$600**

These funds support Redeemer's presence at the annual Pride Parade.

**ISWG: \$4,400**

The Indigenous Solidarity Working Group is committed to following up on calls to action #41, 45 and 48 from the report of the Truth and Reconciliation Commission. These expenditures will be for related programming including an in-person "Mapping the Ground We Stand On" workshop.

**Creation Matters: \$2,700**

These funds will be used to host the 2022 Season of Creation at Redeemer.

**Hospitality: \$750**

This line item represents coffee, tea, juice and supplies for coffee hours and special events.

**Music: \$1,000**

These funds will be used to purchase sheet music for the choir.

**Getting Connected: \$1,000**

As we welcome new members into the community, monies will be needed for supplies, events and education materials.

**Outreach: \$500**

These are funds in the pastoral discretionary fund for those in need.

**Pastoral Care: \$1,500**

While the Pastoral Care budget is very modest (\$1,500 for the year, as has been the case for some years now), we believe that we have used it and will use it this year in impactful ways. For 2022 we propose to spend most of it, as we did in 2021, on keeping the community connected and cared by creating and distributing Redeemer Gifts and writing and posting cards of comfort and cheer. The remainder we propose to use to meet the various and diverse needs of our parishioners as they arise and as we are able. (Susan Haig)

**Stewardship Committee: \$1,000**

These funds will be used for supplies and postage to support stewardship campaigns and thanking donors.

**Synod: \$0**

There is no diocesan synod scheduled for 2022.

**Worship: \$2,000**

The worship budget is designated to purchase of those core things that we need to gather for worship: wafers, wine and candles. In addition, there are funds allocated for seasonal needs and the license for reproducing hymn texts for use in bulletins and online worship.

**The Common Table (Direct Cost)  
Total:  
\$102,500**

**The Common Table (Direct Cost): \$102,500**

Despite the pandemic, the Common Table has continued to provide meals at the ramp door and to go to where the need is on the street a couple of days per week with an outreach cart. Their budgeted expenses for 2022 are:

Food & Coffee	\$20,000
Supplies & Equipment	17,000
Petty Cash/Other	1,500
CT Training & Development	4,000
Nursing Services ‡	52,000
CT Programming	6,000
Community Education	2,000

‡ A donation of \$52,000 was received in 2020 for an outreach nurse. This individual will be hired in 2022 and will be shared with the Church of the Holy Trinity.

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<b>General Office Expenses Total: \$81,600</b>
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**Office Expenses: \$62,600**

The budget will cover the cost of office supplies, paper, postage, photocopier, telephones, and IT (laptops, support services, software, Zoom)

**Legal & Accounting \$19,000**

These fees are for investment management, banking and credit charges and the annual financial audit.

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<b>Diocesan Assessment Total: \$135,287</b>
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**Diocesan Assessment: \$135,287**

These funds are given to the Diocese of Toronto to support the ministry of the Diocese, The Ecclesiastical Province of Ontario and the work of the National Church. This amount is approximately \$6,000 less than our 2021 assessment.

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<b>FaithWorks Total: \$27,000</b>
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**FaithWorks: \$27,000**

FaithWorks is a charitable program of the Diocese of Toronto. They offer support to ministry partners as they serve the needs of people who are Indigenous, homeless, hungry, at-risk women, children or youth, immigrants or refugees, or struggling with HIV/AIDS.

Parishioner donations are forwarded to the diocese annually. The parish is permitted to retain 15% for our own outreach efforts, which we do in support of the Common Table.

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