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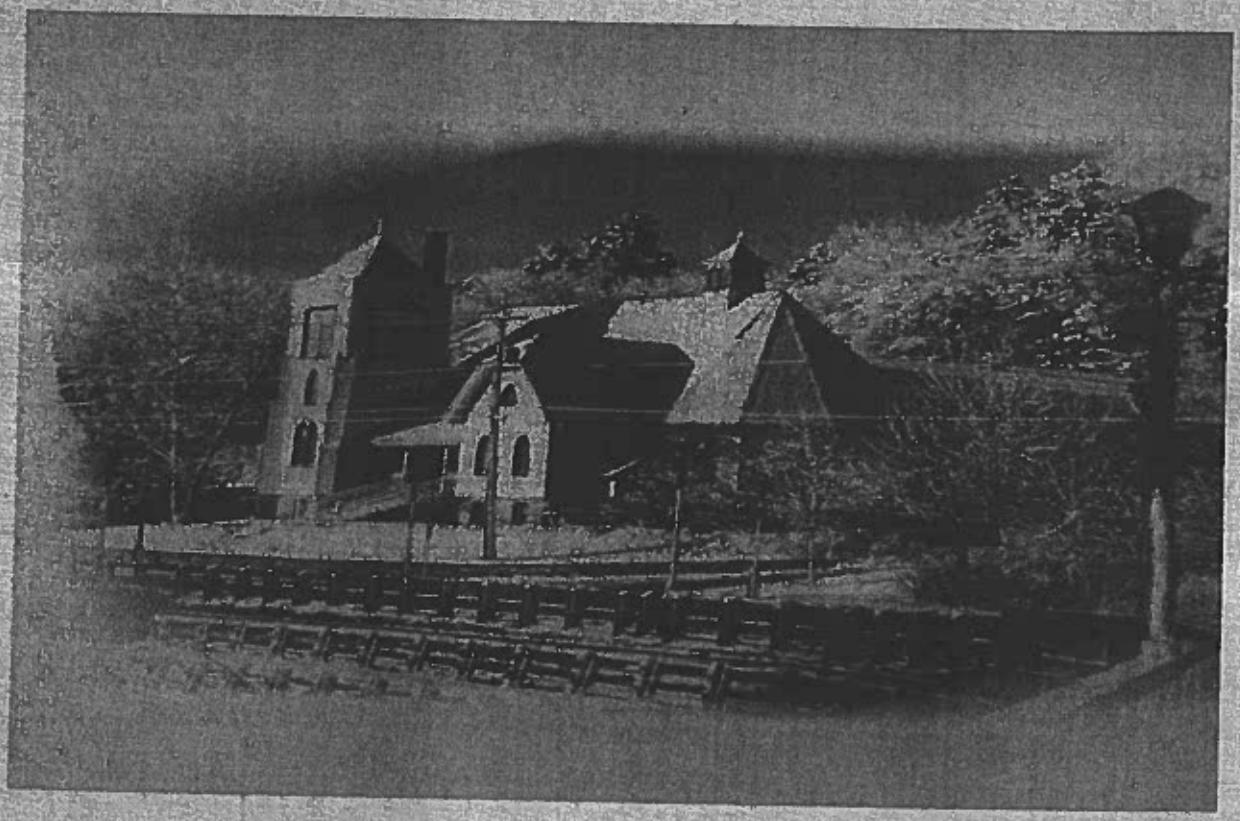

ANNUAL REPORT

Presented February 12, 2023
For the year 2022

(Snow Date: February 26, 2023)

Reaching out and welcoming ALL to discover God's love in a vibrant nurturing Christian church family.

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PARISH OF ALL SAINTS
ANNUAL GENERAL MEETING
Held February 12, 2023

(Snow date: February 26, 2023)

AGENDA

1. Opening Prayer – the Right Reverend Sue Moxley

2. Approval of Minutes – 2022 AGM held on Feb. 13, 2022

3. Election of Chair

4. Presentation of Reports

   - Parish Governance and Administration
   - All Saints' Ministries
   - Fellowship, Faith Formation & Nurturing
   - Outreach
   - Financial Reports

5. Parish Statistics

6. Nominations to Parish Council

7. Election of Auditors

8. Closing Prayer

9. Adjournment

Attendance

Present	Via Zoom: Trevor Lightfoot, Cathy Rose, Julia Cornish, Bob Attenborough, Fred French, David Bathurst, Graham Lavers, Mary Leigh, Clayton Gillingham, Ron Swan, Amanda Avery, Jill Greenham, Shirley Carras, Clarence Hewitt, Linda Hewitt, Gillian Ezekiel, Flo Price, Linda Jenkins, Lina Scott, Sharon Burrows, Sandra Peterson, Margaret Hastings-James, Ruth, Candice Chapman, Allie Parsons, Pam Mills, Nathalie McJannet, Joe Rhodenizer, Sue Rhodenizer

Call to Order

1. Cathy Rose called the meeting to order at 10:00am.
2. Meeting opened with devotions by Rev Trevor Lightfoot.
3. Cathy Rose nominated and elected as chair for the AGM.
4. Meeting is being held via Zoom.

Approval of Minutes

5. The minutes from the 2020 AGM held Sun 21 Feb 2020, were reviewed and approved.

Moved: Jill Greenham Seconded: Allie Parsons Carried

Communications

6. None.

Reports

PARISH GOVERNANCE

7. Rector's Report
    a. Rev Trevor presented the Rector's report as printed in the annual report. Amended to add Graham Lavers to the list of volunteers for giving thanks for their service. No questions.
8. Wardens Report
    a. Cathy Rose presented the Wardens' report as printed in the annual report. Amended to add Graham Lavers to the list of volunteers for giving thanks for their service.
    b. Fred French & Clarence Hewitt asked a question for more information on governance and its relation to the Visioning Committee and the impression that Visioning is being paused. Cathy responded that the governance review activity will be in conjunction with the Visioning & Discernment Committee and that governance is more focused on the council responsibilities. There will be open discussion.

Cathy Rose proceeded to table all the following reports together as printed. There were no questions.

ADMINISTRATION

9. Property Committee Report
10. Cemetery Report

ALL SAINTS MINISTRIES

11. Lay Readers' Report
12. Music and Choir Report
13. Altar Guild Report
14. ACW Report
15. Mothers' Union Report

16. Sunday School & Youth Family Ministry
    a. Messy Church – No report due to COVID
    b. Vacation Bible School – No report due to COVID

FELLOWSHIP, FAITH & NURTURING

17. Faith Explorers Report
18. Coffee & Conversations Report
19. Bible Exploration Report

OUTREACH

20. St. George's Dinner Report
21. Beacon House Report

COMMUNITY GROUPS

22. Scouting Program – No report due to COVID
23. Bedford Players Report

MOTION: Moved the above reports be accepted as presented.
MOVED: Clayton Gillingham Seconded: Pam Mills Carried

FINANCE

24. Financial Reports
    a. Clayton Gillingham reviewed the financial report highlighting the Budget Assumptions, Income & Expense Statement, Specified Accounts, 5 Year Actual & 2 Year Budget, Consolidated Balance Sheet, Budget to Dec 2022, Budget to Dec 2023, Auditors Statement, Insurance Certificate & Locations, Summary of Identifiable Givers, and Average Number of Regular Offerings per Week.
    b. Appreciation was extended to Bob Attenborough and Glen LeLacheur for completing the Audit Review.

MOTION: Moved the Financial Report be accepted as presented.
MOVED: Flo Price Seconded: Pam Mills Carried

MOTION: Moved the Budget for 2022/2023 be accepted as presented.
MOVED: Amanda Avery Seconded: Ron Swan Carried

    c. Clayton Gillingham provided an answer regarding the Financial Software question from last year and is trying to see what the Diocese is doing. He has reviewed some software, but it primarily American and expensive. The review is on-going.

25. Financial Statistics
    a. Clayton Gillingham highlighted envelope and parish statistics contained in the Annual Report.

PARISH STATISTICS

26. Baptisms, Confirmations, Marriages, Burials Report
    a. Rev Trevor presented the report as printed in the annual report. No questions.
27. 2022 Event Calendar was highlighted in the Annual Report.

NOMINATIONS for PARISH COUNCIL

28. Election of Wardens and Other Members of Parish Council.
    a. Appointments:
        i. Cathy Rose — Senior Warden (Yr 2)
        ii. Julia Cornish — Junior Warden (Yr 2)
        iii. Clayton Gillingham — Treasurer
        iv. David Bathurst — Secretary
        v. Candice Chapman — (Yr 3)
        vi. Amanda Avery — (Yr 3)
        vii. Ron Swan — (Yr 3) viii. Pam Mills — (Yr 3)
        ix. Lina Scott — (Yr 2)
        x. Beverly Fynn — (Yr 1) Nominated xi. Lindsay Lamb — (Yr 1) Nominated

    ACCLAIMED

    MOTION: Nominations from the floor was asked 3 times. It was moved that nominations cease.
    Moved: Trevor Lightfoot Seconded: Graham Lavers Carried

    b. An expression of thanks was extended to the people who have served their time on Parish Council.

29. Election of SYNOD REPRESENTATIVES
    a. Cathy Rose, Graham Lavers – Alternates: Amanda Avery & Lina Scott.
    MOTION: Ratify the above mentioned as last year's representatives.
    Moved: Trevor Lightfoot Seconded: Pam Mills Carried

    MOTION: The above mentioned are this year's representatives. Moved: Ron Swan Seconded: Allie Parsons Carried

30. Volunteers for Regional Council Meetings
    a. Council will determine representatives during the year.

31. Election of Financial Reviewers (Two or more)
    a. Bob Attenborough
    b. Glen LeLacheur
    c. Pam Mills (Alternate)
    MOTION: The above mentioned are this year's Financial Reviewers.
    Moved: Jill Greenham Seconded: Sharon Burrows Carried

NEW BUSINESS

32. None.

CLOSING

33. Closing Prayer and Grace
34. Adjourned – Meeting adjourned at 11:08am

Minutes Submitted By: David Bathurst

PARISH GOVERNANCE AND ADMINISTRATION

A Message from the Reverend Shirey Carras

It is with great pleasure that I offer to you this brief reflection on my time with you in the Parish of All Saints, Bedford in 2022.

I first of all would like to thank you for your ongoing support of my ministry. Knowing that the Parish understands that our individual callings may lead us in varied directions from time to time has been a wonderful blessing to me. I have been torn with emotion each time I *"headed out"* to another parish, for you know a good chunk of my heart sits in the pews at All Saints with each and every one of you. But I give thanks to God each and every day for my vocation which is as much a blessing to me, as it is a calling.

During 2022, I rejoined the ministry team in February and was able to journey with the congregation until the end of September. We were all dipping our toes into gathering together in-person for worship and church activities; and, honestly, it wasn't as easy to navigate as one would have liked. But I was so very moved by the integrity the Parish held onto, and by your commitment to be ever mindful of the opinions, sensitivities, and vulnerabilities of others. Fortunately, the community embraced what technology could offer us by way of interactive zoom services and pre-recorded and/or live-streamed services.

Your Rector, Rev. Trevor, was very generous in affording me the opportunity to offer sacramental, and other liturgies, to the congregation. I was pleased not only to share in Sunday worship, but to also offer Lenten services, Evening Prayer and Compline, and a very poignant prayer service for the people of the Ukraine and Russia through the zoom platform. With only a few hiccups, we were able to restart Eucharist services at the Berkeley in Bedford, something which has always been a joyful ministry for me.

Pastoral ministry continued to be a large focus. I continue to be very grateful for the times I have had to speak, visit and journey with folks. I have been blessed to have been able to hear life stories, joys and concerns; and like you, I have grieved the death of several of our church family.

Over and over again you have shown me what a supportive and compassionate parish you truly are. Whether it's been caring for parishioners who were/are ill, collecting supplies and funds for the foodbank, serving meals to the clients at St. George's, assisting me in my ministry o supporting Rev. Trevor – you are doing Christ's work.

As you move forward into 2023 as a congregation it is a great time to embrace Jesus' call t discipleship and to reflect on just what each person might be able to do, so that collectively w might build up the kingdom here in our community. As opposed to stretching us, the last 2- years have certainly been a time when many have felt safer *"retreating,"* and this has bee physically, emotionally and spiritually draining for many. I pray we may all step forward safel into this new year, confident in God's presence with us, to do our part.

Many blessings,

Rev. Shirley+

Warden's Report

2022 was a much more active year in our church when compared with the last couple of years, during which we have been dealing with issues related to COVID-19 pandemic. And although we all recognize that the pandemic is far from over, we seem to have settled into a new normal. This included a return to regular church services in 2022. Additionally, there has been an increase in the activities offered at the church.

While some groups continue to utilize electronic means such as zoom to get together, others are meeting face-to-face once more. By the end of 2022, we seem to have resolved some of the technical issues with streaming online services, which is a great way to reach those in our community.

Throughout the past year, we have continued to offered opportunities for people to gather, even if not in person. Monday evening prayers and Thursday night bible study have been active through our Zoom platform throughout 2022. Our Messy church and Youth ministries have conducted online outreach under the leadership of Candice Chapman and Amanda Avery. An online and in-person Lenten book study was well received

At the end of 2022, Parish Council conducted a survey of our members, asking them which activities they miss the most. The activities that were missed the most were Coffee and Conversation (50%), coffee hour after church (67%), lobster supper (67%) and Christmas dinner (75%). Council has used the results of this survey to prioritize activities for the coming year.

During the year, other community groups have been able to gather in our facility, while adhering to public health requirements. This includes Girl Guides, Alcoholics Anonymous and Bedford Players, as well as another Christian faith community.

From a financial perspective, council worked to meet our financial needs. While Parish giving remained consistent, we continue to be running a deficit. More details about our financial status can be found in the financial statements of this report. We continue to look for innovative ways to improve the church's financial position.

Despite the limitations, we again collected stuffing for Beacon House as well as food collection the first Sunday of each month, and the response from our church was incredible. By the end of the appeal, we collected almost double what we had hoped to provide. We prepared supper for St. George's kitchen in accordance with our usual schedule, with the Shephard's Pies being distributed as takeout meals. White Gift Sunday resulted in many donations for children in need, as well as school supplies drive, led by Rev. Shirley.

Our ordained ministry, spiritual leadership and guidance was provided by Rev. Trevor, our Rector this year. We also were blessed to have Rev. Shirley with us for most of the year. Unfortunately, late in the summer, Rev. Trevor experienced a significant health issue that has resulted in him being away from our parish since the end of August. We look forward to his return. We were blessed to have lay readers in the parish who could hold services for us.
We were also fortunate to contract the services of Rev. Tim Taylor for mush of the Fall and over the Christmas season, along with other clergy who stepped forward to fill in. We know the children had a wonderful time on Christmas Eve dressing up and enacting the Christmas story. We would like to extend a sincere thank you for this assistance.

As we move into 2023, Parish Council is making plans to restart several of our activities that have been on hold over the past few years. We encourage all parish members to look within themselves to identify their talents and determine what they could do to assist our church community.

All Saints exists through the generosity of you our Parishioners, in your regular giving's, your volunteering and through the support of our fundraising and other events. On behalf of Rev. Trevor and all members of Parish Council, we thank you for your generosity, your gifts and your participation in fulfilling our Mission Statement.

Cathy Rose and Julia Cornish, Wardens

Property Committee Report 2022

Church

- Snow removal contract awarded to Power Pro Landscaping.
- We have lease agreements with: Cascades Spa, Pentecostal Church, AA and Gillian Ezekiel.
- The shingles on the bell tower are badly deteriorated. At Parish Council's request, the committee has requested quotations for repairs from two contractors.

Cemetery

- We received a Federal Government Summer Student grant to maintain the cemetery in the amount of $3,831.00.
- We have applied for a federal government (Service Canada) grant for 2023.
- We thank all those who assisted in the Cemetery cleanup in the fall.
- There are a number of headstones that require repairs. The committee will follow up on this in the Spring.

Respectfully submitted,

Bob Attenborough
Clarence Hewitt

Cemetery Report 2022

All Saints Cemetery is located at the junction of Perth and Wardour Streets. The cemetery is intended for the use by any member of All Saints Church, any member of the Anglican Community of the town of Bedford and any past supporting member of our parish regardless of current place of residence.

When a burial lot is purchased a "conveyance" is provided in the name of the purchaser, this is the deed to the lot. The conveyance stipulates regulations pertaining to the use of the lot and general information regarding the responsibilities of the purchaser and of All Saints Church. Perpetual care for each burial lot is included in the purchase price. Perpetual care provides for the ongoing maintenance of the burial lot and cemetery grounds. Fifty percent of the purchase price of a burial lot is forwarded to the "Grave Lot Fund" which is controlled by the diocese. This is a mutual investment fund that provides a dividend to the cemetery twice a year. The other half of the burial lot price is used for maintenance, repairs and improvements for the cemetery.

The cemetery is not responsible for the maintenance or repairs to any tombstone or markers on the burial lot. Lot owners and visitors are encouraged not to leave waste and debris on the cemetery grounds or near the shed as we do not have a waste or compost removal program in place.

Activities

Once again for the 2022 season we received a grant from Service Canada's Summer Jobs Program allowing us to hire a student to maintain the cemetery and church property.

1 burial plot sold | 6 internments

Plot Fees

1.

Traditional (Full Size) Plot (approx 3.5' x 9') Parishioners - $600.00 Non-Parishioners - $1000.00

2.

Cremation Plot (approx 3' x 3') Parishioners - $300.00 Non-Parishioners - $500.00

Respectfully submitted,
Larry Young, Cemetery Manager

ALL SAINTS MINISTRIES

Lay Ministers

One of the most visible aspects of serving as Lay Minister is the service they offer during our worship services at both 8am and 10am. Lay Ministers, and those in training, attend the Altar as servers, crucifers and as MC's. From time to time they might also lead Morning or Evening Prayer services. Several of our Lay Ministers have shared their reflections or a homily during sermon time. Their presence adds so much to our worship.

A ministry which is less visible to the congregation, but visible nonetheless, is assisting with Home Communions and liturgies at the Berkeley and Ivany Place.

But our Lay Readers, and those in training, are also busy behind the scenes. Some of their many ministries include participating on the Worship Committee, writing the Prayers of the People, and leading or co-leading Messy Church, Bible Studies.

Submitted by:
The Reverend Trevor Lightfoot

ALL SAINTS CHOIR

This year the choir continued to work within the Covid restrictions while still providing music and anthems for Sunday services. The choir continues to sing hymns each Sunday but remains masked at this time. Our choir practices are held each Sunday after the 10am service.

We worked on new music for Lent and Easter, however we did opted to pre record our anthems. Where we remain a relatively small choir, pre recording our anthems allows us to have all members present to sing. We are still working on the best way to record the anthems so that we can get the best sound for the congregation.

Starting back in September after the summer break, we continued to provide music each Sunday and work on anthems for Advent and Christmas. We also had our first fundraiser since Covid, selling tickets on a Christmas basket that was a great success!

This Fall we gained a new member this year and we feel so blessed to have Marion Stuart in our choir family. As always the choir is a welcoming place for those who love to sing, we are always happy to have new members join at any time and help us make a joyful noise!

Respectfully submitted,

Gillian Ezekiel
Music and Choir Director

Altar Guild Report

This group prepares the altar for Sunday services, and provides flowers and decorations for special worship services.

The past year has again been challenging because of the Covid 19 virus and as a consequence, the methodology of serving the elements was changed to accommodate this. As of November 5th the Guild members returned to our duty schedule.

We still continue to seek new members for the Guild and if you have the time and the interest, and wish to help your church, please consider becoming a Guild member.

If you are considering a gift to the church, please consider the Altar Guild for your donation so we may continue to replace the elements used in the Eucharist.

If you have any questions about our Altar Guild, please contact myself or Reverend Trevor. I wish to thank all members of the Guild for their work and dedication and for others who have helped throughout the year.

Respectively submitted,
Marlene LeLacheur

A.C.W. ANNUAL REPORT 2022

Regretfully, the ACW group has not formally met during the year of 2022.

The group did, however, cater to two small receptions with the help of several ladies in our parish.

The Church calendars for 2023 were purchased and mostly sold. Proceeds will be deposited in 2023.

We will continue to keep the collection box going for Adsum House. The funds will be forwarded to Adsum House when we receive enough to make a worthwhile donation.

In 2023, we are hopeful the ACW becomes more active with new members joining us. The plan is to start holding meetings during the day, rather than evenings, to accommodate existing and hopefully new members.

Respectfully submitted by,

Marilyn Sangster

ACW FINANCIAL REPORT FOR 2022

REVENUE:		
Reception	$590.00	$ 590.00
EXPENSES AND DISBURSEMENT:		
Reception	$112.73	
Calendars	$115.00	
Gifts	$200.00	
Cheques	$ 23.00	$ 450.73
Bank Balance as of January 1 2022		$1,533.37
Revenue 2022		$ 590.00
Expenses and Disbursement		$ 450.73
Bank Balance as of December 31 2022		**$1,672.64**

Messy Church 2022

2022 proved to be another difficult year for Messy Church. Most of our volunteers have decided not to continue with the ministry, and we have not yet found new volunteers to re-establish our team. A survey completed in Oct 2021 did result in Messy Church being put on hold again for 2022 due to a lack of responses.

In November 2022, we did start a virtual Messy Church Storytime with a different story being read each time. These pre-recorded videos are hosted via YouTube and uploaded to our church website making them available to the public. To date, views of these videos have not been significant.

For 2023, we would like to try and restart the in-person Messy Church on a smaller scale than we had before the pandemic. Times have changed and our family ministry leadership team will need to adapt. We are always looking for volunteers to assist with the planning and hosting of the monthly in-person sessions. For more information, please reach out to Candice Chapman.

Respectfully Submitted,

Candice Chapman
Messy Church Coordinator

FELLOWSHIP, FAITH & NURTURING

Faith Explorers

Faith Explorers had a very interesting fall season. We read a book called "Love as a way of life" by Gary Chapman". Reverend Tim Taylor guided us in our discussions. He discussed many Bible passages and we learned a lot, about how these passages relate to our lives in the present time.

It is meant to be a time of exploration of one's faith in a safe, comfortable, loving and secure environment.

All are welcome to participate.

Respectfully submitted,

Alleen Parsons

Coffee and Conversation Report

The Coffee and Conversation did not meet throughout 2022 due to covid restrictions. We would like to restart our sessions, and hope folks are still interested in attending.

Generally, the group meets twice monthly, on the 2nd and 4th Monday mornings from 10am till noon. Sessions vary – sometimes there is a guest speaker; or other times we host a "games morning", or watch a movie. Occasionally we enjoy a lunch "out", and sometimes it is simply what our name implies – it is coffee (or tea!) and conversation. Our agenda is flexible, designed to offer fellowship and the opportunity for sharing and support in a safe, comfortable environment.

All are welcome – come each time, come as you wish.

Please contact the Church office if you wish to have more information or wish to be added to our email group.

Respectfully submitted,
Clarence Hewitt

Thursday Evening Bible Exploration Group

During the course of the past year the main focus of study has been the Gospel of John . A number of different resources were used to open and examine the wonderful Gospel; including Barclay's daily Bible study and The Interpreters Bible to name a couple. These are enhanced by discussion points. The structure is in a seminar format giving all who wish to speak the opportunity to so do.

We maintained the zoom/power-point format as it best fitted the needs of the group and as well eliminated the need for having to drive to and from the church at night. The presentation also enabled the use of maps, charts and illustrations. As well it enables any who may miss a session to keep current by downloading the weekly material.

We welcome any who wish to join to see if it is a good fit for your Bible questions and needs. Our tentative time is Thursday evenings at 7:30.

Evening Prayer

Evening Prayer has been offered most weeks. The services began with the presentations of Sunday evenings , but were switched to Mondays which better suited the attendees. Again the format is as above and follows an Anglican or co-confessional liturgies. This past year has seen, or perhaps heard is a better description, the addition of music to the service. The day and time has not at the time of writing been decided, but will be announced. All are welcome.

Daily Devotion

A daily devotion is sent via e-mail every day, barring power, computer and graham failures . It includes prayer, scripture meditation and music. Those interested may receive it via e-mail by getting in touch graham_lavers@hotmail.com

Respectfully submitted,

Graham Lavers

OUTREACH

St. George's Dinner Report

St. George's Church operates a Soup Kitchen out of their church hall. Every Saturday a hot meal is served to those in need. This service is facilitated by a team of volunteers from St. George's and rotating groups from various churches and service organizations in HRM. In 2022 All Saints, Bedford was there three times... March 5, May 14 and Oct 15.

This past year we have NOT had any donations from our corporate community. The monetary support received from parishioners via church envelopes is very important and much appreciated. We also need people to shop and distribute the food, people to make the pies and people to help serve the meal . Here we have been blessed to have many volunteers sign up. It is only through these generous donations of dollars, time and talents that we will be able to carry on with this worthy outreach program. Together we can make a difference in the lives of those less fortunate.

On March 5 there were 132 persons served a hot meal of shepherd's pie, salad and rolls. All Saints provided 8 pies at a cost of $281.02. It was through the "smart shopping" of the "specials" that we saved in excess of $50 and were able to stretch our dollars further. St. George's decided to keep the dinners as "take out" only therefore we only needed 2 persons to help with the food service.

May 14 was our next "dinner date". The weather had improved and there were only 95 people who came to the Soup Kitchen for a hot meal. We had provided 8 pies at a cost of $278.10. Once again our shoppers were able to take advantage of weekly grocery specials that allowed us to maximize our dollars. With the smaller number of partakers there were 3 pies left over. However , there is always a need to feed so they were left at St. George's for use there or to be taken over to Souls Harbour Rescue Mission as they had just had a fire at their facility.

By Oct 15 HRM was recovering from "Fiona" and inflation was making it harder for more people to feed themselves. Both of these factors caused a huge increase in the number of persons that turned up for dinner..... 195 dinners were served that day.. I think that the servers must have preformed a "fishes and loaves" miracle to feed that many people with only 7 pies! The cost of the pies was $269.60. Needless to say there were no leftovers that day!

At the close of 2022 there was approx. $400 earmarked for St. George's dinners. In order to continue this program we need your monetary support. In anticipation of this, we will volunteer at the Soup Kitchen on MARCH 4 , MAY 6 and OCTOBER 14, 2023.
To all of the people who have given so generously of their time, talents and dollars we say thank you. It is with your help that so many people were provided with a meal that they were unable to provide for themselves. With the continued support of this parish we will continue to help feed those less fortunate.

Watch for the 2023 sign-up sheets that will be in the Narthex prior to each date.

Respectfully submitted,
Jill D. Greenham, coordinator

Beacon House

Beacon House is the second largest of 72 member agencies of Feed Nova Scotia. They distribute approximately 20,000 meals a month. Beacon House is located on the Cobequid Road in Lower Sackville. More than 600 families are supported by Beacon House. The "Boutique" Thrift store is open Monday to Friday and contains a wide selection of second hand clothing, toys, and household goods. They often have a good supply of Christmas items. Money from the store goes to the Beacon House fund to help those in need in our community. Overseeing the facility are representatives of 19 area churches.

This past fall All Saints church supported the Beacon House Christmas appeal by donating over 100 boxes of Stuffing Mix for their Christmas Hamper program.

We continue to support this very important ministry by collecting non-perishable items on the first Sunday of each month.

Respectfully submitted,

Denise Comeau

COMMUNITY GROUPS

SCOUTS CANADA

It starts with Scouts.

Scouting Programs
All Saints Anglican Church
September 2021 to August 2022

All Saints Anglican Church co-sponsored the 1st Bedford Scouting Group with Bedford United Church. 1st Bedford Scouts is under Charter #219, issued annually to the group since 1919 from Scouts Canada. During the reporting period, All Saints Anglican provided meeting space for the Cub Scouts.

The 2021-2022 Scout year continued to be significantly impacted by the global COVID-19 pandemic. Meetings were a mixture of in-person meetings (in the hall or outside). When Public Health Restrictions were announced, section meetings were completed on-line. During the reporting period, Scouts Canada changed their annual registration process to the calendar year (vs. the school year). Going forward, registration will be from January to December 2022.

For the 2021-2022 Scouting year, the 1st Bedford Group registered 39 youth and 13 adults for program delivery, for a total of 52 participants. There were 8 Beaver Scouts, 11 Cub Scouts, 13 Troop Scouts,3 Venturer Company Scouts, and 4 Rover Scouts. It is anticipated that the next few years our registration numbers will increase, now that pandemic restrictions have eased. We offer our sincere thanks to All Saints Anglican Church for their sponsorship of the 1st Bedford Scouting Group and we look forward to returning to weekly meetings at the church.

Respectively submitted by:

Heather Carlin, Registrar 1st Bedford Scout Group

ANNUAL REPORT 2022

The 2022 season at Bedford Players was a success but still saw us impacted by the COVID-19 pandemic.

Due to a resurgence of COVID-19, our winter production of *The Somewhat True Tales of Robin Hood* was unfortunately cancelled and rescheduled for the opening of the 2022-2023 season in the fall. While disappointing, we felt this was the best decision to ensure the safety of our volunteers and patrons as the Omicron variant began to spread at an alarming rate.

The season resumed when we proudly presented our spring production, *Four Weddings and ar Elvis* by Nancy Frick, directed by Erin Niedermayer. In this delightful show, we meet Sandy, th four times married, somewhat jaded owner of a wedding chapel on the Vegas Strip, and get to witness four of her funniest nuptials. This hilarious production saw excellent attendance from enthusiastic audiences.

Our 2022-2023 season opened with *The Somewhat True Tales of Robin Hood* by Mary Lynn Dobson and Directed by Kim Shaw. The show took us to Sherwood Forest for a frantically fun Monty Pythonesque retelling of the classic tale. This fun, interactive show encouraged audienc participation and was well received by our patrons. Our charities for this production's fundraising tickets were Bosum Buddies and Bide Awhile Animal Shelter.

Our play reads continued this season on the first Wednesday evening of each month, with in person and online reads, depending on Covid and sometimes weather conditions. Our play re are a popular event and give people the chance to experience Bedford Players before deciding how to get involved with Bedford Players. We will be continuing our play reads in the current season and beyond.

The 2023 season has begun with rehearsals for our winter production well underway. *Drinking Habits* by Tom smith, directed by Clair Henderson, is a traditional, laugh-out-loud farce. Ticke are now on sale at www.ticketpro.ca and the show will run from February 28th to March 18th. Our spring production, *Murder on the Orient Express,* will run in June.

2023 marks the 40th Anniversary of Bedford Players. We are currently making plans to celebra this important milestone. We are proud of our roots and our continued relationship with All Saints Church. We are pleased that in spite of an inauspicious start, our season was a success and allowed us to contribute over $8,000 to All Saints.

Our shows and charity work are not possible without the committed volunteers who generously offer their time and talents to make our productions a success. Community theatre is an important creative outlet for so many people. Our sincere thank you to the Pastoral Staff, All Saints Wardens, the always supportive Denise Comeau and all of the congregation for your continued support of Bedford Players. We are truly grateful to you all.

Respectfully submitted,

Michael Stack
Bedford Players President

www.bedfordplayers.ca

THE DIOCESE OF NOVA SCOTIA AND PRINCE EDWARD ISLAND
SCHEDULE OF INSURED LOCATIONS
(Any Building / Contents not listed here is Not Insured)

Named Insured: The Parish of All Saints Church, Bedford

Effective: March 1, 2021
Policy No.: NSPE-061

Loc ID	Description	Rating Class		Limit per Location	Rate	Premium	Poll Prem	Sub Total
1	Building & Contents of All Saints Church & Hall, 1408 Bedford Hwy Bedford, NS, wood frame, patent roof, hydrant protected, oil/electric heat, built 1987	AA	Building	$3,399,503	0.2854	$9,701.09	1A	
		AA	Contents	$200,608	0.2854	$572.00	$115	
			Total	$3,600,111	Total	$10,273.00		$10,388
2	Building & Contents of All Saints Cemetery Shed, Perth & Wardour Streets Bedford, NS, wood frame, patent roof, hydrant protected, no heat, built 1990	A	Building	$3,294	0.3606	$12.00		
		A	Contents	$1,415	0.3606	$5.00		
			Total	$4,709	Total	$17.00		$17
			Building					
			Contents					
			Total		Total			
			Building					
			Contents					
			Total		Total			
			Building					
			Contents					
			Total		Total			
			Building					
			Contents					
			Total		Total			

Total Property Limits $3,604,820

Commercial General Liability Premium	$300
Abuse Liability Premium	$590
Crime Premium	$125
TOTAL PREMIUM	$11,510

1- Compare All Saints Receipts/Expense - Last year

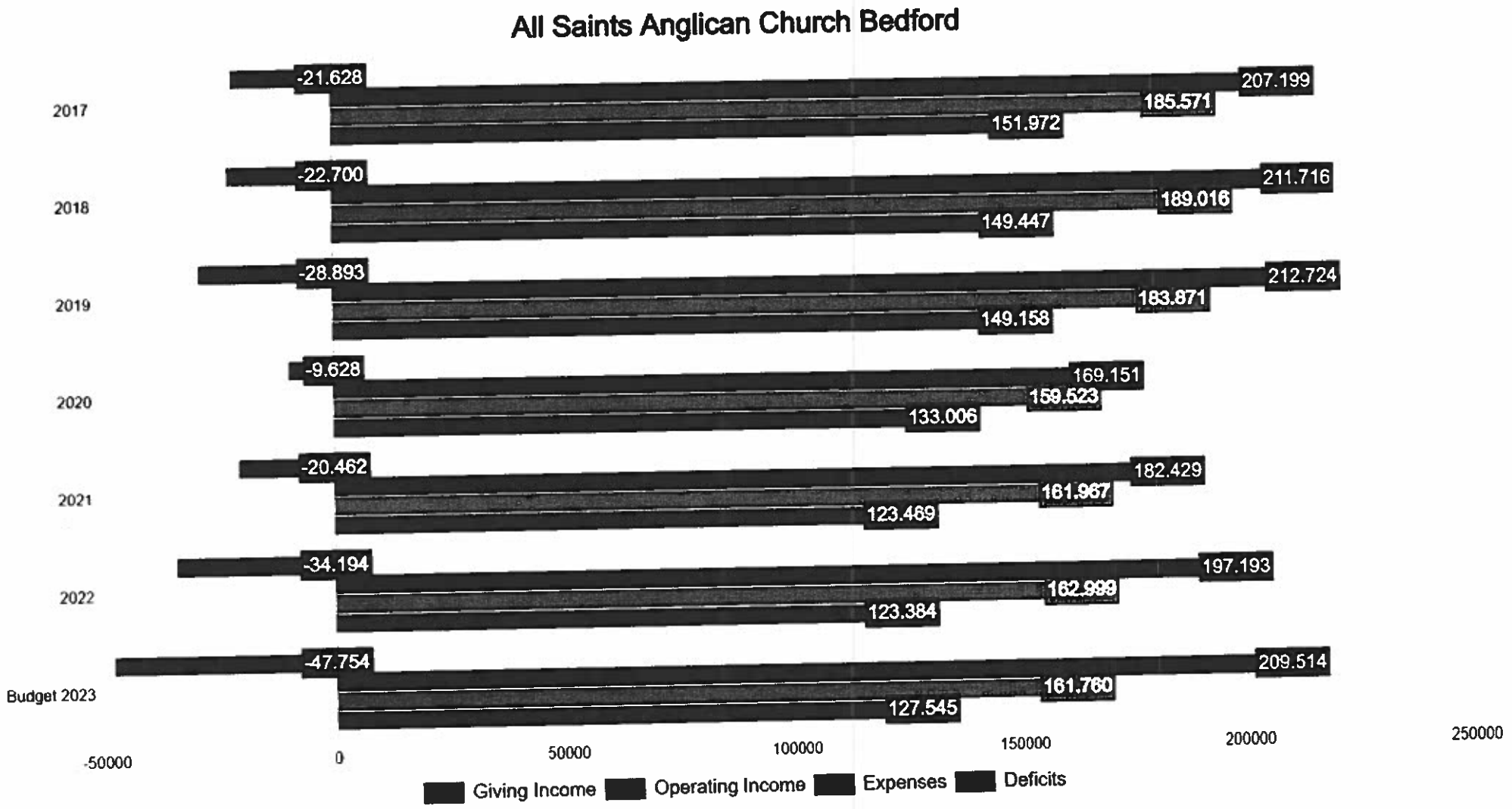
01/01/2021 through 12/31/2022 (in Canadian Dollars)

01/11/2023

Category	01/01/2021-12/31/2021	01/01/2022-12/31/2022	Amount Difference	% Difference
INCOME				
0010-Envelopes	104,668.55	102,361.28	-2,307.27	-2.20 %
0020-Loose	272.00	730.50	458.50	168.57 %
0100-Initial Offering	100.00	175.00	75.00	75.00 %
0110-Lent	165.00	615.00	450.00	272.73 %
0120-Easter	1,190.00	1,220.25	30.25	2.54 %
0140-Thanksgiving	605.00	530.00	-75.00	-12.40 %
0150-Anniversary	1,580.00	75.00	-1,505.00	-95.25 %
0160-Advent	980.00	310.00	-670.00	-68.37 %
0170-Christmas	2,385.00	4,682.00	2,297.00	96.31 %
0200-Bedford Players	0.00	8,000.00	8,000.00	INF
0220-Non Lobster Supper	2,495.00	0.00	-2,495.00	0.00 %
0230-Olde Fashioned Christmas	870.00	0.00	-870.00	0.00 %
0240- Other Fund Raising	0.00	1,836.40	1,836.40	INF
0305-Honorarium-Fees	175.00	150.00	-25.00	-14.29 %
0310-Hall Rentals	20,792.00	15,505.00	-5,287.00	-25.43 %
0320-Parking Rentals	3,264.00	4,950.00	1,686.00	51.65 %
0330-Bequests	20,966.49	5,000.00	-15,966.49	-76.15 %
0340-Gifts	2,210.00	2,125.00	-85.00	-3.85 %
0360-Investment Income	11,077.80	33,174.19	22,096.39	199.47 %
0370-Alleluia	1,825.00	1,962.35	137.35	7.53 %
0380-Grants	3,854.00	3,831.00	-23.00	-0.60 %
TOTAL INCOME	**179,474.84**	**187,232.97**	**7,758.13**	**4.32 %**
EXPENSES				
Capital Improvements	6,400.00	0.00	6,400.00	0.00 %
Church - Insurance	11,605.00	12,337.00	-732.00	-6.31 %
Church - Maintenance	7,372.25	8,336.51	-964.26	-13.08 %
Church - Municipal Taxes	162.77	162.77	0.00	0.00 %
Church - Oil	6,437.36	11,396.19	-4,958.83	-77.03 %
Church - Phone	2,250.22	2,395.77	-145.55	-6.47 %
Church - Power	10,001.96	10,169.98	-168.02	-1.68 %
Church - Water	986.95	918.56	68.39	6.93 %
Diocese - Allotment	36,048.00	23,244.00	12,804.00	35.52 %
Office & Admin	6,206.97	9,058.56	-2,851.59	-45.94 %
Other Fund Raising	0.00	200.88	-200.88	INF
Payroll - Cemetery(Student)	3,854.00	3,831.59	22.41	0.58 %
Payroll - Music	6,900.00	6,900.00	0.00	0.00 %
Payroll - Rector	70,419.33	72,484.44	-2,065.11	-2.93 %
Payroll - Relief Clergy	150.00	3,475.45	-3,325.45	-2216.97 %
Payroll - Secretary	7,955.56	14,898.09	-6,942.53	-87.27 %
Payroll - Sexton	7,181.20	12,907.05	-5,725.85	-79.73 %
TOTAL EXPENSES	**183,931.57**	**192,716.84**	**-8,785.27**	**-4.78 %**
OVERALL TOTAL	**-4,456.73**	**-5,483.87**	**-1,027.14**	**23.05 %**

Seven Year Historical Financial Data

	Dec 31/16	Dec 31/17	Dec 31/18	Dec 31/19	Dec 31, 20	Dec 31, 21	Dec 31, 22
Envelopes & PAR	$111,032	$112,358	$107,746	$105,517	$108,746	$104,669	$102,361
Loose/Alleluia/Initial	$5,934	$4,465	$5,550	$4,939	$5,613	$2,197	$2,868
Lent/ Easter/Thanksgiving	$2,605	$3,061	$2,760	$3,220	$3,360	$1,960	$2,365
Advent & Christmas	$6,072	$6,050	$7,426	$6,598	$2,777	$3,365	$4,992
Gifts/Anniversary	$5,943	$3,538	$5,920	$3,559	$700	$2,385	$2,200
Appeals	$5,943	$1,205	$7,605	$7,627	$3,843	$1,680	$0
Specified Donations	$16,511	$20,213	$10,878	$16,858	$6,030	$7,213	$8,598
GIVING INCOME	**$154,040**	**$150,890**	**$147,885**	**$148,318**	**$131,069**	$123,469	$123,384
Fundraising Event							
Hall & Parking Rentals	$11,195	$9,985	$8,890	$9,820	$7,609	$24,056	$20,455
Bedford Players	$10,500	$7,011	$14,914	$8,560	$6,000	$0	$8,000
Lobster Spr/OFCD/Other	$14,729	$6,989	$7,489	$8,452	$4,007	$3,365	$1,836
Interest/Misc Income	$9,560	$9,634	$8,276	$7,881	$8,901	$11,077	$9,324
ACTIVITY INCOME	**$45,984**	**$33,619**	**$39,569**	**$34,713**	$26,517	**$38,498**	**$39,615**
OPERATING INCOME	**$200,024**	**$184,509**	**$187,454**	**$183,031**	$157,586	$161,967	$162,999
Payroll	$111,134	$113,109	$115,570	$119,662	$94,394	$96,460	$114,495
Utilities	$20,975	$22,991	$22,990	$24,047	$18,577	$19,676	$24,881
Allotment	$28,583	$34,085	$37,209	$33,883	$23,193	$36,048	$23,244
Office & Admin	$6,144	$6,582	$5,839	$6,789	$6,835	$6,207	$9,059
Insurance	$8,504	$9,161	$9,555	$9,853	$10,626	$11,605	$12,337
Maintenance	$7,873	$9,208	$8,564	$9,111	$7,634	$7,372	$8,337
Other	$146	$126	$126	$126	$162	$163	$364
Specified Expenses	$11,147	$11,937	$11,863	$9,293	$7,730	$4,898	$4,476
OPERATING EXPENSES	**$194,506**	**$207,199**	**$211,716**	**$212,764**	$169,151	$182,429	$197,193
OPERATING SURPLUS	$5,518	-$22,690	-$24,262	-$29,733	-$11,565	-$20,462	-$34,194
Bequests	$0	$0	$4,335	$27,000	$0	$20,966	$5,000
Grants	$7,557	$8,388	$3,436	$7,563	$3,514	$3,854	$3,831
Invest Withdrawal	$19,132	$50,000	$0	$0	$0	$0	$24,000
Allotment Payment							$23,244
CAPITAL EXPENDITURES	$3,942	$41,116	$2,131	$5,085	$10,454	$6,400	$0
CASH FLOW	**$28,265**	-$5,418	-$18,622	-$255	-$18,505	-$2,042	-$24,607


All Saints Anglican Church Bedford
2017
-21.628
207.199
185.571
151.972
2018
-22.700
211.716
189.016
149.447
2019
-28.893
212.724
183.871
149.158
2020
-9.628
169.151
159.523
133.006
2021
-20.462
182.429
161.967
123.469
2022
-34.194
197.193
162.999
123.384
Budget 2023
-47.754
209.514
161.760
127.545
-50000
0
50000
100000
150000
200000
250000
Giving Income
Operating Income
Expenses
Deficits

Annual General Meeting

Financial Report - Fiscal Year End Dec 31, 2022

The following are explanations of certain items reported on the December 31, 2022 financial statements compared to the previous fiscal period December 31, 2021:

Income

Category	FYE 2021	FYE 2022	Comments
Giving Income (includes weekly offering; Christmas, Easter, etc; appeals; Gifts & Specified donations)	$123,469	$123,384	**Decrease $85.** Insignificant decrease in giving income. The average weekly envelope givings (envelopes/initial/loose/alleluia) for 2022 were $2,023 as compared to a weekly average of $2,132 since fiscal 2018. This reduction would equate to approximately $5,700 per year, a fairly significant decline, and worth close attention in the coming fiscal period. Advent and Christmas reported an increase of $1,627. over the same period in fiscal 2021. Lent, Easter & Thanksgiving recorded a small improvement of $405 yr/yr. However anniversary donations declined by $1,505. yr/yr.
Fund Raising	$3,365	$1,836	**Decrease $1,529.** Major Fundraising activities ceased with the shut down of all activities in 2020 due to the Covid outbreak. Since returning to what might be more normal activities the Parish has been cautious in it's approach to fundraising events. This approach has had a negative impacted our financial performance. The two major Fundraisers (Lobster and OFC dinners) recorded the following results in fiscal 2019 the last year they were held; **Gross Income** — **Gross Receipts** — **Net Income** OFCD — $6,933 — $5,794 Lobster Dinner — $6,159 — $2,658 Fundraising activities were confined to the latter part of fiscal 2022 with a Bake Sale raising **$1376.** and the sale of Greeting Cards raising **$460.**
Rental Income	$24,056	$20,455	**Decrease $3,601.** The reduction in rental income is a result of Young Drivers of Canada (YDC) rental agreement expiring July 2022. During fiscal 2021 a total of $13,860 was received from YDC as compared to $7,920 in fiscal 2022. Parking lot rentals were over stated by $1,632 as parking lot rental arrears for 2021were not collected and booked until January 2022. The rental agreement for Cascades Spa has been renewed for another one year period to expire Dec 2023.
Investment Income – Parish	$11,077	$9,324	**Decrease $1,753** A withdrawal of $24,000 taken during the last year to pay-down the Parish Allotment arrears. Investment Income is received quarterly. Fiscal 2022 Parish Investment income was $9,174. Cemetery Investments income was $3,041and is recorded under "Specified Donations"

Bedford Players	$0	$8,000	**Increase $8,000.** Bedford Players successfully completed performances during fiscal 2022 and provided the parish with a generous donation.
Oper. Income	$161,967	**$162,999**	**Increase $1,032** mainly a result of the Bedford Players donation.

Expenses

Category	2021	2022	
Utilities	$19,676	$24,881	**Increase $5,205.** In fiscal 2022 heating oil costs rose sharply accounting for the bulk of the increase in this category. Nov 2022, the average retail price for furnace oil in the Halifax area hovered around 2.257 cents per litre, more than double the price of 1.112 cents per litre for the same period in 2021. With current world events it would appear Oil prices (heating oil included) will continue to rise. As such a further increase in fiscal 2023 will be evident. The remaining items in this category are not increasing to any significant amount.
Payroll	$96,460	$114,495	**Increase $18,035.** In fiscal 2021 $23,091 in Payroll subsides were received from the Canadian Emergency Wage Subsidy (CEWS) program as compared to $1,667 in fiscal 2022. As this support was eliminated salaries yr/yr recorded a significant increase.
Allotment	$36,048	$23,244	**Decrease $12,804** The 2023 Allotment approved by Diocese and based upon previous year's income. See comments below relating to the Allotment arrears.
Insurance	$11,605	$12,337	**Increase $732** Diocese negotiates and manages the Parish Insurance Policy. They have advised an increase of at least 10% should be expected for fiscal 2023.
Office & Admin	$6,207	$9,059	**Increase $2,852.** This expense category includes several expenditures of a one time nature or a new expense. Examples are; purchase of church giving envelopes $821 (not purchased since 2020); Gift Cards $300; subscriptions $930.(ChurchTrac $635; McAfee Virus PC protection $95 & Zoom $200) and Priest In Charge travel costs $215. The remaining expenses are recurring costs.
Maintenance	$7,372	$8,337	**Increase $965** The major expenditures in this category are: snow clearing contract $4,600 & garbage collection $2,500.both of which are increasing. Other costs include cleaning supplies and pest control

			cost.
Operating Exp	**$182,429**	**$197,193**	**Increase $14,764** Most expense are trending upward as can be noted from the comments above. Close attention will be required to ensure reductions are implemented where possible.
Surplus/Deficit	-$20,462	-$34,194	Operating deficits have been reported for the past seven fiscal periods with declining income and increasing expenditures over the same period. This will require ongoing close attention.
Investment Proceeds	$536	$24,000	Investment withdrawal to pay 2022 Allotment in the amount of $23,244.
Grants	$3,854	$3,831	Grant from Canada Summer Jobs program to hire student as cemetery caretaker over summer period.
CapExp	$6,400	$00	There were no capital projects during fiscal 2022.
Bequest	$20,966	$5,000	Funds received from a deceased parishioners in 2022.
Allotment Reduction	$00	$23,244	The reduction in the Allotment arrears was equal to the Allotment approved through the Diocese for 2022.
Net Cash Flow	-2,042	-$24,607	

Allotment Arrears $93,123 as at Dec 31, 2022.

Early fiscal 2022 a decision was made to withdraw funds from the Endowment and Trust Fund to pay an amount equal to the 2022 Allotment and on May 15, 2022 Parish Council paid the Diocese an amount $23,244. representing the 2022 Allotment

Unfortunately, our financial position was not sufficient to allow additional reductions and as a result monthly Allotment payments were accrued and left unpaid.

On a go forward basis the incoming Parish Council will need to address the arrears with the Diocese Synod of Nova & PEI to establish an acceptable solution to the account.

Please note the financial reports includes two accounts "**Specified Income** and **Specified Expenses**" . To ensure full reporting the following should be noted:

Specified Donations	Amt	Specified Expenses	Amt
Cemetery Fund	$6,799	Audiovisual Equipment	$1,028
Discretionary Fund	$ 624	Books & Forward Movement	$ 00
Memorial Fund	$1,050	Cemetery Fund	$1,806
Books & Forward Movement	$ 65	Discretionary Fund	$ 350

St Georges Dinner Fund	$ 60	Memorial Fund	$ 558
		Music Fund	$ 279
		St Georges Dinner Fund	$ 455
Total	$8,598	Total	$4,476

Endowment and Trust Fund:

At the time of this report the latest statement available is for the period ended September 30, 2022. We are advised by the Diocese the December 31, 2022 report will not be available until late February 2023.

The September 2022 the Endowment & Trust Fund reported a Market Value (MV) of $200,893 made up of funds received from the sale of the Rectory and from a deceased parishioner. The market value of the two investments are as follows:

All Saints Investment Fund	$159,844
Estate of Margaret Smith Fund	$ 41,049
	$200,893

Over the years there have been a number of withdrawals to assist with the cost of replacing the Church roof, cover general expenses and to reduce Allotment arrears. The most recent withdrawal was March 2022 for $24,000 sufficient to pay the Diocese an amount equal to the 2022 Allotment. The decision to make a withdrawal was based on the Dec 31, 2021 report indicating a MV of $211,878.

Based on the most recent statement (Sept 30, 2022) there has been a noticeable decline in MV resulting from the withdrawal a downturn in market conditions. Caution will have to be exercised going forward and future withdrawals will require close attention.

ALL SAINTS ANGLICAN CHURCH
CONSOLIDATED BALANCE SHEET
31 DECEMBER 2022

ASSETS

Cash:		
Operating Funds	83,583	
Cemetery Fund	42,123	
Memorial Fund	2,381	
Discretionary Fund	1,278	
Other Specified Funds	2,471	
Total Cash in Bank	***131,836***	131,836
Accounts Receivable -	1,083	
		1,083
Investments:		
Endowment Trust Fund	200,893	
Cemetery Gravelot Fund	71,178	
Enerplus Resources Fund	4,780	
Total Investments		276,851
Fixed Assets (at Insured Value)		
Church, Hall & Land	3,501,488	
Church & Hall Contents	206,626	
Cemetery Shed and Contents	4,850	
Total Fixed Assets		3,712,964
TOTAL ASSETS		4,122,734

LIABILITIES

Current Liabilities:		
Accounts Payable/Outstanding Cheques	15,746	
Accumulated Allotment Payable	93,123	
Total Current Liabilities		108,869
Loans, mortgages, term debt	-	
Total Long Term Payable		-
TOTAL LIABILITIES		108,869

EQUITY

Equity	4,013,865	
		4,013,865
TOTAL LIABILITIES AND EQUITY		4,122,734

NOTES REGARDING INVESTMENTS:

The following investment funds are managed through the Diocese pooled funds:

1. The "Endowment Trust Fund" provides quarterly interest payments of 1% (4% per year).
2. The "Cemetery Gravelot Fund" provides quarterly interest payments of 1% (4% per year) for our cemetery.

In addition to the Diocese pooled funds we receive income from the following:

a) The "Enerplus Resources" endowment investment generates on average $2.35 monthly in dividends.
b) A private benefactor created a $50,000 endowment which pays about 3.5% per year.

2- Specified Gifts Payable - Operating

01/01/2000 through 12/31/2022 (in Canadian Dollars)

Account Description	01/01/2000-12/31/2022	% of Total
Specified - ACW	0.00	0 %
Specified - Altar Guild	47.28	-0.10 %
Specified - Audiovisual Equip	-878.97	1.82 %
Specified - Beacon House	-104.52	0.22 %
Specified - Books & Forward Movement	-65.35	0.14 %
Specified - Capital Expenditures	0.00	0 %
Specified - Cemetery Fund	-42,123.37	87.30 %
Specified - Christmas Dinner	0.00	0 %
Specified - Diocesan Times	-55.00	0.11 %
Specified - Discretionary Fund	-1,277.76	2.65 %
Specified - Memorial Fund	-2,381.14	4.93 %
Specified - Music	-279.25	0.58 %
Specified - PWRDF	0.00	0 %
Specified - Special Projects	0.00	0 %
Specified - St.George's Dinner	-186.53	0.39 %
Specified - Student Employment	0.00	0 %
Specified - Undie Sunday	-45.00	0.09 %
Specified - Youth Group	-903.97	1.87 %
Specified -Sunday School, VBS & Messy	0.00	0 %
OVERALL TOTAL	-48,253.58	100 %

Pólicy 2.2.7
Revision Date –June, 2019
Committee – FMD VSST

CHECKLIST FOR FINANCIAL REVIEW
Of Church and Parish Accounts
Diocese of Nova Scotia and Prince Edward Island

This review is to be completed by one or more competent persons who shall not be members of the parochial corporation as defined by Canon 35 (i.e. not a Rector, Warden, Secretary, or Treasurer of the Parish or a member of Parish Council). Completed reviews are to be returned with the Parish's Parochial Return no later than March 31 of the year following the year being reviewed.

PARISH NAME:_____ PARISH NUMBER: _____

EXPENDITURES and DISBURSEMENTS

For this section, review the banking documents to confirm the list of signing officers, review all bank statements, review all cashed cheques (or the copy returned by the bank), and review the unused cheques on hand.

1	Is the list of signing officers in compliance with Canon 37 s9?	Y ☑	N ☐	Unable to confirm ☐
2	Is each cheque signed by two of the signing officers (Canon 37 s9)?	Y ☑	N ☐	Unable to confirm ☐
3	Are all cheques in numerical order?	Y ☑	N ☐	Unable to confirm ☐
4	Are all cheques supported by a vendor invoice(s) and does the amount of the cheque match the amount of the invoice(s)?	Y ☑	N ☐	Unable to confirm ☐
5	Are any cheques missing?	Y ☐	N ☑	Unable to confirm ☐
6	Are there any pre-signed cheques?	Y ☐	N ☑	Unable to confirm ☐
7	Have any cash withdrawals been made from the Parish's bank account?	Y ☐	N ☑	Unable to confirm ☐
8	Are there debit transactions (other than bank charges) on the Parish's bank account?	Y ☐	N ☑	Unable to confirm ☐

If you answered "N" to any of question 1, 2, 3, or 4; or if you answered "Y" to any of question 5, 6, 7, or 8; or if you were Unable to Confirm for any question, please provide an explanation (use separate page if necessary).

REVENUES and COLLECTIONS:

For this section, review the Vestry Book (or weekly listing of collections), review all bank statements, review all issued tax receipts, and review any Investment Statements.

1	Does the Vestry Book/weekly listing of collections list all the offerings?	Y ☑	N ☐	Unable to confirm ☐
2	Is the Vestry Book/weekly listing of collections signed by two people for each offering?	Y ☑	N ☐	Unable to confirm ☐
3	Do the deposits from the bank statements match the Vestry Book entry?	Y ☑	N ☐	Unable to confirm ☐
4	Are deposits made immediately upon receipt (Canon 35 s16(h))?	Y ☑	N ☐	Unable to confirm ☐
5	Are deposits made at least weekly?	Y ☑	N ☐	Unable to confirm ☐
6	Is the total of annual tax receipts issued reasonably consistent with the money reported as collected?	Y ☐	N ☐	Unable to confirm ☑
7	Are Fund Raising amounts properly accounted for (more than one person responsible for collection, counting, and receipting)?	Y ☑	N ☐	Unable to confirm ☐

If you answered "N" to any of questions in this section; or if you were Unable to Confirm for any question, please provide an explanation (use separate page if necessary).

GENERAL

For this section, review the Financial Statements prepared by the Parish, the last Charitable Tax Return filed by th Parish, and minutes of Parish Council meetings.

1	Have bank reconciliations been performed each month on each bank account of the Parish?	Y ☑	N ☐	Unable to confirm ☐
2	Are there any stale-dated cheques on the December 31 bank reconciliation (stale-dated cheques are outstanding cheques more than six months old)?	Y ☐	N ☑	Unable to confirm ☐
2	Are endowments and bequests reported to the Parish Council?	Y ☑	N ☐	Unable to confirm ☐
3	Are endowments and bequests reported on the Parish's Financial Statements?	Y ☑	N ☐	Unable to confirm ☐
4	Are all Investments held in the name of the Parish?	Y ☑	N ☐	Unable to confirm ☐
5	Are Fund Raisers properly accounted for and reported to Parish Council?	Y ☑	N ☐	Unable to confirm ☐
6	Are extra-parochial funds (flow through money) disbursed from the parish in accordance with Canon 37 s4?	Y ☑	N ☐	Unable to confirm ☐
7	Are Financial Reports presented to Parish Council at each of its meetings?	Y ☑	N ☐	Unable to confirm ☐
8	Do the amounts reported on the Receipts and Disbursement Statement (or Income Statement) match the amounts recorded in the records (or General Ledger or Journals)?	Y ☑	N ☐	Unable to confirm ☐
9	Are all amounts owed to the Parish (Accounts Receivable) properly accounted for (including notes identifying who owes the Parish)?	Y ☑	N ☐	Unable to confirm ☐
10	Are all amounts owing by the Parish (Accounts Payable) properly accounted for (including notes describing all debts, loans, or mortgages of the Parish)?	Y ☑	N ☐	Unable to confirm ☐
11	Has the Charitable Tax Return (T3010) for the previous year been filed with the Canada Revenue Agency?	Y ☑	N ☐	Unable to confirm ☐
12	Are the Parish Financial Records maintained and stored in a safe place for seven (7) years?	Y ☑	N ☐	Unable to confirm ☐
13	Are all Deeds, Mortgages, and Securities (if any) held in accordance with Canon 37 s8?	Y ☑	N ☐	Unable to confirm ☐

If you answered "N" to any of questions in this section; or if you were Unable to Confirm for any question, please provide an explanation (use separate page if necessary).

This review completed by:

1 Glen LeLacheur

2 B. Atten

Please Print Name, Address, Occupation

Glen LeLacheur, 8 Brockwell St, Bedford

Bob ATTENBOROUGH 111 ANCHOR DR. HALIFAX NS. Retired

Retired

Return the completed form to the Synod Office
1340 Cathedral Lane, Halifax NS B3H 2Z1

Relevant Sections of the Canons referenced in Checklist for Financial Review

CANON 35 – Parish Government

...

TREASURER

16 (1) ....

(h) ensure that all monies received for the parish are immediately deposited in a chartered bank, credit union or trust company selected by the parish council to the credit of the parish in one or more accounts as may be determined by the parish council;

CANON 37 – Parochial Finances

...

4. An accounting shall be made to the Treasurer of the Synod on the first days of January, April. July and October, in each year, of all moneys by them received and held for any such extra-parochial purpose specified in the Budget, designating the fund to which such moneys are to be applied, and a remittance of the balance in hand shall be made to the Treasurer within ten days of said date.

...

8. All such deeds, mortgages and securities shall be deposited in a proper safety deposit box or fireproof vault, accessible only to two or more properly accredited members of the parochial corporation present at the same time.

9. All cheques drawn on the funds of any parochial corporation shall be signed by at least two members of the parochial corporation.

Actual December 31, 2019 – 2022 & Budget 2023

	ACTUAL Dec 31/19	Actual DEC 31/20	Actual Dec 31/21	Actual Dec 31/22	Budget Dec 31, 23	Budget Dec 31,24
Weekly Offerings	$105,517	$109,241	$114,150	$105,229	$108,690	$111,800
Christmas, Easter, etc	$10,359	$7,867	$11,650	$7,432	$7,750	$10,255
Appeals	$7,627	$3,844	$0	$0	$0	$0
Gifts	$3,529	$695	$3,000	$2,275	$2,150	$3,125
Specified Donations	$5,239	$5,330	$1,750	$8,598	$8,955	$7,000
GIVING INCOME	**$132,271**	**$126,977**	**$130,550**	**$123,534**	$127,545	$132,180
Fundraising Event						
Hall & Parking Rentals	$9,820	$7,609	$9,660	$20,455	$9,350	$10,850
Bedford Players	$8,560	$6,000	$1,500	$8,000	$8,500	$8,000
Lobster Spr/OFCD	$8,482	$4,006	$8,600	$1,836	$6,500	$7,000
Interest, etc	$7,881	$8,901	$11,665	$9,174	$9,565	$8,200
Other Income	$0	$0	$0	$0	$300	$400
ACTIVITY INCOME	**$34,743**	**$26,516**	**$31,425**	**$39,465**	$34,215	$34,450
OPERATING INCOME	**$167,014**	**$153,493**	**$161,975**	**$162,999**	$161,760	$166,630
Payroll	$119,661	$93,051	$124,024	$114,495	$119,963	$126,070
Utilities	$23,921	$18,390	$19,530	$24,881	$28,048	$29,940
Allotment	$33,883	$23,193	$36,048	$23,244	$25,788	$25,992
Office/Admin	$6,789	$6,784	$4,850	$9,059	$8,100	$8,300
Insurance	$9,853	$10,626	$11,500	$12,337	$13,500	$14,500
Maintenance	$9,111	$7,634	$8,480	$8,337	$8,690	$8,500
Other	$126	$162	$250	$364	$380	$450
Specified Expenses	$9,293	$6,940	$-	$4,476	$5,045	$5,300
OPERATING EXPENSES	**$212,637**	**$166,780**	**$204,682**	**$197,193**	$209,514	$219,052
OPERATING SURPLUS	**-$45,623**	**-$13,287**	**-$42,707**	**-$34,194**	-$47,754	-$52,422
Bequests/Cashed Invest	$27,000	$10,249	$-	$29,000	$0	$0
Allotment Payment	$-	$-	$-	$23,244	$0	$0
Grants	$7,563	$3,514	$5,000	$3,831	$8,700	$6,000
CAPITAL EXPENDITURES	$5,084	$10,454	$5,000	$-	$15,000	$0
CASH FLOW	**-$16,144**	**-$9,978**	**-$42,707**	**-$24,607**	-$54,054	-$46,422

FYE – 2023

Start of Period	01-01-2022	01-01-2023	2023-02-01	2023-03-01	2023-04-01	2023-05-01	2023-06-01	2023-07-01	2023-08-01	2023-09-01	2023-10-01	2023-11-01	2023-12-01	NA
End of Period	12-31-2022	2023-01-31	2023-02-28	2023-03-31	2023-04-30	2023-05-31	2023-06-30	2023-07-31	2023-08-31	2023-09-30	2023-10-31	2023-11-30	2023-12-31	NA
Beginning Cash Balance	NA	$131,836	$124,872	$123,599	$118,125	$106,149	$84,775	$81,249	$87,105	$83,786	$76,192	$74,513	$68,899	$131,836
Ending Cash Balance	**$131,836**	**$124,872**	**$123,599**	**$118,125**	**$106,149**	**$84,775**	**$81,249**	**$87,105**	**$83,786**	**$76,192**	**$74,513**	**$68,899**	**$60,908**	**$77,782**
Revenues														
Giving Income														
Envelopes	$102,361	$6,700	$7,450	$11,100	$8,830	$8,350	$9,750	$7,250	$8,300	$7,100	$7,800	$9,750	$13,100	$105,480
Loose/Initial/Alleluia	$2,868	$480	$125	$425	$225	$150	$225	$110	$110	$150	$310	$150	$750	$3,210
Lent/Easter/Thanksgiving	$2,440	$0	$0	$250	$1,500	$200	$0	$0	$0	$0	$500	$100	$0	$2,550
Advent/Christmas	$4,992	$200	$0	$0	$0	$0	$0	$0	$0	$0	$0	$500	$4,500	$5,200
Gifts	$2,125	$0	$0	$100	$0	$0	$0	$1,750	$0	$0	$150	$0	$150	$2,150
Specific Donations	$8,598	$1,000	$500	$450	$1,835	$300	$600	$1,385	$400	$350	$835	$50	$1,250	$8,955
Total Giving Income	**$123,384**	**$8,380**	**$8,075**	**$12,325**	**$12,390**	**$9,000**	**$10,575**	**$10,495**	**$8,810**	**$7,600**	**$9,595**	**$10,550**	**$19,750**	**$127,545**
Activity Income														
Bedford Players	$8,000	$0	$4,000	$0	$0	$0	$0	$4,500	$0	$0	$0	$0	$0	$8,500
Investments Income – Parish	$9,174	$0	$2,390	$0	$2,390	$0	$0	$2,390	$0	$0	$2,395	$0	$0	$9,565
Hall & Parking Lot Rentals	$20,455	$2,150	$300	$300	$2,150	$300	$300	$500	$1,950	$300	$500	$300	$300	$9,350
Fund Raising Projects	$1,836	$0	$0	$1,000	$0	$0	$1,500	$0	$0	$0	$0	$0	$4,000	$6,500
Miscellaneous Income	$150	$0	$50	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$300
Total Activity Income	**$39,615**	**$2,150**	**$6,740**	**$1,325**	**$4,565**	**$325**	**$1,825**	**$7,415**	**$1,975**	**$325**	**$2,920**	**$325**	**$4,325**	**$34,215**
Total Operating Income	**$162,999**	**$10,530**	**$14,815**	**$13,650**	**$16,955**	**$9,325**	**$12,400**	**$17,910**	**$10,785**	**$7,925**	**$12,515**	**$10,875**	**$24,075**	**$161,760**
Expenses														
Insurance	$12,337	$0	$0	$0	$13,500	$0	$0	$0	$0	$0	$0	$0	$0	$13,500
Maintenance	$8,337	$1,200	$1,350	$1,175	$250	$300	$300	$600	$300	$375	$250	$1,250	$1,340	$8,690
Municipal Taxes/Other	$364	$15	$15	$115	$15	$15	$15	$15	$115	$15	$15	$15	$15	$380
Sub-Total	**$21,038**	$1,215	$1,365	$1,290	$13,765	$315	$315	$615	$415	$390	$265	$1,265	$1,355	**$22,570**
Church – Oil	$11,396	$2,425	$2,554	$2,325	$1,834	$800	$200	$0	$0	$400	$500	$750	$900	$12,688
Church – Telephone	$2,396	$230	$230	$230	$230	$230	$230	$230	$230	$230	$230	$230	$230	$2,760
Church – Power	$10,170	$1,835		$3,270	$0	$3,730	$0	$1,200	$0	$800	$0	$895	$0	$11,730
Church – Water	$919	$72	$72	$75	$75	$72	$72	$72	$72	$72	$72	$72	$72	$870
Total Utilities	**$24,881**	**$4,562**	**$2,856**	**$5,900**	**$2,139**	**$4,832**	**$502**	**$1,502**	**$302**	**$1,502**	**$802**	**$1,947**	**$1,202**	**$28,048**
Specific Expenses	$4,476	$500	$450	$500	$500	$500	$400	$340	$350	$330	$500	$400	$275	$5,045
Allotment	$23,244	$2,149	$2,149	$2,149	$2,149	$2,149	$2,149	$2,149	$2,149	$2,149	$2,149	$2,149	$2,149	$25,788
Office & Admin	$9,059	$500	$550	$600	$600	$950	$500	$400	$150	$1,200	$700	$850	$1,100	$8,100
Sub-Total	**$82,698**	**$8,426**	**$6,920**	**$9,939**	**$18,653**	**$8,246**	**$3,466**	**$4,666**	**$3,016**	**$5,241**	**$3,916**	**$6,211**	**$5,806**	**$89,551**
Payroll														
Summer Student	$3,832	$0	$0	$0	$0	$2,175	$2,175	$2,175	$2,175	$0	$0	$0	$0	$8,700
Music Director	$6,900	$575	$575	$575	$575	$575	$575	$575	$575	$575	$575	$575	$575	$6,900
Secretary	$14,897	$1,365	$1,365	$1,365	$1,365	$1,365	$1,372	$0	$0	$1,365	$1,365	$1,365	$1,365	$13,657
Sexton	$12,907	$1,078	$1,078	$1,095	$1,095	$1,095	$1,095	$1,095	$1,095	$1,095	$1,095	$1,095	$1,095	$13,106
Clergy	$72,484	$4,400	$4,500	$4,500	$7,243	$7,243	$7,243	$7,243	$7,243	$7,243	$7,243	$7,243	$7,243	$72,650
Relief Clergy	$3,475	$1,650	$1,650	$1,650	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,950
Total Payroll	**$114,495**	**$9,068**	**$9,168**	**$9,185**	**$10,278**	**$12,453**	**$12,460**	**$11,088**	**$11,088**	**$10,278**	**$10,278**	**$10,278**	**$10,278**	**$119,963**
Total Expenses	**$197,193**	**$17,494**	**$16,088**	**$19,124**	**$28,931**	**$20,699**	**$15,926**	**$15,754**	**$14,104**	**$15,519**	**$14,194**	**$16,489**	**$16,084**	**$209,514**
Operating Surplus/Deficit	-$34,194	-$6,964	-$1,273	-$5,474	-$11,976	-$11,374	-$3,526	$2,156	-$3,319	-$7,594	-$1,679	-$5,614	$7,991	-$47,754
Investment Withdrawal	$24,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pay-Down Allotment	$23,244	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grants	$3,831	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Bequests	$5,000	$0	$0	$0	$-	$5,000	$-	$3,700	$-	$0	$-	$-	$-	$8,700
Capital Expenditures	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
NET CASH FLOW	-$24,607	-$6,964	-$1,273	-$5,474	-$11,976	-$15,000	$0	$0	$0	$0	$0	$0	$0	$15,000
						-$21,374	-$3,526	$5,856	-$3,319	-$7,594	-$1,679	-$5,614	$7,991	-$54,054

Annual General Meeting

Assumptions

Budget Fiscal Year Ending December 31, 2023

Category	FYE 2022	Budget -2023	Comments
Giving Income	$123,384	**$127,545** **(Inc 3.4%)**	**Envelope Givings $108,690:** The average weekly envelope givings in FY 2022 were $2,023 as compared to a weekly average of $2,132 since fiscal 2018. Envelope givings have shown no improvement over the past 5 years having declined fairly significantly. We are Budgeting for a small increase of 3.4% in fiscal 2023. **Specified Donations $8,955:** The bulk of funds received in this category are from Grave lot sales invested with the Diocese. Interest payments of $3,041 received in fiscal 2022. Considering market values have declined in fiscal 2022 no increase has been projected for 2023. The remainder of funds collected in this category will come from donations to the discretionary, memorial, St Georges Dinner funds. **Gifts 2,150:** Parish has been receiving an annual donation from the Nina John Foundation. This donation is recorded as a Gift and projected to be received in July 2023. Overall Giving Income is projected to increase by 3.4%
Activity Income	$39,615	**$34,215** **(Dec 13.6%)**	A rental agreement with Young Drivers of Canada for the Parish Hall expired April 2022. The agreement contributed a total of $21,780 over the past two years. However for fiscal 2023, as at the time of the report, rental income will be limited to three confirmed users as the YDC have no further requirements for the facility. A slight decrease in Investment Income resulting from a withdrawal in Q2/22 ($24,000) to pay 2022 Allotment and the resulting reduction of the plan market value in fiscal 2022. With ongoing productions by the Bedford Players we are budgeting a similar donation as received in fiscal 2022. Overall, income from activities are projected to decline by 14% mainly a result of YDC no longer using the Parish Hall.
Fund Raising Activity	$1,836	**$6,500** **(Inc 254%)**	As in the past two fiscal periods Fund raising events will be dependant upon whether or not there is sufficient interest and volunteers to enable the Parish to sponsor such events. We are budgeting for at least three events for fiscal 2023. A more active posture will be needed if the parish is to reach it's objective.
Specific Donations	$8,598	**$8,955**	Investment Income from accumulated Gravelot sales estimated at $2,857 for fiscal 2023 collected quarterly. Small Increase 3.0% budgeted.

Operating Income	$162,999	**$161,760**	An overall small decrease (0.76%) budgeted in Operating Income for fiscal 2023. The main reason we are not forecasting any improvement is due to the reduction in Rental income.
Expenses			
Payroll	$114,495	**$119,963**	Salaries recorded for fiscals 2022 and projected for 2023 should be adjusted downward by the amounts of grants. The summer student payroll is offset by a Canada Summer Jobs grant. After the adjustment a small increase to Payroll expense is budgeted. Reducing the projected payroll by the payroll grant in fiscal 2023 ($8,700) would effectively reduce overall payroll to $111,263 an insignificant 0.54% increase over the adjusted payroll for fiscal 2022. Minimum wage increasing to $14.30 an hour by April 2023 will not have any effect as salaried employees are currently in excess of this wage. We continue to plan for Relief Clergy for at least the first quarter of fiscal 2023.
Utilities	$24,881	**$28,048**	The single largest utility cost is heating oil which increased considerably in fiscal 2022. Last Year the church consumed 7,698 litres of heating oil at an average cost of $1.45 per/litre. Based on last year's consumption we have budgeted for a slight increase. According to our supplier the average cost for 2023 will be in the range of $1.45 p/litre plus HST. The 2023 budget reflects consumption of 7,700 litres @1.65 p/litre, all inclusive. We have confirm this assumption to be adequate with Ultramar. Nova Scotia Power have applied for an increase that would see rates rise by nearly 14 percent over the next two years. If approved by regulators, rates would rise by 6.9 % in 2023. We have budgeted accordingly. Amount budgeted includes HST. Remaining utilities are projected to continue in line with fiscal 2022.
Insurance	$12,337	**$13,500**	In discussions with the Diocese we have budgeted for a 10% increase to the Insurance premium, The increase can be assumed justified in light damage claims brought on be Hurricane Fiona.
Maintenance	$8,337	**$8,690**	Snow Clearing contract $4,500 an increased of $500.over 2022. Garbage collection costs have increased in 2022 by 5% with a further small increase anticipated in 2023. All other costs in this category are expected to remain constant in fiscal 2023.
Office & Admin	$9,059	**$8,100**	In fiscal 2022 there were several expenditures of a one time nature which will not be required in fiscal 2023 such as gifts cards and some subscriptions. In light of these non-recurring expenses a decrease in the category is projected. Other expenditures in this category are constant and should not increase to any extent.

Operating Expenses	$197,193	**$209,514**	Increase 6.25%. As in previous years Salaries, Utilities and Allotment make up the majority of Operating expenses.
Surplus/Deficit	($34,194)	($47,754)	A budgeted deficit increasing by $13,560 from the recorded deficit in fiscal 2022 mainly resulting from loss of rental income and increasing utilities.
From Investment Fund	$24,000	$ 00	A withdrawal of $24,000 during fiscal 2022 reduced the principle balance of the Parish Investments to $200,893. Despite reductions of $48,050 since fiscal 2019 the Allotment arrears remain at $93,123. No further deductions from the Investment Fund are budgeted at this time.
Capital Expenditures	$00	$15,000	Budgeted CapEx to cover cost of replacing shingles on the tower section of the church roof.
Cash Flow	($24,607)	($54,054)	After accounting for all expenditures including capital expenses and Government Grants for a summer student hire a significant deficit Cash Flow is projected.
Cash Balance	$131,836	$77,782	This is the bank balance as at fiscal year-end. Please note the reduction in our cash position at the end of fiscal 2023 should the budget materialize. The balances of "Specified Accounts Payable" over the past five years have averaged $38,988. Those funds have been earmarked for specific purposes and are not utilized for Operating purposes. With continuing decline of the cash position the possibility of using those funds is apparent. The cash balance do not include any funds held at the Diocese in the Endowment & Trust Fund only the income earned on the investment. Those funds have come from the sale of the Rectory and a bequest from a parishioner. As previously stated, when investing those funds it was understood the principle balance of the fund would remain at $180,000 or above. Any future withdrawals will require close attention if this requirement is to be maintained.

Budget 2024 – Prepared on a Quarterly Basis

The 2024 Budget has been prepared on a quarterly basis as it was felt to do otherwise would not represent a position that would be meaningful. Revenues have been projected to rise at or about 5% over the forecast of 2023. Expenses will increase however have been kept at about 7% overall.

This approach was driven by issues beyond the control of the Parish and with inflation at 6.8% for 2022 it is not practicable to look beyond the next fiscal period.

FYE – 2024

Start of Period	2024-01-01		2024-04-01		2024-07-01		2024-10-01		2024-01-01	
End of Period	2024-03-31		2024-06-30		2024-09-30		2024-12-31		2024-12-31	
Beginning Cash Balance	$77,782		$39,064		$29,061		$21,743		$77,782	
Ending Cash Balance	**$39,064**		**$29,061**		**$21,743**		**$26,410**		**$26,410**	
Revenues										
Giving Income										
Envelopes	$25,000		$27,500		$21,000		$33,000		$106,500	
Loose/Initial/Alleluia	$400		$1,800		$1,600		$1,500		$5,300	
Lent/Easter/Thanksgiving	$0		$1,750		$105		$3,000		$4,855	
Advent/Christmas	$200		$0		$0		$5,200		$5,400	
Gifts/Anniversary	$0		$2,100		$500		$525		$3,125	
Specified Donations	$1,750		$1,750		$1,750		$1,750		$7,000	
Total Giving Income	**$27,350**		**$34,900**		**$24,955**		**$44,975**		**$132,180**	
Activity Income										
Bedford Players	$2,000		$0		$4,000		$2,000		$8,000	
Investments Income – Parish	$2,050		$2,050		$2,050		$2,050		$8,200	
Hall & Parking Lot Rentals	$3,150		$3,100		$3,100		$1,500		$10,850	
Fund Raising Projects	$0		$2,500		$0		$4,500		$7,000	
Miscellaneous Income	$100		$100		$100		$100		$400	
Total Activity Income	**$7,300**		**$7,750**		**$9,250**		**$10,150**		**$34,450**	
Total Operating Income	**$34,650**		**$42,650**		**$34,205**		**$55,125**		**$166,630**	
Expenses										
Insurance	$14,500		$0		$0		$0		$14,500	
Maintenance	$3,000		$1,750		$1,000		$2,750		$8,500	
Municipal Taxes	$150		$75		$75		$150		$450	
Sub-Total	**$17,650**		**$1,825**		**$1,075**		**$2,900**		**$23,450**	
Utilities										
Church – Oil	$7,810		$2,980		$500		$2,300		$13,590	
Church – Telephone	$750		$750		$750		$750		$3,000	
Church – Power	$4,800		$4,500		$500		$2,625		$12,425	
Church – Water	$275		$275		$175		$200		$925	
Sub-Total Utilities	**$13,635**		**$8,505**		**$1,925**		**$5,875**		**$29,940**	
Specified Expenses	$1,200		$1,300		$1,300		$1,500		$5,300	
Allotment	$6,498		$6,498		$6,498		$6,498		$25,992	
Office & Admin	$2,500		$2,500		$1,500		$1,800		$8,300	
Sub-Total	**$10,198**		**$10,298**		**$9,298**		**$9,798**		**$39,592**	
Payroll										
Summer Student	$0		$4,000		$2,000		$0		$6,000	
Music Director	$1,725		$1,725		$1,725		$1,725		$6,900	
Secretary	$4,095		$4,235		$1,435		$4,095		$13,860	
Sexton	$3,285		$3,285		$3,285		$3,285		$13,140	
Clergy	$22,780		$22,780		$22,780		$22,780		$86,170	
Relief Clergy	$0		$0		$0		$0		$0	
Total Payroll	**$31,885**		**$36,025**		**$31,225**		**$31,885**		**$126,070**	
Total Expenses	**$73,368**		**$56,653**		**$43,523**		**$50,458**		**$219,052**	
Operating Surplus/Deficit	-$38,718		-$14,003		-$9,318		$4,667		-$52,422	
From Invest Fund	$0		$0		$0		$0		$0	
Bequest	$0		$0		$0		$0		$0	
Grants	$0		$4,000		$2,000		$0		$6,000	
Capital Expenditures	$0		$0		$0		$0		$0	
NET CASH FLOW	-$38,718		-$10,003		-$7,318		$4,667		-$51,372	

Church Inventory

Date	Description			Total
	Land & Church Bldg	Church & Hall Contents	Cemetery Shed & Contents	
Dec 2008	$1,733,467	$228,986	$3,512	$1,965,965
Dec 2009	$1,815,053	$240,294	$3,613	$2,058,960
Dec 2010	$1,764,709	$101,743	$3,706	$1,870,158
Dec 2011	$1,808,827	$101,743	$3,770	$1,914,340
Dec 2012	$1,854,048	$104,287	$3,864	$1,962,199
Dec 2013	$1,891,000	$106,000	$3,941	$2,000,941
Dec 2014	$1,928,952	$108,500	$4,020	$2,041,472
Dec 2015	$2,198,180	$78,230	$4,140	$2,280,550
Dec 2016	$3,202,800	$184,850	$4,150	$3,391,800
Dec 2017	$3,237,280	$187,947	$4,250	$3,429,477
Dec 2018	$3,270,280	$189,632	$4,500	$3,464,412
Dec 2019	$3,249,888	$194,727	$4,526	$3,449,141
Dec 2020	$3,365,845	$198,622	$4,616	$3,569,083
Dec 2021	$3,399,503	$200,608	$4,709	$3,604,820
Dec 2022	$3,501,488	$206,626	$4,850	$3,712,964

Church & Hall Contents Include:

- Hall Furnishings
- Hall Utensils
- Hall Appliances
- Video/Audio Equipment
- Musical instruments
- Books and Music
- Layreader's Vestments
- Rector's Vestments
- Office furniture and equipment
- Sacristy Equipment linens
- Sacristy Equipment- vessels
- Stained glass windows

Diocesan Synod of Nova Scotia & Prince Edward Island
2023 Allotment Calculation

Controller
902 420-0717

061 - Parish of Bedford
clayton.gillingham@yahoo.com

Dear Mr. Gillingham,

2023 Allotment Calculation

2021 Income (from Parochial Return)	$189681
2021 Exempt Expenditures	$53389
2021 Net Income	**$136292**
2021 Standard Exemption	$8000
2021 Assessable Income	**$128292**
Allotment Rate Approved by Diocesan Council	**20.1%**
Your Parish's 2023 Allotment	**$25787**
Your Parish's Monthly 2023 Allotment	**$2149**

SUMMARY OF IDENTIFIABLE GIVERS FOR: 2022

Item Description	Number	Total Am't of Contributions
Total Number of Regular Envelope Contributors	134	$ 105,631.25
Total Number of Casual Contributors (no Envelope #)	26	$ 10,027.00
Total Amount of Tax Receipts to be Issued -->		$ 115,658.25

PROFILE of REGULAR ENVELOPE and CASUAL CONTRIBUTORS FOR: 2022

Annual Contribution Range	Weekly Contribution Range	Number of Envelope Contributors	Pct of Total Envelope Contributors	Grouped Pct Envelope Contributors	Casual Contributors
$0.00 - $100.00	$0.00 - $1.92	51	38.1%	46%	15
$100.01 - $200.00	$1.92 - $3.85	8	6.0%		4
$200.01 - $300.00	$3.85 - $5.77	3	2.2%		1
$300.01 - $400.00	$5.77 - $7.69	3	2.2%	13%	1
$400.01 - $500.00	$7.69 - $9.62	9	6.7%		2
$500.01 - $600.00	$9.62 - $11.54	5	3.7%		-
$600.01 - $700.00	$11.54 - $13.46	4	3.0%	6%	-
$700.01 - $800.00	$13.46 - $15.38	4	3.0%		-
$800.01 - $900.00	$15.38 - $17.31	4	3.0%	13%	-
$900.01 - $1,000.00	$17.31 - $19.23	4	3.0%		2
$1,000.01 - $1,100.00	$19.23 - $21.15	9	6.7%		-
$1,100.01 - $1,200.00	$21.15 - $23.08	2	1.5%	4%	-
$1,200.01 - $1,300.00	$23.08 - $25.00	3	2.2%		-
$1,300.01 - $1,400.00	$25.00 - $26.92	2	1.5%	5%	-
$1,400.01 - $1,500.00	$26.92 - $28.85	3	2.2%		-
$1,500.01 - $1,600.00	$28.85 - $30.77	2	1.5%		-
$1,600.01 - $1,700.00	$30.77 - $32.69	2	1.5%	3%	-
$1,700.01 - $1,800.00	$32.69 - $34.62	2	1.5%		-
$1,800.01 - $1,900.00	$34.62 - $36.54	-	-		-
$1,900.01 - $2,000.00	$36.54 - $38.46	-	-		-
$2,000.01 - $2,500.00	$38.46 - $48.08	3	2.2%	7%	-
$2,500.01 - $3,000.00	$48.08 - $57.69	5	3.7%		-
$3,000.01 - $3,500.00	$57.69 - $67.31	-	-		-
$3,500.01 - $4,000.00	$67.31 - $76.92	1	0.7%		-
$4,000.01 - $4,500.00	$76.92 - $86.54	1	0.7%	4%	-
$4,500.01 - $5,000.00	$86.54 - $96.15	1	0.7%		1
$5,000.01 - $5,200.00	$96.15 - $100.00	1	0.7%		-
$5,200.01 -	$100.00 -	2	1.5%		-
	Totals	134	100.0%	100%	26

1st Qtr		Reg	Other
Wk 1:	02-Jan	-	-
Wk 2:	09-Jan	33	4
Wk 3:	16-Jan	10	2
Wk 4:	23-Jan	13	-
Wk 5:	30-Jan	16	3
Wk 6:	06-Feb	32	1
Wk 7:	13-Feb	15	4
Wk 8:	20-Feb	19	3
Wk 9:	27-Feb	31	4
Wk 10:	06-Mar	44	8
Wk 11:	13-Mar	21	4
Wk 12:	20-Mar	33	4
Wk 13:	27-Mar	32	1
Wk 14:	N/A	-	-
1st Qtr Average # Envelopes / Wk		Reg 23.00	Other 2.92

2nd Qtr		Reg	Other
Wk 1:	03-Apr	43	9
Wk 2:	10-Apr	35	1
Wk 3:	17-Apr	27	18
Wk 4:	24-Apr	29	4
Wk 5:	01-May	33	4
Wk 6:	08-May	35	4
Wk 7:	15-May	34	-
Wk 8:	22-May	21	1
Wk 9:	29-May	33	1
Wk 10:	05-Jun	38	2
Wk 11:	12-Jun	28	3
Wk 12:	19-Jun	24	-
Wk 13:	26-Jun	25	2
Wk 14:	N/A	-	-
2nd Qtr Average # Envelopes / Wk		Reg 31.15	Other 3.77

3rd Qtr		Reg	Other
Wk 1:	03-Jul	16	5
Wk 2:	10-Jul	39	-
Wk 3:	17-Jul	5	-
Wk 4:	24-Jul	32	-
Wk 5:	31-Jul	21	-
Wk 6:	07-Aug	38	3
Wk 7:	14-Aug	5	-
Wk 8:	21-Aug	32	1
Wk 9:	28-Aug	20	-
Wk 10:	04-Sep	43	4
Wk 11:	11-Sep	28	1
Wk 12:	18-Sep	23	-
Wk 13:	25-Sep	13	1
Wk 14:	N/A	-	-
3rd Qtr Average # Envelopes / Wk		Reg 24.23	Other 1.15

4th Qtr		Reg	Other
Wk 1:	02-Oct	33	6
Wk 2:	09-Oct	36	9
Wk 3:	16-Oct	32	4
Wk 4:	23-Oct	6	-
Wk 5:	30-Oct	39	2
Wk 6:	06-Nov	39	5
Wk 7:	13-Nov	19	3
Wk 8:	20-Nov	32	1
Wk 9:	27-Nov	32	3
Wk 10:	04-Dec	43	8
Wk 11:	11-Dec	39	7
Wk 12:	18-Dec	30	11
Wk 13:	25-Dec	34	34
Wk 14:	N/A	-	-
4th Qtr Average # Envelopes / Wk		Reg 31.85	Other 7.15

2022 ANNUAL AVERAGE NUMBER OF ENVELOPES per WEEK:	Reg	Other
	27.56	3.75

PARISH STATISTICS

2022

Baptisms, Confirmations, Marriages and Funerals/Memorial Services

Baptisms

John Robert Collins

Confirmations

N/A

Marriages

N/A

Funerals/Memorial Services

Norma Phyllis Sears
James Edward Geary
Natalie Ann-Marie Evong
Joan Lesley Holder
Kareen Noretta Black
Cecil Francis Boutilier
Lorraine Victoria Hartley
Vida Ellen Prieto
Jean MacKay
Irene Bullen
Sean Ferguson

	Parish Statistics 2022		
Total Attendance **(All Services)** Zoom and in person		**2021** 1582	**2022** 2329
Total **Sunday Attendance**		1532	1693
Average 8:00 AM Attendance	(Jan-June) (July-Aug) (Sept-Dec)	12 See 9 am 14	15 See 9 am 14
Total 9 AM Attendance	(July- Aug)	221 indoors	229
Average 9 AM Attendance	(July- Aug)	28 indoors	25
Average 10:00 AM Attendance	(Jan-June) (July-Aug) (Sept-Dec)	27 See 9 am 33	26 See 9 am 31
Total Communion Services Exc. PHC		N/A	Numerous
Total Home Communion Services The Berkley-Retirement Home		N/A N/A	3 24
Compline Services		0	2
Prayers for Ukraine-Zoom		N/A	18
Evening Prayers-Zoom		N/A	Numerous
Messy Church/Messy Adventures		Online viewing	Online viewing
Ash Wednesday		0	10
Maundy Thursday		15	13
Good Friday		35	37
Easter Sunday		55	71
Blessings of the Animals		0	0
Christmas Eve Attendance		Online Services	220
Christmas Day		N/A	6
First Communion Program		0	0
Confirmations		0	0
Weddings		1	0
Baptisms		0	1
Burials		8	11
Registered Sunday School		0	0
Toddler Time		0	0
Vacation Bible School		0	0
Number of Families		239	236
Parish Members-Adults and Children		554	567

Note: The first indoor worship service in 2022 due to Covid was held Feb 27, 2022.

The Zoom Prayer Services were on Monday and Wednesday nights. The Prayers for Ukraine were held via Zoom

The Parish Council Meetings were held via Zoom every 3rd Tuesday of each month.

Messy Church Adventures were online throughout the year for families with young children.

A Weekly, Yearly Glance of All Saints Bedford
2023

Monday

10am-Noon	Coffee & Conversation-2-4mth
3:30-8:30 pm	Choir Room Booked (Sept-June) **in church when Plays are on**
6:00 pm	Bedford Players-Hall

Tuesday

4:00-7pm	Choir Room Booked (Sept-June) **in church when Plays are on**
6:00-9pm	Cubs, Scouts Venturers-Hall
7:00 pm	BP-Executive Meeting (3rd Tues mth) Lounge **Except Feb & May**
7:30 pm	Parish Council (3rd Tuesday of the month) Sunday School Room
8:30pm	AA Group (Bsmt)

Wednesday

3:30-8:30 pm	Choir Room Booked (Sept-June) **in church when Plays are on**
6:15-8:30	Guides-Hall
7:00pm	BP- Play read(1st Wednesday of the month) **Lounge**

Thursday

10am-noon	Faith Explorers-Lounge
6:00 pm	Bedford Players-Hall
7:00pm	ACW (2nd Thurs month-lounge)
7:00 pm	Bible Exploration & Discussion Group-Zoom

Friday

Saturday

8 am-10am	Venturer's 1st Saturday of each month in lounge **pending**

Sunday

8am	Traditional Worship
10am	Family Worship- Sunday School
12:30-3:30 pm	Pentecost Service-church
3pm to 7 pm	Choir room booked
6-00pm	Bedford Players-Hall
7:30pm	AA Group-Bsmt

If you need to book the facilities at All Saints Bedford please do so by calling the office at 902 835 2605 or email allsaintsbedford@ns.sympatico.ca.

If your scheduled day is on a holiday, please call the office to reschedule. Thank you.

JANUARY
Jan 2: Beacon House Sunday
Jan: Messy Church (Pending)

FEBRUARY
Feb 5: Beacon House Sunday
Feb 12: 9 am service followed by AGM
Feb 20: Heritage Day
Feb 26: AGM Snow date
Feb 26: Undie Sunday
Feb 26: 1 Lent
Feb: Messy Church (Pending)
Feb 27: Bedford Players Tech Rehearsal-Hall and all main floor areas
Feb 28: BP Preview Night- Hall and all main floor areas

MARCH
March 2-4: Bedford Players Play- Drinking Habits- Hall and all main floor areas
March 3: World Day of Prayer
March 4: St. George's Dinner
March 5: 2nd Lent, Beacon House Sunday
March 5: Bedford Players Play Matinee- Hall and all main floor areas
March 9-11: Bedford Players Play- Drinking Habits- Hall and all main floor areas
March 12: 3rd Lent, Bedford Players Play Matinee- Hall and all main floor areas
March 12: Daylight Savings Time begins
March 16-18: Bedford Players Play- Drinking Habits- Hall and all main floor areas
March 19: 4th Lent
March: Messy Church (Pending)
March 26: 5th Lent

APRIL
April 2: Beacon House Sunday
April 2: Palm Sunday
April 3-8: Holy Week
April 9: Easter Sunday
April: Messy Church (Pending)
April: Volunteer month

MAY
May 6: St. George's Dinner
May 7 Beacon House Sunday
May 14: Mother's Day
May: Messy Church (Pending)
May 22: Victoria Day
May 29: Bedford Players Tech Rehearsal-Hall and all main floor areas
May 30: BP Preview Night- Hall and all main floor areas

JUNE
June 1-3: Bedford Players Play-Murder on the Orient Express- Hall and all main floor areas

June 4: Beacon House Sunday

June 4: Bedford Players Play Matinee- Hall and all main floor areas

June 8-10: Bedford Players Play-Murder on the Orient Express- Hall and all main floor areas

June 11: Bedford Players Play Matinee- Hall and all main floor areas

June 15-17: Bedford Players Play- Murder on the Orient Express- Hall and all main floor areas

June 18: Father's Day

June 21: Bedford Players AGM Wed -Hall

June: Annual Lobster Supper (Pending)

JULY
July 2: Beacon House Sunday
July: VBS (Pending)

AUGUST
August 6: Beacon House Sunday

SEPTEMBER
Sept 3: Beacon House Sunday
Sept 10 or 17: Welcome Back to Church
Sept: Messy Church (Pending)

OCTOBER
Oct 1: Beacon House Sunday
Oct 1: 1st Sunday Blessing of the Animals
Oct 8: Thanksgiving Sunday
Oct 9: Thanksgiving Monday
Oct 14: St. George's Dinner
Oct: Messy Church (Pending)

NOVEMBER
Nov 5: All Saints Day
Nov 5: Beacon House Sunday
Nov 5: Standard Time resumes
Nov 5: Remembrance Day Sunday
Nov 11: Remembrance Day
Nov: Bedford Players play (date to be determined)
Nov: Bedford Players Full Dress Rehearsal-hall/main floor all rooms
Nov: Bedford Players Preview Night-hall/main floor all rooms
Nov: Bedford Players Play Matinee's
Nov: Messy Church (Pending)
Nov 19: Parade of Lights and All Saints Hot Spot
Nov: Old Fashioned Christmas Dinner & Bazaar (Pending)
Nov 26: The Reign of Christ

DECEMBER
Dec 3: Beacon House Sunday, 1st Advent
Dec 3: Hope for the Holidays
Dec 3: Adsum House/Bryony House
Dec 10: 2nd Advent, White Gift Sunday
Dec 17: 3rd Advent

Dec 24: 4th Advent, Christmas Eve Services
Dec 25: Christmas Day

Note: Some groups may not meet over the course of the church year in person, and through the summer months, but may connect through Zoom. Some of the dates may change throughout the year also.