



## Developing Empowered and Loving Disciples of Christ

Our Vision is to be a Church that is a vibrant, outgoing witness to Christ, shown through our commitment to God's teachings and concern for all people.

We are a congregation that:

- Acts on what we say and believe.
- Shares and cares for each other, our community and the world.
- Grows in faith as individuals and as a congregation through prayer, study, service, worship and fellowship.
- Invokes the power of the Holy Spirit to strengthen and guide Christ's church.

Whether we are physically in the building or gathering through technology Knox continues to act on this vision.

## What is a Narrative budget?

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Narrative budgets tell the story of how God's love is playing out in our present context through the ministries of the church. In short, a narrative budget:

- explains in words what each dollar accomplishes according to the various ministries;
- sets out the coming years plans by each ministry;
- demonstrates that your generosity makes a difference by showing where your money goes
- helps decipher the line-item budget prepared by the Office of the Treasurer (which is necessary for accounting purposes) into more plain language

We understand that for the most part, church goes are *not inspired* by the prospect of funding administrative costs like postage, heat, water, cleaning supplies, photocopying, etc. but like our household budgets, these costs are essential. With this in mind, we have included the administrative costs in the various areas of the life, work and ministry of the church.

## Our 5 Ministry Categories at Knox Oakville are:

- Worship and Music
- Outreach and Evangelism
- Pastoral Care and Christian Caring
- Faith Formation
- Fellowship and Hospitality

***Note:** These areas of ministry are each supported by: Stewardship, Finance, Communications, General Maintenance, Administration, and Human Resources.*

## A word about Budget 2022:

This past year (2021) we have continued to be on the roller coaster of the pandemic related opening and closures, vaccine mandates, and other changing public health measures, including a whole new wave of the pandemic. But despite this we have persevered because as resurrection people we hope for the future.

This year we chose to make a statement about our anticipated future – which is a call to action for all of us as a congregation. We have seen that continued uncertainty is pervasive but we can't let that immobilize us. While we do not know what the future holds, what we do know is that we have a proven track record for being agile and responsive.

As future oriented people our lives are motivated by the words in Revelation 21-22 that provides a glimpse of a time when God will dwell fully with us, in a transformed heaven and earth. This budget is a roadmap for a future of hope towards that foretold future.

Looking forward, there is potential for communities to come together more than before, for busy people to continue to slow down and set a new life rhythm, for people to reconnect with God, for us to develop local economies and to continue to incorporate digital technology to enhance ministry. **If we lean deeper into God's love, choosing faith over fear we will find that new opportunities will arise and we can look outwards with love and compassion.**

This is a season of transition. A time to embrace changes and reimagine what our church will be. A time to let some things go and other things grow.

The budget and anticipated ministry work is bold and full of expectancy as we build towards a new normal. With hope-filled hearts, let's continue to join God in the mission of redemption and grace in 2022 and beyond.

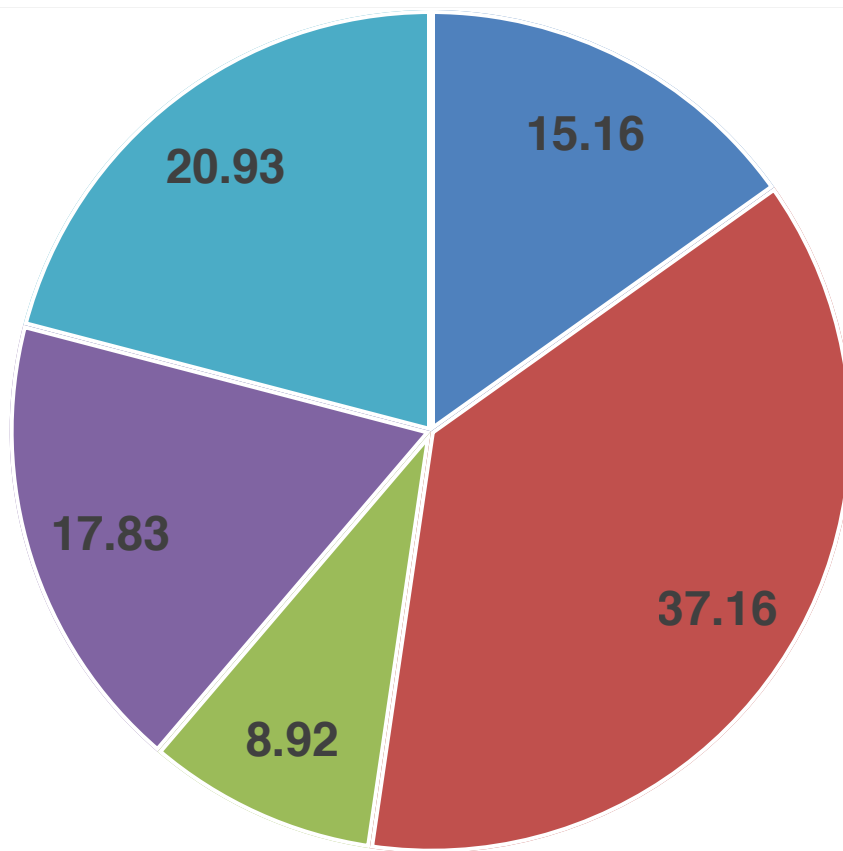
## Knox Oakville's 2022 Ministry anticipated budget:

### Comparison Budget 2022 to Actual 2021

¢	Actual 2020	Actual 2021	Budget 2022
Gifts (excludes New Roads)	\$ 519	\$ 577	\$ 583
Expenses			
Salaries	344	316	389
Maintenance & Repair	47	52	81
Presby. Sharing & Assessment.	55	56	56
Accounting, Audit and Legal	50	58	47
Communication & IT	1	6	38
Worship	5	5	20
Utilities	13	20	21
RBC Loan Interest	0	26	21
Faith Formation	2	1	10
Office Expense, Security, Travel	15	19	15
Christian Caring	1	2	5
Outreach	20	27	33
Other	11	13	34
Total Expenses	564	601	770
Funding Required	\$ (45)	\$ (24)	\$ (187)

## Breakdown by Cluster:

For each dollar you give to the Ministry Fund the following:



• Faith Formation

• Worship

• Inreach

• Christian Caring

• Outreach

## The many ways to give at Knox:

*“For where your treasure is, there your heart will be also.” (Matthew 6:21)*

The Ministry Plan (often called the “Operations budget” or simply “Ops”) is part of the narrative budget and it tells you what ministries the church’s leadership and the cluster coaches are contemplating for next year, and what resources they will need to achieve them. Once approved by you, the plan becomes the roadmap for the coming year.

A fully funded ministry budget depends on everyone’s financial participation, and there are many ways your financial contributions support the life and ministry at Knox Oakville:

**Operational Giving** enables us, like any household, to pay the weekly expenses related to our building, staff, and current ministries. Each giver is a partner in helping make God’s work through Knox Oakville possible. What we collect through the weekly offering plate, Pre-Authorized Debit, and online offerings, are earmarked for this part of the budget.

**Special Opportunity Giving** is an opportunity to give through special requests. Special giving opportunities can be spontaneous, with little notice or preparation (like disaster relief) or can be planned out ahead of time (like a “reverse Advent calendar” for a local mission). Special giving opportunities can also last a number of years (like New Roads) and may have specific goals in mind (like major renovations, new staff position, etc.).

**Legacy Fund - Living Legacies - Planned Gifts** are all generous ways of supporting ministry through the church long into the future. Many of us are blessed with a monthly income; as we make our way through the stages of life, our assets tend to increase as we pay off mortgages and set up long-term saving programs. We may have real estate, stocks and bonds, RRSPs, or other accumulated resources or assets. We can consider including Knox Oakville in our wills or as a beneficiary of life insurance policies, or we can make donations to the Knox Memorial Trust in memory of loved ones.

### **We have made it easy to give to Knox through:**

- Weekly or monthly giving envelopes
- Pre-Authorized Debit (PAD forms are available from the church office)
- Online giving through *CanadaHelps* (<https://www.canadahelps.org/en/dn>)
- Special opportunity giving through Moneris or Tip-Tap Pay
- Gifts of publicly traded securities through the Stewardship and Planned Giving office of The Presbyterian Church in Canada

### ***Not sure how much to give?***

This giving chart shows how much a weekly or monthly offering would be if it was determined as a percentage of income. These percentages are examples to consider as you decide how much to give to the church. Please consider increasing your giving in some way this coming year. Your increased gift will help our mission and ministry's grow and flourish.

<b>Annual Income</b>	<b>1% Weekly</b>	<b>5% Weekly</b>	<b>10% Weekly*</b>	<b>15% Weekly</b>	<b>5% Monthly</b>	<b>10% Monthly*</b>	<b>15% Monthly</b>
<b>\$20,000</b>	3.85	<b>19.23</b>	38.46	57.69	83.33	166.67	250.00
<b>\$50,000</b>	9.62	<b>48.08</b>	96.15	<b>144.23</b>	<b>208.33</b>	416.67	<b>625.00</b>
<b>\$75,000</b>	14.42	72.12	144.23	216.35	312.50	625.00	937.50
<b>\$100,000</b>	<b>19.23</b>	<b>96.15</b>	192.31	<b>288.46</b>	<b>416.67</b>	833.33	<b>1250.00</b>
<b>\$125,000</b>	24.04	120.19	240.38	360.58	520.83	1041.67	1562.50
<b>\$150,000</b>	28.85	<b>144.23</b>	288.46	<b>432.69</b>	<b>625.00</b>	1250.00	<b>1875.00</b>
<b>\$200,000</b>	38.46	192.31	384.62	576.92	833.33	1666.67	2500.00
<b>\$300,000</b>	57.69	288.46	576.92	<b>865.38</b>	<b>1250.00</b>	2500.00	<b>3750.00</b>

## **Worship and Music**

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Diverse and engaging weekly services are at the heart of our worship services and our goal is to create purposeful, meaningful worship experiences that draw us closer to Christ so we can be sent into the world to participate in the building up the Kingdom. The latter part of this statement has been tricky to fulfil during the pandemic but we have found our way. Our worship, technical and music team continue to hit it out of the park and keep us together through hybrid services and events. Whether in person, or online, we are so blessed to see familiar faces and hear familiar voices each Sunday.

**This area of our life and ministry has in the past included things like:**

- Sunday morning worship services
- Mid-week Dinner Church services
- Praise Team
- Chancel Choir
- Fall and spring mid-week Communion services
- Chancel Guild
- Knox4Us Choir
- Lenten Lunches
- Special seasonal services (like Maundy Thursday and Good Friday during Holy Week, Christmas Visions and the Service of Solace during Advent)
- Prayer vigils when tragedy leads to a need for corporate lament

**Anticipating the year ahead:**

We will be moving into a new normal that is still somewhat unknown to us, we are praying and believing and expecting that this new normal will be one that we help create within our community. We know that people will unlikely rush back to the physical church and that's okay. It is a time to let some things go and new things to grow. We may feel weary but we will take what we have learned over the last years about community, pastoral care, worship, mission, justice, and technology, and let God lead us to that new normal.

We will continue supporting the spiritual, mental and physical health of this congregation and the broader community virtually and in person as we carefully and prayerfully re-open.

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### **WHAT DOES “HYBRID” MEAN??**

You have likely heard the word hybrid tossed around a lot this past year. An event that is HYBRID is one that is occurring online and in person simultaneously. Our Sunday morning worship services are currently hybrid because the people in the *pews* and people *online* are experiencing the *same* service at the *same* time.

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# Outreach and Evangelism

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Outreach ministries at Knox witness in word and deed to the love and grace of God in Christ through the power of the Holy Spirit. Our church is a beacon in the downtown core for support, fellowship and a helping hand. We want Oakville residents to feel *at home* at Knox when as we begin to open our doors again while continuing to offer hybrid services.

Over the past few years, outreach has systematically and thoughtfully been enhancing, and growing, this ministry and has established critical local partnerships, like Kerr Street Mission's Neighborhood Care Network and Oakville Ready hub. We have also participated in emergency preparedness programs and training. These partnerships have set a solid foundation that allow Knox to mobilize and continue to support our community and our congregation through the ongoing pandemic.

Knox continues to engage in outreach and evangelism through a variety of initiatives and partnerships nationally through Presbyterian Sharing and Presbyterian World Service & Development.

## **This area of our life and ministry has in the past included things like:**

- Kerr Street Mission ("Christmas on Lakeshore", donating food, offering financial support, etc.)
- Presbyterian World Service & Development programs in Ghana
- Presbyterian World Service & Development Disaster Relief around the world
- Jane-Finch "Reaching Up"
- The Mitten Tree, "Reverse Advent Calendar," food drives, and other seasonal outreach initiatives
- Refugee sponsorship
- Summer BBQs (aka "Holy Hot Dogs")
- Doors open events (Santa Claus Parade, Midnight Madness, Songs of Summer, etc.)
- Evangel Hall sandwich program
- ARISE ministry
- Ten Thousand Villages partnership for fair trade coffee
- Providing physical space for local anonymous groups to meet

## **Anticipating the year ahead:**

It's a new year of hope! As we start to see public health restrictions lift we will begin to gear up our in person outreach within the community. Much of our work continued virtually during the pandemic and we have learned of new needs. With the completion of phase one of the New Roads project we are eager to bring in new programs such as *Out of the Cold*. We are also eager to kick off Phase Two and Three of New Roads.



## **Christian caring and Pastoral Care:**

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At Knox, pastoral care is accomplished through the efforts of our Chaplain Rev. Lynne and our minister Rev. Jacqui, and teams of Elders and laity who have the gifts of compassion, grace and love.

Pastoral caring has changed over the past two pandemic years. It has become a more essential and important role at Knox. Our goal has been to stay connected with all members and adherents, and to make caring for one another and nurturing our faith and trust in God, a way of life for Knox. It has been necessary to find creative ways of reaching out to those facing difficult times, personally and in their families.

From picking up the phone, to writing a thoughtful note, to dropping off soup, countless people at Knox are committed to the common goal of caring for one another.

### **This area of our life and ministry has in the past included things like:**

- Knox caring ministries
- Prayer Team
- Training to equip and empower those currently serving in caring ministries
- Hospital and long-term care facility visits
- Home visits
- Card writing ministries
- Soup ministry
- Weekly virtual worship services with pastoral updates and prayers.
- GriefShare ministry offering support to people in the wider community in dealing with grief
- Knox is an integral part of the town of Oakville's infrastructure of support and care to people in the Oakville community.
- Communication with inactive families

### **Anticipating the year ahead: Goals**

- Resume Pastoral Visits taking place outside in driveways and parks as weather permits but also in private homes.
- Resume weekly hospital visits, which were halted during the pandemic as soon as they are allowed.
- Prepare Gift bags and devotional material to deliver to LTC, Retirement homes and vulnerable singles living on their own 2-3 times per year.
- Continuing partnerships in the community participating with Oakville Ready
- Disaster Plan for Knox
- Offer a caregiver support group/program at Knox
- Create a worship team to provide Worship Services in retirement facilities.
- Offer fellowship times for seniors – coffee/tea in the garden with a devotional element, a soup lunch.
- Offer Intergenerational activities such as computer lessons (taught by youth) and Make a Joyful Noise (short term programs)
- Send inactive families encouraging cards twice a year.
- Reach out to those for whom isolation and distancing has become a way of life.

Our goal is to keep **all** members and adherents engaged in caring for one another and to nurture faith and trust in God

## Faith Formation:

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Knox Oakville's mission statement is to *"Develop Empowered and Loving Disciples of Christ"*. The short hand for this process is called: Faith Formation. Regardless of age, stage, and gender all Christians are called to continually develop their relationship with God through prayer, scripture study, worship, fellowship, and small group ministry during which we can really begin to ask the *big* questions of life and faith.

This ministry continues to be woven into our weekly hybrid worship services and provides the tools for parents to bring the curriculum into their daily conversations.

The broader congregation continues to be cared for virtually or through socially distanced means.

### **This area of our life and ministry has in the past included things like:**

- Women & the Word (Bible study)
- Word on Thursday (Bible study)
- Morning Glory (Bible study)
- Young Children & Worship
- Infants & Toddlers
- Tweens Group
- Library
- Vacation Bible School
- Lenten Lunches, Advent Book Study

### **Anticipating the year ahead:**

We have a new year ahead of us, one that will require us to grow and change how we do things. Adult studies and small groups, when they resume, will meet in the CK Nicoll Hall in what is known as *"cozy corners"*. A temporary nursery will continue to be set up in cozy corners for the duration of 2022. New furniture will be purchased for classroom 4 so that the room can be used as a multi-purpose. We would like to hire a part time youth leader to nurture and lead youth ministries. Families have built other important things into their daily rhythms during the last 2 years. It will be very important for us to grow our family ministry by equipping, engaging and encouraging them in their faith journeys. A parenting workshop to aid with this will be planned for the fall of 2022.

## Fellowship and Hospitality:

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We know that powerful community building happens through simple everyday activities like sharing coffee or tea over a meaningful conversation. Fellowship is an important part of worship and community-building, and hospitality is a regular directive in our scriptures. We hold both qualities in high regard. And they happen to be areas of ministry at which Knox excels - even during a pandemic.

Like all of our ministry offerings we pivoted to making many of our fellowship and hospitality offerings virtual events where possible. We know it's not the same and we long to hug each other and share a meal together but we are blessed that we can stay connected and see and hear familiar faces and voices in digital ways.

The church office administration and routine building maintenance and repair activities are a very important part of this ministry. Ranging from managing various third-party service contracts (e.g., snow clearing and building security), to ordering office supplies, to IT support – this “behind the scenes” team work supports *all* ministry activities at Knox and makes us shine as a downtown community church. While this team continues to make adjustments – like creating a special cleaning team, supporting the construction work of New Roads and other maintenance to the building – we are grateful that as we gradually return to in person worship the building will be ready.

### **This area of our life and ministry in the past has included things like:**

- Knox Knitters
- Knox Ladies Circle
- Coffee Hour/Fellowship after worship services
- Congregational BBQs and picnics
- Potluck dinners
- Website & newsletter
- Funeral receptions
- Memorial Garden
- Lenten Lunches
- Pancake Tuesday Dinner
- Fall and spring special Communion services
- Ongoing maintenance and upkeep of our building and grounds for the use of our congregation and the surrounding community

### **Anticipating the year ahead:**

*“For where two or three are gathered together in my name there am I in the midst of them”  
Matthew 18:20*

As we start to gather again it will be important to open our doors as often as possible. But for this to happen we will need more **volunteers**. We will continue encourage groups to gather in the CK Nicoll Hall when they feel comfortable and safe to do so. Fellowship time following our service will resume when in person worship starts up again. We will either serve this in CK Nicoll Hall or outside (weather permitting). Other activities such as Holy Hotdogs and dinners will resume as we start to gather again and get volunteers.

## **Legacy Fund:**

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Knox Oakville has the most wonderful gift in the Legacy Fund. Formerly the Memorial Trust, it's a \$1.5 million fund of legacy gifts from faithful Knox members since 1964. These gifts were intended for long-term purposes and have been used over the years for such projects as the church roof replacement.

This year the Trustees will continue our bi-annual reviews of the investment portfolio including the performance of the funds, the asset allocation ratio and future trends. We will work with session, the Office of the Treasurer, and Cluster Coaches to assess projected budget and operational costs for the coming 3 years to support the appropriate allocation of funds.

So that's the money side of our work. As a new team of Trustees we are excited to begin to plan for this ministry with a focus on how to serve and honour the legacy of this gift, seeking direction of the session and congregation.

## **New Roads:**

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### **Looking Ahead – 2022**

The New Roads Team is ready to engage in planning Phase 2 & 3 of the project. The team estimates at least four months to clearly articulate and confirm the expectation(s) of these final two phases before tendering. Included in the planning will be costing estimates and estimated timeline to complete the project, as well, the impact construction will have on the day-to-day operations of the Church. Financing these two phases will ultimately determine when planning begins.

## **Thank You**

Thank you, Knox family, for your faithful support for the work of the church throughout the pandemic and for holding a vision for a bold new normal future. It's amazing what the people of God can do together.

Let's join together to BRING. IT. ON. in 2022.