

Following Gospel reading Sharon to contextualize the story of the man born blind who learned to beg

Sharon introduces dialogue about Stewards of Money in our context and says we are going to have a conversation

**Brenda begins with a question:**

**Sharon it's always good to hear from someone who looks with a fresh pair of eyes.**

**You have been with us for the last 4 months and have observed, listened and had conversation. What have you seen and heard from the St Catherine's community?**

Sharon talks about the hopes and commitment.

**Sharon asks Brenda: What is the story you see as treasurer?**

Brenda speaks to the Revenue pie chart

Response-Brenda:

Yes the financial numbers also tell a story and we cannot ignore it.

Pie Chart

- Revenue
  - The members of St. Catherine's are only funding 52% of our expenses.  
In our household – that would be similar to having to find a second job the expenses of our family.  
The statistics show members in a healthy parish would support 60% to 80% of the budget.  
In dollars that equates to an additional 28,000 to 100,000.
  - We have an additional challenge in 2019. The construction in the Village has supplemented our income for some time, but that will end in February 2019. The green "Parking Lot Rental" revenue will end. That is 13% or \$50,000 we will have to make up somewhere.
  - So, to bump St. Catherine's into even the bottom range of being a Healthy Parish based on our Parish giving – it would mean an additional \$78,000 for 2019. That breaks down to about \$65.00/month for each giver. That is an average, so some of us could give more the others who might not be able to give as much.

**Brenda transitions: This seems so overwhelming.**

**And asks Sharon: How do we make the transition from our community income picture to our own personal giving?**

Sharon talks personally and biblically about the graduated tithe/proportional giving.

**Sharon addresses Brenda – Take your treasurer's hat off for a minute.**

**I am curious what your personal experience has been in giving to St Catherine's?**

**Brenda shares her Stewardship journey.**

It definitely has been a journey for me. My experience, my education and understanding of stewardship has been a liberating one. There definitely has been a shift for me.

- When I had my first set of envelopes and did my first pledge it was giving out of responsibility, out of the attitude of seeing work and ministry that I can get behind – so I can support it financially.
- Over time, I have matured in my faith learned more about what it means to be a steward. Most significant part of that growth was the companions who have modelled what it means to be a faithful steward and literally sustaining my faith when I could not. Those people are the people in these pews – the people in this community.
- The shift began as a shift from giving to a need and being grateful I could help - to giving because I am grateful – it was liberating and allowed so many more possibilities.
- Some years ago, I felt desperately disconnected with the church, with St. Catherine's. Attending church and being actively involved was suddenly a struggle, a negative experience so I stepped back.
- But it never occurred to me to discontinue or change my financial stewardship. I was still blessed with an abundance of goodness. It was that financial stewardship – that sense of gratitude –even in a disconnectedness from community – that sustained me.
- On a practical level, if I am giving from a place of gratitude my financial stewardship is always the first line filled in in my budget. When I make that commitment and think about all my blessings and my privilege – the other lines in my budget are clarified. Many things don't seem so important.
- A community giving out of gratitude becomes a community able to spend time prioritizing ministry, programs and mission instead of spending time trying to cutting expenses.

**Sharon bridges into talking about expenses. Reading a budget can be very complex. And its hard to see what is being allocate where and what is focused on.**

**Turn over your sheets. Brenda, as treasurer, can you talk us through the expense budget from this past year?**

- Buildings - We all know that our buildings are becoming more and more expensive to maintain while serving us less and less efficiently. They are taking 32% of our revenue just to stay in this building; while the statistics site 10-25% as a healthy level.
- Outreach - St. Catherine's does not budget any Outreach money besides the required Diocesan Apportionment. What sort of corporate message are we giving, by not setting anything aside for others?
- Program - We are virtually paying our clergy and staff to facilitate all our program needs. Christian Education, Worship, pastoral care, hospitality are all important parts of this community's ministry – yet we have 1% left to spend on those areas.

**Brenda transitions by saying:**

**I know that our community has lots of ideas for program and a huge heart for outreach.**

**Sharon, how could we begin to better align our expenses so that it reflects more of who we are?**

Sharon talks about hopes to survey to vision.

Sharon invites the community to pray with her.