

KNOX UNITED CHURCH

CALGARY, ALBERTA, CANADA



THE 2023/2024 KNOX STEWARDSHIP GIVING PROGRAM

**OPEN SPACE. VIBRANT PLACE.
SACRED CONNECTIONS.**

506-4 Street SW
Calgary, Alberta,
CANADA T2P 1S7

Website: www.kxcalgary.com

**KNOX United Church is a proud
member of Affirm United**



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[Thank you So Much](#)



Many ideas contributed to our 2023-2024 Stewardship Package. We thank all for their valuable time and work.

Message from Knox Council

We give thanks for the many hands and hearts that have given their time and talents to this 2023/2024 Stewardship Package. We have come such a long way over the past year, growing our congregation's connections to one another and the wider community. We have been both fortunate and blessed to have an increasing number of dedicated volunteers who have stepped forward to assist Knox as we reimagine our potential in downtown Calgary. We celebrate our new Vision statement, "Open Space. Vibrant Place. Sacred Connections." and invite you to be part of it.

We hope that you feel our appreciation and gratitude for your belief in the work of Knox. As you read through this package, please take time to reflect on what Knox means to you and give to the extent you are able. We look forward to enjoying time with you at the Stewardship Appreciation Luncheon on November 19, 2023.

From the Co-chairs of Knox Council

The Importance of Giving....

- ❑ Invites social connection
- ❑ Allows us to celebrate life milestones while remembering loved ones
- ❑ It evokes gratitude
- ❑ It offers a way to say thank you and to "pay it forward"
- ❑ Provides ways to "grow our downtown community" while demonstrating fiscal responsibility



Greetings from Rev. Sheena Trotter-Dennis

To Our Beloved Knox Community

In a conversation with Rev. Tony Snow, Indigenous Minister for the Chinook Winds Region, I learned the Stoney people look at the Fall season as a time of “maturing into.” I love this image because it’s so hopeful. We can mature into new ways of doing things, or new understandings or new phases of our lives. In the life of Knox, we are also “maturing into” our life together. As we enter this new season, there is much to be thankful for. We’ve had an amazing year full of new energy, re-engagement and rebuilding of some of our core ministries. I am deeply grateful for the ways you have said yes to this community – in volunteering your time, attending services and supporting Knox with your financial gifts and so much more. This year would not have been as successful without each of you. Thank you!

Because of your gifts, we were able to reopen our building during the weekdays, provide worship services not only on Sunday mornings but also on Wednesdays at noon, continue our tradition of a strong music program, stabilize our financial situation and plan for payments to pay off our mortgage (which funded the necessary Paskapoo exterior sandstone repairs, gathering & coffee assets at the back of the Sanctuary, and ministry before and during the pandemic).

As we mature into the next phase of our life together, we look into the future with hope. With your continued support, we can do more on our corner of 4th Street and 6th Avenue and make a wider impact in our community. Perhaps you have never given before – an increase in donors will help us provide more ministerial and programming support for the Knox community and beyond. If you are already a donor, thank you! Your continued support is vital to our work together.

I hope you will take the time to read through this packet to learn more about our current financial situation and our hope for the future. We are all in this together and our collective gifts can and will do amazing work in downtown Calgary. I give thanks and live in hope as we mature into being Knox United: Open Space. Vibrant Place. Sacred Connections.

In Gratitude,

Rev. Sheena Trotter-Dennis,
Minister, Knox United Church
Calgary, Alberta, Canada

Your Stewardship Team

To our Treasured Knox Community,

Last year's Stewardship initiative, "Knox Sings a New Song", began the journey and reflects what happened at Knox over the past year. Thank you for living into the commitment of your pledges, which have supported Knox's ministry and operations. Our New Song included the two-year appointment of the Reverend Sheena Trotter-Dennis, the resumption of a Wednesday lunchtime service focusing on Connection and Reflection, a Healing Touch ministry, weekday opening of the Sanctuary, new programming including Yoga in the Sanctuary and English Language Learning Classes, and a team dedicated to leading us on our path of Truth and Reconciliation. We have been both fortunate and blessed to have an increasing number of dedicated volunteers who have stepped forward to assist our community as we continue to rebuild our potential in downtown Calgary.

We celebrate our dedicated and skilled staff team, who every day support all aspects of Knox's ministry, programming and upkeep of our beautiful historic building. We also benefit immensely from the creativity and dedication of our two Vancouver School of Theology Interns.



We Need Your Help

The 2023/2024 Stewardship Program connects us to the wider community with **Open Space. Vibrant Place. Sacred Connections.** We need your help to support Knox's operating expenses, which enable it to excel as an innovative hub and to become more deeply engaged with the downtown community as a safe and welcoming space for quiet contemplation, right relations, social justice, arts, music, culture and spiritual growth.

We are asking you for an increase of 10%-15% in pledge amounts for the 2023/ 2024 Stewardship Program. We realize and respect that similar pledges are not always possible for everyone. Knox Council thanks you for your pledge to help us with our operational expenditures. Raising \$224,400 to \$234,600 for the 2023/2024 Stewardship Program will help us meet our financial obligations. Every pledge, in any amount, will help us with this endeavour.

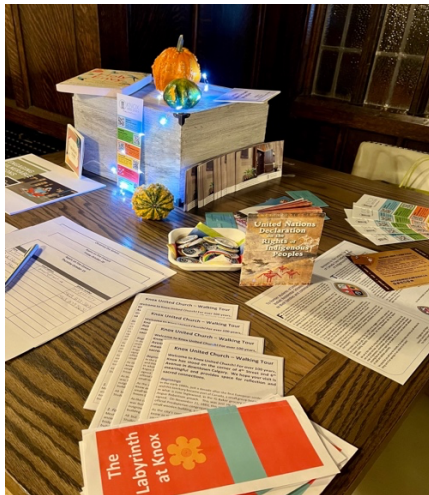
YOUR DONATIONS QUALIFY FOR A CHARITABLE TAX RECEIPT, WHICH REDUCES YOUR PAYABLE INCOME TAX

For example:

- An annual donation of \$1,200 (\$100/mth) reduces your payable taxes by \$550
- An annual donation of \$2,000 (\$166/mth) reduces your payable taxes by \$950

Why This is Needed

Donations from the Knox congregation have always formed the foundation of our financial stability for over 100 years. While our emphasis continues to focus on being operationally lean and effective, our Council expects to have a sensible and responsible business plan for annual planning and innovations. Rev. Trotter-Dennis summed it up when she challenged Knox to become “imagineers” within our downtown community. This is exactly what your pledges will allow us to work towards in the coming year.



EACH MONTH...
KNOX COSTS \$48,000 to stay open.
That's \$1,600/day!

EACH MONTH...
KNOX GENERATES \$32,000

EACH MONTH...
KNOX STILL NEEDS \$16,000

2022 DONATION STATISTICS

**To KNOX UNITED CHURCH:
 \$175,596 was donated by 183 households**

This breakdown is as follows:

- Up to \$520.00**
 106 donors contributed \$13,804
 Range: \$5-520
 Average: \$130/household
- Between \$521-\$1500**
 42 donors contributed \$41,605
 Range: \$600-\$1500
 Average: \$991/household
- Between \$1501-\$2600**
 18 donors contributed \$37,162
 Range: \$1700-\$2520
 Average: \$1380/household
- Between \$2601-\$5200**
 11 donors contributed \$36,265
 Range: \$3000-\$4200
 Average: \$3297/household
- Over \$5201**
 6 donors contributed \$46,759
 Range: \$5400-\$12000
 Average: \$7793

**To KNOX FOUNDATION:
 \$5026 was donated by 4 households**

**To MISSION & OUTREACH FUND:
 \$8709 was donated by 30 households**

The New Reality

As you consider your Giving with the enclosed Pledge form, a Knox Finance-at-a-Glance is included with this letter.

We want especially to thank our office staff and are truly appreciative of their hard work.

We hope this letter provides you with sufficient insight into the current situation at Knox as you consider your Giving and the enclosed 2023/2024 Pledge form.

Thank you for your time, talents, generosity, and financial resources this year as we move forward. With courage, love, respect, and friendship into the coming year.

The 2023/2024 Stewardship Team

APPRECIATION LUNCH

All are Welcome!
(At no cost)

Sunday, Nov. 19, 2023

In Celebration,
The 2023/2024
Stewardship Program Team
Knox United Church
Calgary, Alberta, Canada

The Knox Cooking Team will prepare an Appreciation Lunch on November 19 to mark the conclusion of the 2023/2024 Stewardship Giving Program. All are invited to this free luncheon. Special guests, musical performances and our 2023/2024 Pledge amounts will be revealed.

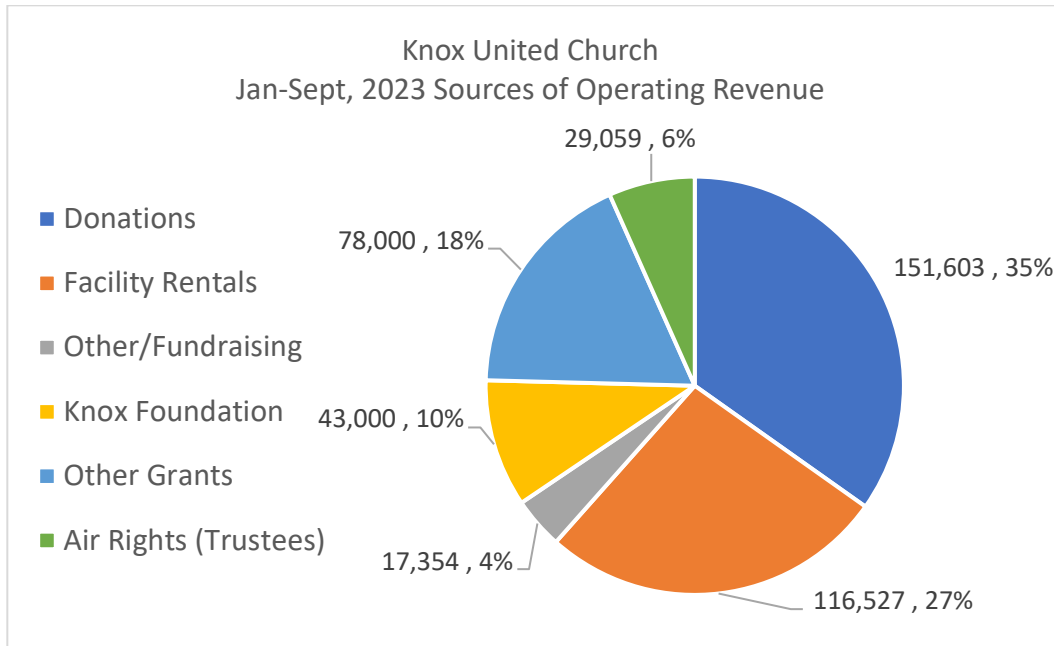
SUPPORTERS

- “In 2022 the **Knox Congregation** supported with \$175,596.”
- “In 2023 the **Knox Foundation** will support the operating budget with \$43,000.”
- “In 2023 the **Knox Board of Trustees** will support the operating budget with \$59,059.”
- “The **Geri and Richard Barr Estate** supported the 2022 membership for *Affirm United* and *Calgary Alliance for the Common Good* with a gift of \$3,500 for the operating fund”.



Knox's Finances-at-Glance

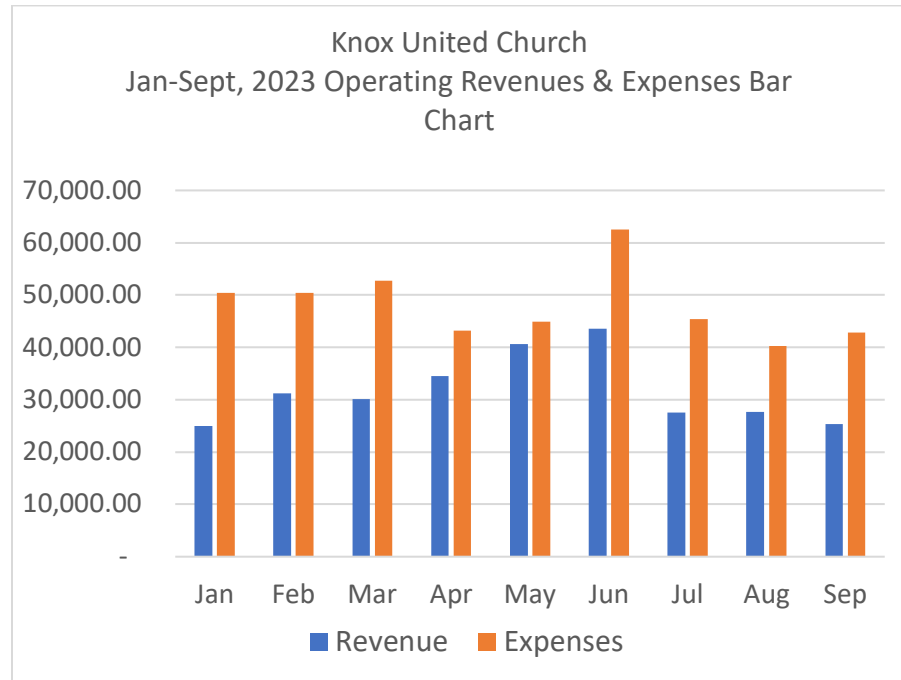
□ **Revenue:** Knox has six sources of incoming revenue as indicated below.



- Your donations represent 35% of our incoming funds. We thank you, with gratitude and appreciation, for your assistance.
- Both Revenues from facility rentals (27%) and fundraising activities (4%) have been increasing. Goals to nurture this continuing growth are planned for 2024.

□ **Operating Expenses:** The bar graph below indicates Knox's operating revenues and expenses.

- Knox operating expenses include necessary staff salaries, building costs (utilities, insurance, repairs and maintenance), administration costs (internet, telephone, IT support, bookkeeping and audit services) and interest expense on the bank overdraft and mortgage. Monthly tracking indicates these expenses are well-managed and within or below budget. Some expenses are not fixed, and fluctuate beyond our control, such as increasing utility costs.



- **Outstanding Shortfall Issues.** Two shortfall issues are described below.
 - **Operating shortfall:** Currently to the end of September 2023, on average monthly, operating revenues of \$32,000 are consistently less than operating expenses of \$48,000 resulting in a monthly shortfall of \$16,000.
 - **Cash flow shortfall:** Over the summer months, donations and revenue from facility rentals drop-off, while operating expenses, specifically payroll, do not. This creates operating shortfalls, reduced cashflow and increased bank overdrafts. During 2023, operating cash flow shortfalls have been shored up with draws on the unrestricted investments of the Knox Trustees' Air Rights (6%) and grants from the Knox Foundation (10%). We are blessed to have these "lifeboats", but continued draws on unrestricted investments to support operating expenses chip away at our reserves, which offer long-term sustainability and stability for Knox. Increasing revenue from donations and facility rentals is essential, and will reduce our dependence on the Knox Trustees' and Knox Foundation's unrestricted investments. To address the cash shortfalls, we ask that you please keep your pledges up to date. If possible, please consider an extra donation.



KNOX PLEDGE SHEET

**PLEASE RETURN THIS FORM TO THE KNOX OFFICE BY
SUNDAY, NOVEMBER 19, 2023**

There are many ways to give!
You may decide to give to one, two or three funds listed below.
Please read through the entire form before filling out your pledge.

Last Name: _____ First Name: _____

1.Knox United Church Ministries

(spiritual/worship development, staff, building expenses)

**I pledge to donate \$ _____ / month
starting in December _____, 2023 or January _____, 2024.**

2. United Church Mission & Service Fund

100% of Donations received for Mission & Service are forwarded to the United Church Mission & Service Fund initiatives across the nation and the world.

**I pledge to donate \$ _____ / month
starting in January, 2024.**

3.Knox Foundation

This optional donation is forwarded to the Knox Foundation, a separate entity and Investment Fund, in perpetuity for the non-designated benefit of Knox United Church. To learn more, and plan your gift in ways than this Pledge Sheet, contact the Knox Office for further information.

I pledge to donate \$ _____ / month

TOTAL PLEDGES: \$ _____ / MONTH. (over)

HOW WOULD YOU LIKE TO GIVE?

_____ I wish to **continue giving** by automated PAR monthly withdrawals. Please **adjust my withdrawals to reflect the monthly amount** I have indicated in my pledge sheet.

_____ I wish to **start giving** by automated monthly withdrawals as indicated in the PAR brochure. Please have Knox Office send me the form I need to complete.

_____ I wish to **give by e-transfer**. The Knox Office will contact you for further details.

_____ I wish to give through the **Knox QR code**.

_____ I wish to use **Knox donation envelopes**. Please send a set to me to use.

_____ I will **continue** to give on Sunday in the **offering plate**.

_____ I wish to give a gift of **financial securities (stocks/bonds)**. I will contact the Knox Office with my information.*

***Knox Office Administration: 403-269-8382 / office@kxcalgary.com**

Signature

Date

Please help us keep our records up-to-date by providing the following information: *

*Your information will only be used by Knox for administrative and stewardship purposes, and not shared with others outside Knox United Church, Calgary, Alberta, Canada or the Knox United Church Foundation.

Name: _____

Phone: _____

Address: _____

Postal Code: _____

City: _____

E-mail: _____

Thank You!