



The Cathedral
Church of **Saint John**
the **Divine**

The Congregation
of **Saint Saviour**



Annual Report

for the year ending
December 2023

For the 32st Annual Meeting of the Cathedral Congregation of Saint Saviour

February 4, 2024

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Agenda for the 32nd Annual Meeting

Agenda for the 32nd Annual Meeting of the Congregation of St. Saviour
of the Cathedral Church of St. John the Divine
Sunday, February 4, 2024, 12:00 PM
The Nave

1. Call to Order and Opening Prayer
2. Welcome and Introductions
3. Determination of Quorum and Designation of Secretary
4. Election of Warden and Vestry members
5. Approval of Minutes from the 31st Annual Meeting
6. Wardens’ and Committee Leaders’ Addresses
7. Treasurer’s Report
9. Vicar’s Report
10. Questions and Comments
11. Call to Adjourn
12. Blessing and Dismissal

Minutes from the 31st Annual Meeting

**Minutes from the 31st Annual Meeting of the Congregation of St. Saviour
of the Cathedral Church of St. John the Divine
Sunday, February 5, 2023, 12:00 p.m.
Susan Sobolewski, Secretary**

Vestry Present: Wardens Marsha Ra and Joan Adams

Vestry Members: Cecilia Amadi, Christopher Clowdus, Paula McKenzie, Sonia Omulepu, Susan Sobolewski

Admin Team: Laura Freseman

Other Attendees: Samuel Amadi, Fons Amaye-Obu, Richard Awe, JoAnn Bell, Luz Betancourt, Laura Betz, Sydney Briggs, Carolyn Brown, Gabriela Brown, Bob Carey, Pat Carey, Margaret Conner, Ruth Curtis, Peter Ennis, Tim Farrell, John Felbinger, Aili Flint, Muriel Kneeshaw, George Kooney, Agnes Marcaillou, Neil Margetson, Ron Melichar, Michael Nixon, Akisa Omulepu, Neil Reilly, John Rumely, Lorraine Simmons, Karl Smith, Mary Anne Tait, Kyoko Toyama, Hubert Watson, and Carole Wilkins.

1. Call to Order and Opening Prayer

Warden Marsha Ra (in lieu of Reverend Steven Lee, Vicar, who is on Parental Leave) calls the meeting to order after an informal address to the Congregation by Dean Pat Malloy. Marsha leads us in prayer (from the Book of Common Prayer), with the supplication that God grant courage and grace to our gathering and bless our continued renewal and mission as we grow in and as the Body of Christ.

2. Welcome and Introductions

Warden Marsha Ra introduces herself in her role as Senior Warden of the Vestry, and co-chair, along with Warden Joan Adams. She also introduces Susan Sobolewski, Vestry Clerk, who will record the Minutes of this Annual Meeting.

3. Determination of Quorum and Designation of Secretary

The Congregation's By-Laws require that 10% of the voting members of the Congregation need to be in attendance. The list of Congregation voting members is 137. Since there are well above that number (listed above) in attendance, Susan Sobolewski, who is designated as Secretary for this Annual Meeting, indicates that a quorum is present.

4. Election of Warden and Vestry Members

a. Introduction of Candidates for Warden and Vestry: Marsha goes over the list of Candidates, whose photos and bios are on the website of the Congregation of Saint Saviour (<https://www.saintsaviour.org/>). All the candidates are present, with the exception of Robert Deming (running for Senior Warden, as Marsha Ra prepares to step down), who is presently away due to a family matter, and Gail Felix (running for another term), unable to attend due to illness. Marsha invites the Candidates present to introduce themselves. Michael Nixon speaks first, followed by Cecilia Amadi. Paula completes this segment, in which all candidates express their sincere desire to continue or resume their service on the Vestry.

b. Review of Election Procedure: As the bylaws were recently changed (and published) to exclude last minute nominations from the floor during the Annual Meeting, and as members of the Congregation have had several weeks to review the nominated candidates and their profiles, Marsha explains that the slate of candidates will be put forth for a vote, upon the offering and seconding of such a motion.

c. **Opening the Polls and Voting.** JoAnn Bell makes a motion to accept the full slate of nominees by acclamation. Mary Anne Tait seconds the motion. The body votes to accept these candidates unanimously.

5. Approval of Minutes from the 30th Annual Meeting

Marsha invites attendees to look at last year's Minutes from the 30th Annual Meeting (either in the Annual Report online on the Congregation website or the hard copies distributed on request). No one suggests any changes to the Minutes. A motion is made and seconded (by many at once) to adopt the Minutes as published. Marsha invites attendees to raise their hands to support the motion, and a strong majority make a show of support. No one votes not to adopt the Minutes or to abstain. The Minutes from the 30th Annual Meeting of February 6, 2022 are approved by the body.

6. Wardens' and Committee Leaders' Addresses.

a. **Wardens' Report.** Marsha summarizes the main points made in her very comprehensive report, published as a part of the Annual Report. Addressing the necessary re-building that has been evolving since the post-pandemic opening, re-closing, and re-opening of the Cathedral for in-person worship, Marsha refers to the re-designing of a single service (and worshipping community), as well as the new mandate to not only build up from within, but to welcome the pilgrims and strangers who find their way to the Cathedral. She recounts how the Congregation began to take very literally the concept of radical hospitality—not only in the resumption of post-service refreshments (a.k.a. Coffee Hour), begun immediately after Easter, 2022, but especially in the very intentional and active part our Congregation members have taken to converse with visitors and new attendees, making them feel that the Cathedral is their home. This important and very flourishing ministry has necessitated a sustained and committed effort (set-up, clean-up, soliciting baked goods, etc.) and the ongoing need for volunteers. Special thanks to go out to Rick Awe and Mark Garrison and Bob Deming who have been leading this project. Other special events hosted by the Hospitality Committee included the Congregation's 30th Anniversary outdoor picnic, (special shout out to the artistic and delicious cakes provided by Chris Clowdus and Goura Rivera), the All Souls reception in November, and the Virgin of Guadalupe observance and reception in December.

In addition to hospitality, there has been a desire for the Congregation to be more engaged with and committed to making a difference in our larger (New York City) community and the world. Two projects illustrating this commitment included providing students with backpacks filled with supplies (back-to-school in September) that were distributed via Cathedral Community Cares, and the raising of funds to provide Christmas meals to 51 Episcopal Churches in Cuba under the aegis of the Friends of the Episcopal Church in Cuba. Additionally, as a means of building up the Community from within, Neil Reilly and Laura Betz are leading an effort to establish a Young Members (20's and 30's) Group to study the lectionary and partake of other relevant programming on a couple of Sundays per month.

Joan Adams continues the report. She notes that the online services the Cathedral streams have been a real blessing for those in the Congregation, and indeed, throughout the world, who want to worship with us, but cannot attend in person. Sunday services and Morning and Evening Prayer have been very vibrant programs and vehicles for building online Community. The impact of having the single service (9:00 and 11:00 combined) has helped us really to get to know one another and grow in strength. Joan mentions "Sacred Ground" — a process that looks at the history of the church, examining racism and working in healing, as a possible community building program in coming days.

b. **Stewardship Report:** Christopher Clowdus gives the following report: "The personnel of the Stewardship and Communications Committee is comprised of the following members: Scott Klein, Sharné Jackson, Oliver Mahrtdt, Christopher Clowdus, and Karl Taps. The Committee implemented a stewardship plan based on the

rhythms of the liturgical year with our *Building Through Stewardship* Campaign for 2022-2023, with an emphasis on hospitality. The following is an outline of what was done so far:

— **December 11th—Stewardship Campaign Kickoff Sunday.** The SCC hosted a festive coffee hour with members of the committee on hand to discuss giving and the use of Realm.

— **Last Week of the Calendar Year.** As 2022 ended, the Committee faced a budget deficit and appealed to Congregation members for support to sustain our mission. As members planned their year-end giving, the SCC invited them to help *Build Community Through Stewardship* the last week in December in support of the Congregation's vital ministry. This appeal helped the Congregation end 2022 successfully.

— **Upcoming 2023. Lent/Holy Week—Sacrificial Giving Outreach/Life, Legacy, and Planned Giving.** Among the gifts that sustained the Congregation were the result of bequests from members who died this past year. We are extremely grateful for these faithful saints and their families whose generosity keeps their memory alive.

Pentecost—Spiritual Gifts/Time & Talent. There will be an effort to garner support for volunteerism and the giving of time and talent.

Finally, Christopher makes a broad appeal for new members interested in creative engagement and building community through stewardship to join the SCC.

c. Treasurer's Report. Marsha Ra introduces Laura Freseman, who will give the Treasurer's Report. Marsha first acknowledges the Admin Team (comprised of Laura and Bob Deming) crediting their tireless work and consistent efforts in managing and collating all of the financial information. Laura proceeds in offering the report, distributing a handout with the St. Saviour Budget for 2022, Actual for 2022, and Budget for 2023 (attached to these Minutes below). She guides us through the data with the following salient observations: a. We did not end up in the black overall, with a deficit of about \$17,000. She reminds us that most of our lost revenue is due to the absence of the Crafts Fair — which had been bringing in approximately 35K a year. For 2023, a \$22K loss is projected. She notes the exhaustive efforts to find ways to cut spending and to raise donations, as a means of keeping our deficits from growing. Laura thanks everyone for the generosity of their gifts through Realm. She notes that the Congregation has to contribute \$142K each year to the Cathedral. Also, administrative fees for Diocesan Assessment (we pay for whatever services the Diocese provides for all Congregations), Realm, Hospitality, and for other philanthropic causes are an ongoing source of our expenditures. She encourages people to link their bank accounts to Realm, rather than credit cards (hence, avoiding those fees.)

It is reported that the Cathedral will most likely take over the administration of the Crafts Fair. Following up on that news, Pat Carey gives a shout out to Marsha for getting the Crafts Fair started and keeping it going for so very many years. Joan and Sonia Omulepu give a shout out to Marsha for her amazing job as warden. Sonia reminds us of the difficult job Marsha faced six years ago when the Congregation needed her most. It is noted that Marsha will continue to guide us with her wisdom and knowledge, even if informally, for the foreseeable future. Marsha is presented with a gift card, card, and flowers as a token of the Vestry's and Congregation's esteem, as well as a prolonged ovation from the Congregation members. Marsha makes a statement of appreciation for all the people in the Congregation.

7. Blessing and Dismissal.

In closing, we pray for our Congregation, that we will be strengthened in our common life. To that, the people say, "Lord, hear our prayer. Amen."

8. Call to Adjourn.

The meeting is adjourned at 1:03.

Nominees for Vestry

JOAN ADAMS, (WARDEN) 2026



A member of the Congregation since 1995, I have participated in the fellowship of Congregation activities, often volunteering with the annual Crafts Fair. I joined the Verger's Guild after a few years as an Acolyte and am blessed to

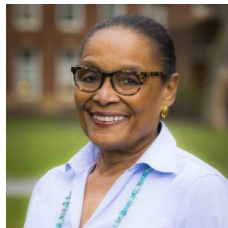
have continued serving as a Verger. I met my husband, Robert Dey, at the Cathedral.

I am a Clinical Social Worker, who has worked as a clinician, supervisor, and Director in several

organizations in New York City, but now work independently as a psychotherapist and as an organizational consultant and trainer primarily facilitating around issues of race, anti-racism, and anti-oppression.

I was pleased to work with Sonia Omulepu and others to lead a series of 4 workshops on race and anti-racism for the Congregation about five years ago.

CAROLYN A. BROWN, 2027



I was born in Hampton, Virginia and came to New York City in 1966 to study at Columbia's School of International Affairs. My father, the first Black

Virginian at Virginia Theological Seminary, was ordained in 1958. He became a political activist who brought his Christianity into the daily lives of our community.

I joined the Congregation of St. Savior in 2016, seeking a community that held fast to the principles of social justice, spirituality and equality. I found a community that helped to strengthen my values and my faith. This has become more and more important

to me as I watch this country succumb to the influence of anti-democratic forces.

Being on the vestry will allow me to contribute to the development of this community and to bring into reality the principles of progressive Christianity. I would especially like to work to bring the church in harmony with the Harlem community as this community is under attack today. I would also like to see more diversity in the staffing of the Cathedral to enable it to relate more strongly with the Harlem community. The fellowship of the Congregation of St. Savior and the Cathedral of St. John the Divine is an especially important resource for Harlem. I look forward to working with the vestry to this goal.

MICHAEL NIXON, 2027



My name is Michael Nixon and I am a candidate to serve on the vestry of the Congregation of St. Saviour. I have been attending church at the Cathedral since the late 1990s.

During this time I have been baptized and confirmed at the Cathedral, have served as an acolyte and sub-deacon and have previously served on the vestry. I have volunteered to support many congregation activities and have participated in many congregation retreats. I have also met and gotten to know many members of the congregation.

Professionally, I work for the Bronx Overall Economic Development Corporation as a credit analyst and

business development officer, where I have been involved in many aspects of economic and community development. Earlier in my career I worked for AT&T, where I was involved in various aspects of sales support, marketing and product development, focused on the business market. I have a BA from Haverford College with a degree in philosophy and an MBA from the University of California, Berkeley.

I am grateful to be part of this community of Christians, trying to live up to the ideals of Christian belief as expressed by our faith as Episcopalians. If elected by the members of the Congregation of St. Saviour, I would be honored to serve on the vestry.

CHRISTOPHER CLOWDUS, 2027



I have been a member of the Congregation for about 3.5 years and currently serve on the Stewardship & Communications Committee.

Currently, I lead The Clowdus-Rivera Team at Cooper & Cooper Real Estate in New York. Our team of trusted advisers has earned a sterling reputation for our integrity, exceptional service, financial rigor, expert representation, and global reach.

I hold a MA in Theology from Yale Divinity School, an MMus. in Conducting from the Yale School of Music, two certificates from the Yale Institute of Sacred Music, and completed an internship at General Theological

Seminary. While at Yale, I served as Director of Music at Berkeley Divinity School and Marquand Chapel. Professionally, I have served Episcopal, Lutheran, Presbyterian, and United Methodist parishes. As a conductor, I have performed throughout the U.S., Europe and Asia, served as Artistic Director of a premier Manhattan ensemble, a large chorus in New Haven, and as Associate Conductor of a chamber orchestra.

If elected, I will bring years of experience from the ecclesiastical, educational, musical, and business spheres to support the Congregation's vital ministry. I pride myself in being a master problem solver, a gifted communicator, and an accessible and collaborative team member.

Vicar's Report for 2023

The Reverend Canon Steven Lee

As we look back on 2023 and ahead to 2024, the Congregation finds itself navigating several significant changes.

One significant change is the transition from the 16th to the 17th Bishop of New York. The Congregation, more than most parishes, has the privilege of seeing the Bishop of New York several times throughout the year.

More than this, as Dean Malloy recently reminded the Trustees of the Cathedral, the Bishop of New York has significant statutory authority over the Cathedral. The following comes from the Cathedral's governing documents:

The Bishop of the Diocese is the head of the Corporation and the Chair of the Board of Trustees thereof. He/She has the right to nominate the Dean, the Canons, the other Cathedral Clergy, and, subject to the provisions of Article I of the Corporation's Constitution, certain of the clerical and lay members of the Board of Trustees. His/Her consent is necessary for the removal from office of the Dean, any Canon, or any other Cathedral clergy. He/She has the right to use the Cathedral at his/her discretion for all Episcopal acts and for Diocesan and other religious services and ecclesiastical meetings. Upon notice to the Dean, he/she may preach in the Cathedral and may designate special occasions. He/She shall have the general direction of the religious services in the Cathedral, which direction shall be expressed through the Dean.

Further, Bishop Heyd has announced a year-long mission review for the entire Diocese to take place through 2024. Ahead of this mission review, he has articulated his vision that we are called at this moment to the "Renewal of the Church for the Healing of the World." What this means for the Cathedral, and the Congregation, will unfold as the months progress.

A second significant change is the transition in the position of Dean of the Cathedral. Dean Malloy was installed as the 11th Dean of the Cathedral this past December, and his term will end on June 30, 2025. This coming year will see the formation of a search committee for the 12th Dean. What this change means for the Cathedral, and the Congregation, will also unfold as the months progress.

A third significant change happened this past April when Dean Malloy reorganized the senior staff of the Cathedral and appointed me the Vicar of the Cathedral. In this position, I oversee Liturgy, Pastoral Care, the Columbarium, the Congregation, and I supervise Canon Suarez and the departments she runs, which include Public Education and Visitor Services and Cathedral Community Cares. What this change means for the Cathedral and the Congregation is still unfolding.

Part of the task for the Vestry in the coming year will be to discern how the Congregation will adjust and adapt to each of these significant changes. The question for the Vestry, and all of us in the Congregation, is this: Where is God leading the Congregation of Saint Saviour in these times of transition?

Wardens' Report

Bob Deming and Joan Adams, Wardens

Looking back at 2023, we consider what stands out for our shared Congregation life. Three themes come to mind.

First, we appreciate the hospitality offered after Sunday morning service as part of our coffee ministry. The routine is called coffee hour, but thirty minutes is a better approximation of service attendees partaking in coffee, tea, hot chocolate, water, and sweet and sometimes savory goodies and enjoying each other's company. A member of the clergy suggested scaling back during the summer, but we chose not to. We prefer consistency, as though those coming to Sunday service can count on hospitality as fundamental to the congregation's contributions. There were two special occasions when we celebrated with a sit-down meal in the nave after Sunday morning service: in September as part of homecoming and recently in January in appreciation of Bishop and Margaret Dietsche, as they move toward retirement.

Second, the Vestry engaged in discussion about shifting structures within the Cathedral. Our Vicar, Steven Lee, used to be the Vicar of the Congregation of Saint Saviour but now his role has shifted to be the Vicar of the Cathedral. What is the role of the Congregation in this post-Covid era? Steven and the Vestry met with Pat Malloy and Eva Suarez on two occasions and discussed our history and the possible shifting landscape. Bob Deming wrote a Cathedral Column this autumn entitled "Identity, and its Ongoing Search." In it was printed our Congregation's mission statement that dates to our beginnings in the early 1990s.

"The mission of the Congregation is to build and nurture an active Christian community; to support the mission of the Cathedral; to offer opportunities for exploring and expressing spirituality, affirming the diversities that exist among us; above all, through worship, service and example, to bear witness to Christ's healing and reconciling love to neighbors, pilgrims and visitors."

We are ever interested in how our mission might evolve and what others think about the future direction of our Congregation.

Third, our space at the bottom of the News of the Congregation that is emailed early Friday morning has undergone a slight shift. Traditionally, this has been a place for messages from the Wardens. Since the views of others have appeared regularly, Steven suggested renaming the space as the Congregation Column. That seems a promising direction, as we seek to expand the platform to a variety of voices and views. If you have something fitting, please contact us. We look forward to continuing to share interesting reflections from our varied experiences of Congregation community life.

Admin Team

Thank you for your generosity, giving to the Congregation of Saint Saviour over the course of the year and twice stepping up for special appeals for CCC clients: the backpack project for young students over the summer and the Christmas gift cards during December. In the last week of January, we completed the 2023 financial accounting and, in alignment with tax reporting purposes, emailed or mailed thank you letters indicating how much each Congregation member had contributed during the last year. Again, thank you heartily.

Hospitality

The Congregation continued to provide weekly hospitality after the Sunday Eucharist. This extended coffee hour has become an important community builder, and also a well-organized way to reach out to the many tourists and seekers who join us every week. 25 members of Saint Saviour take turns bringing treats each week. Most of the cost is borne by those contributing, so the budget has been limited to coffee and other basic supplies. The work of setting up and cleaning up is shared. In September, the hospitality group offered a catered, sit-down lunch in the nave for our second festive Homecoming. We were delighted to invite and include the entire choir. Our senior warden welcomed everyone and offered small favors consisting of stones marked with words to support prayer and meditation. Desserts were provided by congregation members who enjoy baking. The coffee hour team took off Palm Sunday and Easter Sunday. Late in December, the team decided to take a hiatus on Sunday, December 24 and December 31. Probably the only good thing about the break was that it made it obvious to one and all how much we enjoy the time together over a cup of coffee!

Mission and Outreach

The Congregation continued to support the work of Cathedral Community Cares in several ways. Over the summer, funds were raised for the annual back-pack project. Supplies were ordered and back-packs prepared for the children of CCC clients. This year at CCC's request we purchased and filled four dozen back-packs for elementary school children. Congregation members also participated in providing special Easter, Thanksgiving and Christmas meals by donating chickens, turkeys and desserts. The Congregation collected funds so that CCC could provide clients with gift cards at Christmas time. While toy drives are fun for those of us buying and bringing toys, CCC administration told us that gift cards were more practical and allowed clients to use them for whatever was needed for a joyous holiday.

In addition to support for CCC, the Congregation participated in a Holiday card writing project for SAGE clients. SAGE is a well-known organization that supports aging LGBTQ people. Card writing was on hold during the pandemic but is now underway again under the leadership of Tim Farrell. The Congregation also supported the new Diocesan Credit Union with an annual donation.

Cathedral Congregation Budget

REVENUES	2023 Actuals	2023 Budget	2024 Budget
Donor Tithes and Offerings			
400100 Current Year Pledge & Plate	\$156,724.16	\$160,000.00	\$160,000.00
400130 Pledge & Plate Charges	\$1,046.38	\$1,500.00	\$1,250.00
<i>Total Donor Tithes and Offerings</i>	\$157,770.54	\$161,500.00	\$161,250.00
Mission & Outreach			
400156 Cathedral Mission	\$9,045.00	\$5,000.00	\$5,000.00
400157 Neighborhood Mission	\$0.00	\$1,500.00	\$1,500.00
400158 Other Mission & Outreach	\$0.00	\$1,000.00	\$1,000.00
<i>Total Mission & Outreach</i>	\$9,045.00	\$7,500.00	\$7,500.00
Other Income			
400153 Adult Education	\$1,000.00	\$0.00	\$646.00
400160 Operating Savings Interest	\$16.39	\$15.00	\$15.00
402100 Checking Interest	\$21.93	\$10.00	\$20.00
<i>Total Other Income</i>	\$1,038.32	\$25.00	\$681.00
TOTAL REVENUES	\$167,853.86	\$170,025.00	\$169,431.00
EXPENSES	Actuals	2023 Budget	2024 Budget
Connect and Explore			
510110 Adult Education	\$354.00	\$0.00	\$646.00
510330 Hospitality	\$4,512.69	\$10,000.00	\$10,000.00
510320 Vestry Expenses	\$1,446.64	\$1,000.00	\$1,000.00
<i>Total Connect and Explore</i>	\$6,313.33	\$11,000.00	\$11,646.00
Mission and Outreach (Serve)			
510902 Other Mission & Outreach	\$0.00	\$1,000.00	\$1,000.00
510907 Cathedral Mission	\$2,670.14	\$5,000.00	\$5,000.00
510908 Neighborhood Mission	\$5,000.00	\$5,000.00	\$5,000.00
<i>Total Mission and Outreach</i>	\$7,670.14	\$11,000.00	\$11,000.00
Administration			
560110 Communications	\$1,351.46	\$1,750.00	\$1,500.00
520100 Office Supplies & Paper	\$0.00	\$100.00	\$100.00
520115 Membership Database	\$4,884.00	\$4,750.00	\$5,000.00
520125 Audit Fee	\$0.00	\$0.00	\$0.00
520130 Bank Charges	\$132.00	\$150.00	\$150.00
520131 Processing Charge	\$3,151.21	\$3,000.00	\$3,200.00
520300 Property & Liability Insurance	\$3,362.25	\$3,330.00	\$3,400.00
550200 Cathedral Cost Share	\$149,604.84	\$142,481.00	\$156,728.88
520650 Miscellaneous Expense	0.00	\$100.00	0.00
540100 Vicar Discretionary	\$500.00	\$0.00	\$750.00
550100 Diocesan Assessment	\$10,962.00	\$14,618.00	\$14,336.00
<i>Total Administration</i>	\$173,947.76	\$170,279.00	\$185,164.88
TOTAL EXPENSES	\$187,931.23	\$192,279.00	\$207,810.88
NET TOTAL	\$ (20,077.37)	\$ (22,254.00)	\$ (38,379.88)

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Treasurer's Report

For the Calendar Year 2023 as of 12/31/2023

Laura Freseman

	Budgeted for 2023	Actual for 2023	Difference
Total Revenues	\$170,025.00	\$168,713.86	\$1,311.14
Total Expense	\$192,279.00	\$187,931.23	\$4,347.77
Net Total	\$(22,254.00)	\$(19,217.37)	\$3,036.63

Approximate Holdings: (as of 12/31/2023)	
TD Bank Account:	\$32,768
TD Savings Account:	\$37,753
Diocesan Investment:	\$170,000

Net Totals:

The Vestry budgeted a deficit of \$22,000 to account for the loss of Crafts Fair Revenue. The actual seems less \$19,217.37, but, at the close of CY2023, the Congregation had several outstanding accounts payable: \$6,374 is owed to the CCC, and \$3,654 to the Episcopal Diocese of NY. So, our true deficit is \$30,250.

Revenues:

Donor Tithes and Offerings: St. Saviour received \$156,724 in pledge donations. Although this was a decrease from what we received last year (\$167,000), a) it is still in line with the amount budgeted, and b) last year we received an unusually large behest from Clyde Hicks's estate.

Mission and Outreach Fundraising (Cathedral): Revenue generated for our mission and outreach projects comes from separate, non-pledge appeals for individual projects, with Cathedral Community Cares being this year's only beneficiary. The Backpack Project raised \$5,505.00 and we collected \$3,540 for the Christmas Gift-Card appeal.

Adult Education: \$1,000 was given to the Congregation from "Friends of the Cathedral" to underwrite Mary Magdelene book discussion. (We used \$354.)

Expenses:

Administration: The Cathedral increased the Congregation's cost share in June to \$156,729 from \$142,481. Other significant administrative expenditures include our yearly Diocesan assessment at \$14,618, the cost of Realm (our online giving portal, membership database and accounting software) at \$4,884, insurance at \$3,362.

Hospitality: This is a catch-all category for funding various Congregation ministries and fellowship opportunities. Out of the \$4,512.69 spent, approximately \$1,403 went to our September Homecoming, \$900 to host dinner for Inter-Parish Council Lenten dinner, and \$400 to the Ofrendas/Feast of our Lady of Guadeloupe services, while the remaining amount purchased coffee hour supplies.

Vestry Expenses: Higher than expected because of charges incurred in sponsoring two candidates for priesthood, in particular the Cathedral charges the ordination committee security charges.

Mission and Outreach Expenses: Of the money raised for the CCC, \$2,670.14 went towards the Backpack Project (with the remainder earmarked for 2024's Backpack and Christmas Gift Card donations) This year we paid \$5,000 (Neighborhood Mission) as part of a three-year, \$15,000 pledge to the New York Episcopal Federal Credit Union.

2024 Narrative Budget

The budget is a reflection of our life together and our values. The Congregation’s common life has begun to recover from the pandemic and signs of renewal abound. The 2024 budget reflects a congregation committed to becoming a community of ever more faithful disciples of Jesus Christ.

REVENUES	2023 Budget	2024 Budget
Pledge & Plate	\$160,000	\$160,000
The Congregation’s giving for 2024 remains unchanged from 2023.		
Pledge and Plate Charges	\$1,500	\$1,250
Additional amount given when online donors choose to cover credit card processing costs		
Vicar’s Discretionary Fund	\$1,000	\$0
Donor to Vicar’s fund has moved on; Congregation will allot \$750.		
Cathedral Mission	\$5,000	\$5,000
Anticipated donations to mission projects for the Cathedral, specifically for the Back-To-School backpack project.		
Neighborhood Mission	\$1,500	\$1,500
Anticipated donations for mission and outreach projects that benefit the local community.		
Other Mission and Outreach	\$1,000	\$1,000
Anticipated donations for other projects		
Adult Education	\$0	\$654
Remainder of restricted donation from Friends of the Cathedral.		
Bank Interest	\$25	\$25
Total Income	\$170,025	\$170,025
EXPENSES	2023 Budget	2024 Budget
CONNECT and EXPLORE		
Hospitality	\$10,000	\$10,000
Events for the Congregation and fellowship groups to foster the sense of community and belonging.		
Vestry Discretionary	\$1,000	\$1,000
Expenditures approved by the Vestry (e.g assistance to members we sponsor for ordination).		
Vicar Discretionary	\$1,000	\$750
Expenditures the Vicar intends to use (e.g assistance to members we sponsor for ordination).		
SERVE		
Other Mission and Outreach	\$0	\$1,000
Mission and Outreach projects beyond the Cathedral and local community, such as global mission.		
Cathedral Mission	\$5,000	\$5,000
Anticipated expenditures towards the Back-To-School Backpack Project		
Neighborhood Mission	\$0	\$5,000
The Vestry has pledged \$15,000 over 3 years (\$5,000 per year) to the NY Episcopal Credit Union.		

ADMINISTRATION		
Communications	\$1,750	\$1,500
These are expenses for Mail Chimp (email newsletter program), Squarespace (Congregation website), GSuite (Congregation storage and email addresses), Network Solutions (domain name), and Zoom.		
Office Supplies & Paper	\$100	\$100
Should be able to phase this out more and more on email and on Realm for our correspondence.		
Membership Database	\$4,750	\$5,000
This represents the cost for Realm, our membership and financial database.		
Audit Fee	\$0	\$0
As allowed under diocesan guidelines, we will do a streamlined self-audit for 2023.		
Bank Charges	\$150	\$150
Processing Cost	\$3,000	\$3,200
Amount taken out of each credit card donation in Realm not covered by donors. Bank transfers are free.		
Property and Liability Insurance	\$3,330	\$3,340
Miscellaneous Expense	\$100	\$0
Cathedral Cost Share	\$142,481	\$156,729
Diocesan Assessment	\$14,618	\$14,336
Total Expenses	\$192,279	\$207,810.88
Net		
	(\$22,254)	(\$38,380)
Saved Funds	\$22,254	\$38,380
The Congregation's finances for 2024 look much the same as 2023. Our main challenge is keeping apace with the Cathedral's cost share, which accounts for the vast majority of our expenses.		