

2020 MCM Board Actions

The MCM Board met thirteen times in 2020. Regular meetings began with an opening and prayer. These regular meetings also ended with a time in camera which included the Executive Minister, and a time in camera without the Executive Minister. The minutes of each previous meeting were reviewed, amended as necessary, and accepted.

The Board actions for 2020 include:

January 20

Approved the Camp Assiniboia Capital Campaign

February 17

Removed money out of the budget for Frohe Botschaft, while still leaving a small sum there for a new communication program

Adopted the Job Description of the Executive Minister

March 5

Approved 2019 MCM Financial Statements, 2019 Camps with Meaning Financial Statements, and 2020 MCM Budget

Approved that Rick Neufeld be invited to serve as Interim Executive Minister beginning July 1, 2020, and that Peter Rempel be invited to provide administrative support during this period

March 16

No major actions

April 20

Approved staff changes related to Covid-19 as presented by Ken Warkentin

May 18

Affirmed decision of Camps with Meaning to hold no overnight camps

June 8

Agreed that Michael Pahl be offered the position of Executive Minister of Mennonite Church Manitoba

June 22

Supported the decision to run Camps as proposed (Day Camp days and Staff Training events in July, Day Camps in August)

Authorized the cancellation of the fall rental season at Camp Assiniboia, to close the camp effective September 1, and to lay off staff as appropriate

Authorized up to \$25,000 for an aeration system for the new lake at Camp Assiniboia, with the understanding that it comes from the Camp Assiniboia Capital Expenditures Fund

Authorized up to \$15,000 toward the new basement at Camp Koinonia

August 18-September 7 (email meeting)

Approved the recommendation of staff to operate a limited rental season at Camp Assiniboia, requiring the laying-off of most staff but recalling them on a casual as-needed basis

September 21

Confirmed Douglas Mennonite Church for location of March 6, 2021 delegates' gathering, if in-person gathering allowed

Approved Camp Committee to apply for a \$40,000 loan from BDC and a grant from the Winnipeg Foundation

October 21

Affirmed a policy on Conscientious Civil Disobedience

November 18

Approved the Terms of Reference for the Finance Committee and Camp Committee

December 16

Approved the Terms of Reference for the Ministerial Leadership Committee

Authorized up to \$40,000 for mould remediation in the ceiling of the studio

MENNONITE CHURCH MANITOBA
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE 12 MONTH PERIOD ENDED December 31, 2020: OVERVIEW

(see notes below)

	ACTUAL YEAR TO DATE	OVER (UNDER) BUDGET	BUDGET 2020
REVENUE			
Revenue - Individual Donations	\$34,948	(\$15,052)	\$50,000
Revenue - Individual Donations (MC Canada Direct)	\$25,957	\$957	\$25,000
Revenue - Church Giving	\$916,046	(\$58,954)	\$975,000
Revenue - Relational Witness Giving	\$48,204	\$8,204	\$40,000
Revenue - Interest Income	\$845	(\$155)	\$1,000
Revenue - Government Subsidies	\$87,713	\$87,713	\$0
TOTAL OPERATING FUND REVENUE	\$1,113,713	\$22,713	\$1,091,000
PARTNER MINISTRY SUPPORT			
Mennonite Church Canada - Operating	\$272,504 ¹	(\$87,496)	\$360,000
Mennonite Church Canada - Relational Witness	\$48,504	\$8,504	\$40,000
Canadian Mennonite University	\$87,500	\$0	\$87,500
Camps with Meaning - Subsidy	\$125,000	\$0	\$125,000
Inter-Mennonite Chaplaincy Association	\$6,180	\$180	\$6,000
Canadian Mennonite	\$24,360	\$3,960	\$20,400
	\$564,048	(\$74,852)	\$638,900
OPERATING FUND EXPENDITURES			
Executive (Schedule 1)	\$51,368 ³	(\$55,704)	\$107,072
Leadership Resourcing (Schedule 2)	\$90,032	\$6,050	\$83,982
Mission Resourcing (Schedule 3)	\$29,996	(\$12,102)	\$42,098
Congregational Resourcing (Schedule 4)	\$59,840	\$673	\$59,167
Operations (Schedule 5)	\$157,475	(\$7,278)	\$164,753
Occupancy (Schedule 6)	\$4,365	\$27,789	(\$23,424)
Internally Restricted Funds (Schedule 7)	\$2,605	\$2,605	\$0
Total Operating Fund Expenditures	\$395,679	(\$37,969)	\$433,648
Net Surplus/(Deficit) from Operations	\$153,986	\$135,534	\$18,452
Camps with Meaning Gain/(Loss)	(\$33,285)	(\$33,285)	\$0
Transfers (to)/from Reserves	\$0	\$0	\$0
Net Operating Fund revenue (expenditures)	\$120,700 ⁴	\$102,248	\$18,452

1. The amount passed on to MC Canada was \$87,000 lower than budgeted due to an agreement between MCM and MC Canada to credit this amount back to MCM for past overpayment. A portion of this was offset by MCM paying MC Canada for past rent and financial services due (see Schedules 5 and 6 below).
2. Expenses were generally lower in 2021 due to COVID restrictions limiting travel and in-person gathering (e.g. workshops).
3. Executive expenses were significantly lower due to no permanent Executive Minister in place from July-December.
4. This surplus was unexpected. Difficult decisions with regard to staffing, plus government COVID subsidies for Camps, reduced the Camps deficit to \$33,000. On the MCM Main side this surplus was generated by lower than expected expenses, greater than expected government COVID subsidies, and the much lower amount forwarded to MC Canada than budgeted.

MENNONITE CHURCH MANITOBA
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE 12 MONTH PERIOD ENDED December 31, 2020: SCHEDULES

	ACTUAL YEAR TO DATE	OVER (UNDER) BUDGET	BUDGET 2020
Executive (Schedule 1)			
Revenue - Dues, Fees, Donations, Recoveries	\$0	\$0	\$0
Staff Salary & Payroll Expenses	\$49,825	(\$43,447)	\$93,272
Staff Travel and Expenses	\$34	(\$8,466)	\$8,500
Staff Professional Development	\$0	(\$500)	\$500
Council & Committee Travel & Expenses	\$1,509	(\$3,291)	\$4,800
Special Projects	\$0	\$0	\$0
	<hr/> \$51,368	<hr/> (\$55,704)	<hr/> \$107,072
Leadership Resourcing (Schedule 2)			
Revenue - Dues, Fees, Donations, Recoveries	\$0	\$11,500	(\$11,500)
Revenue - Interest Income	(\$1,058)	\$1,942	(\$3,000)
Staff Salary & Payroll Expenses	\$89,989	\$13,007	\$76,982
Staff Travel and Expenses	\$866	(\$6,134)	\$7,000
Staff Professional Development	\$0	(\$1,000)	\$1,000
Education & Training	\$235	(\$13,265)	\$13,500
	<hr/> \$90,032	<hr/> \$6,050	<hr/> \$83,982
Mission Resourcing (Schedule 3)			
Revenue - Dues, Fees, Donations, Recoveries	(\$37)	\$9,963	(\$10,000)
Staff Salary & Payroll Expenses	\$25,207	(\$10,391)	\$35,598
Staff Travel and Expenses	\$0	(\$3,500)	\$3,500
Staff Professional Development	\$0	(\$1,000)	\$1,000
Church Sponsorship	\$4,826	(\$2,674)	\$7,500
Program Expenses	\$0	(\$4,500)	\$4,500
	<hr/> \$29,996	<hr/> (\$12,102)	<hr/> \$42,098

	ACTUAL YEAR TO DATE	OVER (UNDER) BUDGET	BUDGET 2020
Congregational Resourcing (Schedule 4)			
Revenue - Dues, Fees, Donations, Recoveries	(\$16,169)	\$15,332	(\$31,500)
Staff Salary & Payroll Expenses	\$34,338	(\$79)	\$34,417
Staff Travel and Expenses	\$91	\$91	\$0
Staff Professional Development	\$31	(\$1,469)	\$1,500
Frohe Botschaft	\$13,153	(\$5,598)	\$18,750
FL Choirs	\$7,980	(\$8,020)	\$16,000
Program Expenses	\$20,415	\$415	\$20,000
	<hr/> \$59,840	<hr/> \$673	<hr/> \$59,167
Operations (Schedule 5)			
Revenue - Dues, Fees, Donations, Recoveries	(\$7,450)	\$50	(\$7,500)
Staff Salary & Payroll Expenses	\$109,877	(\$11,876)	\$121,753
Staff Travel and Expenses	\$569	(\$431)	\$1,000
Staff Professional Development	\$0	(\$1,500)	\$1,500
Office & Admin Expenses	\$40,441	\$9,941	\$30,500
Legal & Audit Expenses	\$13,113	(\$887)	\$14,000
Program Expenses	\$925	(\$2,575)	\$3,500
	<hr/> \$157,475	<hr/> (\$7,278)	<hr/> \$164,753
Occupancy Costs (Schedule 6)			
Rental Income - Office	(\$49,882)	\$9,542	(\$59,424)
Rent & Common Area Costs	\$47,688	\$17,688	\$30,000
Office & Building Maintenance	\$3,445	\$3,445	\$0
Insurance	\$3,113	(\$2,887)	\$6,000
	<hr/> \$4,365	<hr/> \$27,789	<hr/> (\$23,424)
Internally Restricted Funds (Schedule 7)			
Donations to Internally Restricted Funds	(\$25,497)	(\$25,497)	\$0
Transfer from Internally Restricted Funds	(\$15,773)	(\$15,773)	\$0
Internally Restricted Fund Expenses	\$18,378	\$18,378	\$0
Transfer to Internally Restricted Funds	\$25,497	\$25,497	\$0
	<hr/> \$2,605	<hr/> \$2,605	<hr/> \$0

**BALANCE SHEET
AS AT December 31, 2020**

**MENNONITE CHURCH MANITOBA
STATEMENT OF ASSETS, LIABILITIES, AND EQUITY**

	ACTUAL YEAR TO DATE
Current Assets	
Cash and Cash Equivalents	\$367,085
Accounts Receivable	\$229,072
Prepaid Expenses	\$19,287
Short Term Investments	\$58,544
TOTAL CURRENT ASSETS	\$673,988
Long Term Assets	
Capital Assets	\$3,624,862
Capital Asset Impairment (CK)	(\$73,195)
Accumulated Depreciation	(\$3,100,637)
Loan Receivable (J Funk)	\$2,500
TOTAL LONG TERM ASSETS	\$453,531
TOTAL ASSETS	\$1,127,518
Current Liabilities	
Accounts Payable	\$30,068
Accrued Accounts Payable	\$16,244
CEBA Loan	\$40,000
GST Payable	\$12,784
Unearned Revenue	\$8,350
TOTAL CURRENT LIABILITIES	\$107,446
Equity	
General Operating Equity	\$219,189
General Capital Equity	\$448,849
Restricted Fund Equity	\$352,034
TOTAL EQUITY	\$1,020,072
TOTAL LIABILITES + EQUITY	\$1,127,518

CAMPS WITH MEANING
STATEMENT OF REVENUE AND EXPENSES
FOR THE 12 MONTHS ENDED December 31, 2020

	ACTUAL YEAR TO DATE
CAMPING MINISTRIES	
Revenue	
Subsidy - MCM Main	\$125,000
Donations and Fundraising	\$83,975
Summer Camp Fees	\$28,491
Rental Revenue	\$169,730
Merchandise Sales	\$54
Fees Collected	\$1,419
Government Grants & Subsidies	\$123,903
Other Revenue	\$19,988
Total Revenue	\$552,559
Expenses	
Staff Salary & Payroll Expenses	\$292,697
Staff Travel and Expenses	\$2,545
Summer Staff	\$12,481
Casual Labour	\$2,590
Fundraising Expenses	\$200
Cost of Sales	\$52
Office and Admin Expenses	\$14,679
Advertising & Promoton	\$13,751
Horses	\$13,882
Kitchen	\$30,818
Repairs and Maintenance	\$35,751
Leasing	\$1,791
Utilities	\$44,740
Vehicles	\$7,942
Insurance	\$50,166
Property Taxes	\$14,949
Program Costs	\$46,810
Transfer to Campership Fund	\$0
Transfer to Capital Fund	\$0
CK Property Management	\$0
Total Expenses	\$585,845
TOTAL CAMPING INCOME/(DEFICIT)	(\$33,285)

MENNONITE CHURCH MANITOBA

MAIN BUDGET 2021: OVERVIEW

(see notes at end)

	BUDGET 2021	ACTUAL 2020	BUDGET 2020
REVENUE			
Revenue - Individual Donations	\$50,000	\$34,948	\$50,000
Revenue - Individual Donations (MC Canada Direct)	\$25,000	\$25,957	\$25,000
Revenue - Church Giving	\$925,000	\$916,046	\$975,000
Revenue - Relational Witness Giving	\$50,000	\$48,204	\$40,000
Revenue - Interest Income	\$1,000	\$845	\$1,000
Revenue - Government Subsidies	\$0	\$87,713	\$0
	\$1,051,000	\$1,113,713	\$1,091,000
EXPENDITURES			
PARTNER MINISTRY SUPPORT			
Mennonite Church Canada - Operating	\$231,250 ¹	\$272,504	\$360,000
Mennonite Church Canada - Relational Witness	\$50,000	\$48,504	\$40,000
Canadian Mennonite University	\$87,500	\$87,500	\$87,500
Camps with Meaning	\$165,000 ²	\$125,000	\$125,000
Inter-Mennonite Chaplaincy Association	\$6,000	\$6,180	\$6,000
Canadian Mennonite	\$49,873 ³	\$24,360	\$20,400
	\$589,623	\$564,048	\$638,900
OPERATING FUND EXPENDITURES			
Executive (Schedule 1)	\$119,349	\$51,368	\$107,072
Leadership Resourcing (Schedule 2)	\$82,260	\$90,031	\$83,982
Mission Resourcing (Schedule 3)	\$37,143	\$29,996	\$42,098
Congregational Resourcing (Schedule 4)	\$48,667	\$59,840	\$59,167
Operations (Schedule 5)	\$144,395	\$157,475	\$164,753
Occupancy (Schedule 6)	(\$22,754)	\$4,365	(\$5,424)
Transfer to Internally Restricted Funds (Schedule 7)	\$0	\$2,605	\$0
	\$409,060	\$395,679	\$451,648
Net Surplus/(Deficit) from Operations	\$52,317	\$153,986	\$452
Camps with Meaning Gain/(Loss)	(\$99,289) ⁴	(\$33,285)	\$0
Transfers (To)/From Surplus/Reserves	\$46,972	\$0	(\$32,200)
NET OPERATING FUND REVENUE/(EXPENDITURES)	\$0 ⁵	\$120,701	(\$31,748)

**MENNONITE CHURCH MANITOBA
MAIN BUDGET 2021: SCHEDULES**

	BUDGET 2021	ACTUAL 2020	BUDGET 2020
Executive Office (Schedule 1)			
Revenue - Dues, Fees, Donations, Recoveries	\$0	\$0	\$0
Staff Salary & Payroll Expenses	\$110,099 ⁶	\$49,825	\$93,272
Staff Travel and Expenses	\$5,250	\$34	\$8,500
Staff Professional Development	\$750	\$0	\$500
Council & Committee Travel & Expenses	\$3,250	\$1,509	\$4,800
Special Projects	\$0	\$0	\$0
	\$119,349	\$51,368	\$107,072

Leadership Resourcing (Schedule 2)

Revenue - Dues, Fees, Donations, Recoveries	(\$2,500)	\$0	(\$11,500)
Revenue - Interest Income	(\$1,650)	(\$1,058)	(\$3,000)
Staff Salary & Payroll Expenses	\$78,510 ⁷	\$89,989	\$76,982
Staff Travel and Expenses	\$3,250	\$866	\$7,000
Staff Professional Development	\$500	\$0	\$1,000
Education & Training	\$4,150	\$235	\$13,500
	\$82,260	\$90,031	\$83,982

Mission Resourcing (Schedule 3)

Revenue - Dues, Fees, Donations, Recoveries	(\$100)	(\$37)	(\$10,000)
Staff Salary & Payroll Expenses	\$32,843 ⁸	\$25,207	\$35,598
Staff Travel and Expenses	\$1,200	\$0	\$3,500
Staff Professional Development	\$200	\$0	\$1,000
Church Sponsorship	\$1,500	\$4,826	\$7,500
Program Expenses	\$1,500	\$0	\$4,500
	\$37,143	\$29,996	\$42,098

	BUDGET 2021	ACTUAL 2020	BUDGET 2020
Congregational Resourcing (Schedule 4)			
Revenue - Dues, Fees, Donations, Recoveries	(\$2,000)	(\$16,169)	(\$31,500)
Staff Salary & Payroll Expenses	\$29,817 ⁹	\$34,338	\$34,417
Staff Travel and Expenses	\$100	\$91	\$0
Staff Professional Development	\$250	\$31	\$1,500
Frohe Botschaft	\$0	\$13,153	\$18,750
FLC Choirs	\$6,000	\$7,615	\$16,000
Program Expenses	\$14,500	\$20,780	\$20,000
	\$48,667	\$59,840	\$59,167

Operations (Schedule 6)

Revenue - Dues, Fees, Donations, Recoveries	(\$2,000)	(\$7,450)	(\$7,500)
Staff Salary & Payroll Expenses	\$85,645 ¹⁰	\$109,877	\$121,753
Staff Travel and Expenses	\$2,400	\$569	\$1,000
Staff Professional Development	\$650	\$0	\$1,500
Office and Admin Expenses	\$41,200	\$40,441	\$30,500
Legal & Audit Expenses	\$15,000	\$13,113	\$14,000
Program Expenses	\$1,500	\$925	\$3,500
	\$144,395	\$157,475	\$164,753

Occupancy Costs (Schedule 7)

Rental Revenue	(\$60,500)	(\$49,882)	(\$59,424)
Basic Rent	\$11,130	\$35,245	\$30,000
Utilities	\$7,322	\$12,443	\$0
CAMS	\$8,294	\$3,445	\$18,000
Capital Reserve	\$8,000	\$0	\$6,000
Insurance	\$3,000	\$3,113	\$0
Depreciation	\$0	\$0	\$0
	(\$22,754)	\$4,365	(\$5,424)

	BUDGET 2021	ACTUAL 2020	BUDGET 2020
Transfers to Internally Restricted Funds (Schedule 7)			
Donations to Internally Restricted Funds	\$0	(\$25,497)	\$0
Transfer from Internally Restricted Funds	\$0	(\$15,773)	\$0
Expenses of Internally Restricted Funds	\$0	\$18,378	\$0
Transfer to Internally Restricted Funds	\$0	\$25,497	\$0
	\$0	\$2,605	\$0

NOTES:

1. Normally our Mennonite Church - Operating support should be 30% of Revenue - Church Giving above. However, we have notified other regional churches that due to our expected Camps deficit we will only give 25% this year. A new revenue sharing agreement should be in place for 2022.
2. The regular subsidy for Camps with Meaning has been increased in 2021 to help offset expected staffing transitions.
3. Canadian Mennonite support has increased for 2021 due to a change in formula for determining regional church support of CM. MCM has underfunded CM compared to other regions in the past.
4. This reflects one scenario illustrated in the Camps projections for 2021. See that document for more info.
5. The expected surplus will go toward offsetting the expected deficit with our Camps with Meaning program (see Camps projections). In addition to this surplus and the COVID Stabilization fundraising included in the Camps projections, the Camps deficit would be offset by drawing on our surplus/reserves and, if needed, a \$20,000 CEBA loan (with a portion of this loan forgivable if repaid on time).
6. The Executive Office salary and benefits includes the Executive Minister (1.0 FTE) and the Administrative Assistant (0.5 FTE).
7. The Leadership Resourcing salary and benefits includes the Director of Leadership Ministries (1.0 FTE).
8. The Mission Resourcing salary and benefits includes the Director of Mission (0.5 FTE; the other 0.5 is covered under Camps).
9. The Congregational Resourcing salary and benefits includes the Associate Director of Leadership Ministries (0.5 FTE).
10. The Operations salary and benefits includes the Associate Director of Communications (0.3 FTE; the other 0.3 is covered under Camps) and the Financial Services Assistant (0.75 FTE; the other 0.25 is covered under Camps). This line also includes a projected 0.5 FTE Director of Church Engagement starting May 1.

MENNONITE CHURCH MANITOBA
CAMPS WITH MEANING PROJECTIONS 2021

1

(see notes at end)

	SCENARIO 1 ² 2021	SCENARIO 2 ³ 2021	ACTUAL 2020
REVENUE			
400 Banquet	\$25,000	\$25,000	\$0 ⁴
405 Fundraising - Campership	\$2,750	\$2,750	\$2,755
415 Merchandise/Produce Sales	\$500	\$500	\$54
430 Donations - Church Designated	\$12,000	\$12,000	\$14,091
445 Donations - Personal & COVID Stabilization	\$42,000 ⁵	\$42,000 ⁵	\$69,884
451 Government Grants	\$20,000	\$20,000	\$117,903
452 Grants Other	\$8,000	\$8,000	\$6,000
475 Rental Fees	\$50,000	\$230,000	\$151,589
480 Fees - CIT/SLT	\$4,200	\$4,200	\$1,419
487 Fees - Retreats	\$0	\$1,500	\$8,262
495 Fees - Summer Camp	\$25,000	\$25,000	\$25,736
498 Sale of Horses	\$0	\$0	\$19,988
530 Rental - Camp Staff	\$7,000	\$9,000	\$9,879
950 Personal Capital Donations	\$0	\$0	\$0
	\$196,450	\$379,950	\$427,559

EXPENDITURES			
605 Advertising and Promotion	\$10,000	\$11,500	\$13,751
615 Bank Service Fees	\$800	\$800	\$803
620 Banquet & Fundraising Expenses	\$300	\$5,000	\$200
640 Casual Labour	\$0	\$2,500	\$2,430
641 Camps Hourly - CPP&EI	\$0	\$115	\$106
642 Camps Hourly - ER Pension	\$0	\$55	\$55
670 Cleaning Supplies	\$1,000	\$1,200	\$2,075
675 Merchandise Expenses	\$100	\$100	\$52
700 Animal feed and expenses	\$1,700	\$1,700	\$13,882
705 Insurance - Building, Disability, Liability	\$52,600	\$52,600	\$50,166
725 Kitchen Equipment	\$400	\$400	\$0
728 Food - Rental	\$2,000	\$20,000	\$15,900
731 Food - Summer Camp	\$7,000	\$7,000	\$4,381
733 Kitchen Staff	\$1,000	\$15,000	\$10,043
734 Kitchen Staff - CPP&EI	\$40	\$576	\$378
735 Leasing (Camp Koino)	\$1,800	\$1,800	\$1,791
736 Kitchen Staff - Pension	\$0	\$0	\$116
775 Office-General	\$750	\$2,000	\$6,746

777 Office - Postage	\$150	\$150	\$110
785 Salaries and Wages	\$214,523	\$267,629	\$253,526
786 CPP and EI	\$17,872	\$21,615	\$16,626
787 ER Pension	\$10,724	\$13,380	\$12,884
788 Benefits	\$17,980	\$22,435	\$9,661
790 Pool/Lake Expenses	\$1,500	\$1,500	\$0
792 MCM Subsidy Budget Surplus	\$0	\$0	\$39,546
820 Property Taxes	\$15,000	\$15,000	\$14,949
825 Repair and maintenance	\$15,000	\$17,000	\$32,269
840 Recreation Equipment	\$2,500	\$2,500	\$1,407
850 Retreat Honoraria	\$0	\$200	\$659
860 CwM Programs Expenses	\$4,500	\$4,500	\$4,424
870 Subscriptions and Licenses	\$7,000	\$7,000	\$7,020
875 Summer Staff	\$19,500	\$19,500	\$11,954
876 CPP & EI Summer Staff	\$1,000	\$1,000	\$527
885 Telephone	\$5,000	\$5,000	\$5,527
890 Travel	\$5,600	\$5,600	\$2,545
895 Utilities	\$37,000	\$39,000	\$39,212
902 Vehicle - Insurance	\$2,400	\$2,400	\$2,336
904 Vehicle Maintenance and Fuel	\$3,500	\$3,500	\$5,606
920 Workshops and Seminars	\$500	\$500	\$2,181

	\$460,739	\$571,755	\$585,845
--	------------------	------------------	------------------

Net Surplus/(Deficit)	(\$264,289)	(\$191,805)	(\$158,285)
Subsidy from MCM Main Budget	\$165,000	\$165,000	\$125,000
NET REVENUE/(EXPENDITURES)	(\$99,289)	(\$26,805)	(\$33,285)

NOTES:

1. Due to the uncertainty of 2021 with many unknown variables (e.g. vaccination progress, government restrictions), this is not a formal budget. Rather, this is a set of projections with two possible scenarios described. Here is what we know, and what we commit to: a) Camps with Meaning will have a significant deficit in 2021; b) this deficit will be manageable given the planned 2021 surplus in the MCM Main budget and the unexpected 2020 surplus in the MCM Main budget; c) MCM Staff, Camp Committee members, and Board members will monitor the Camps situation especially closely through 2021.
2. In Scenario 1, there are minimal rentals in 2021 and staff layoffs continue as they have been.
3. In Scenario 2, full rentals resume in September and all staff return on September 1.
4. Line 400: In 2020, revenue from Camps with Meaning Banquets was included under 445 Donations - Personal. This will now have its own budget line.
5. Line 445: The COVID Stabilization portion of this will follow a crowdfunding model with a target of \$35,000 actual revenue.