

St. Michael Church

2020 Financial and Spiritual Report



A Church to Come Home To



80 University Avenue West
Waterloo, Ontario N2L 3C7



ST. MICHAEL CATHOLIC CHURCH

80 University Avenue West
Waterloo, Ontario N2L 3C7

Phone: (519) 884-9311 Fax: (519) 888-6042 www.stmichaelw.ca

Message from the Pastor

Dear Parishioners,

It is with a deepest sense of appreciation to our Lord Jesus Christ, and to each of you that I am pleased to present to you the 2020 Financial and Spiritual Report for St. Michael Parish. With great gratitude, I thank you for your faithfulness to our offertory collection and pledges for our One Soul One Heart Campaign and for ongoing support of those who are less fortunate.

Over the last six months, I have been impressed and inspired by the number of dedicated Parishioners and groups that we have at St. Michael. I am so grateful to our outstanding volunteers in many ministries and organizations for your tireless assurance to serve the Lord, our parish community, and those who are in need. We are gifted with people of great faith who bring true LIFE to our community. We all work for Christ, participating in His mission of bringing hope and proclaiming the Good News.

Special words of gratitude to our *Parish Finance Council*: Shari Guinta, Scott Hannusch, George Jobby, Paul Vyrostko, Kevin Winter and our *One Heart One Soul Parish Capital Campaign Committee*: Steve Dosman, Shari Guinta, Stefan Pregelj. Many thanks to our dedicated *Parish Staff*: Susan Bourque, Dianne Gross, Dina Guajardo.

May our Parish Community and each family be abundantly blessed by the grace of God! Thank you for your ongoing commitment to our Parish!

Pax Christi,

Fr. Pawel Jamroz

Message from the Finance Council

During this difficult year, the members of the parish have pulled together. While the physical building attendance has been limited, the generosity of the parish continues. Overall, parish receipts are down 26% (32% if government programs are not accounted for) which is a large number but it could have been worse. The community realizes that the operation of the parish does continue even when building access is limited.

Offsetting the reduced income to the parish was a reduction in expenses of 30%. The one significant purchase during the year was equipment to live-stream Masses to the parishioners when attendance could not be in person.

Overall, through your generous support, we can continue the important work of the church. You, the parishioners, have continued to believe in and finance what we are doing, and we have been careful stewards of the funding you have provided us.

Finance Council

Father P. Jamroz, Pastor

Shari Guinta

Scott Hannusch

George Jobby

Paul Vyrostko

Kevin Winter

2020 Spiritual Report

| | |
|---|------|
| Registered Families in Parish | 1453 |
| Baptisms | 28 |
| Rite of Christian Initiation for Adults & Children | 8 |
| Confirmation Class | 50 |
| First Communion Class | 45 |
| Marriages | 5 |
| Funerals | 15 |
| Enrollment at Parish Elementary Schools | 819 |
| Enrollment at Parish Secondary Schools | 2545 |
| Student Enrolled in Catechetical Correspondence Program | 14 |
| Number of Infirm Parishioners Receiving Communion | 150 |

Pastoral Care

St. Michael Parish provides Pastoral Care to

- Two Catholic Elementary Schools – Sir Edgar Bauer and St. Nicholas
- Two Catholic Secondary Schools – St. David and Resurrection
- Three Universities – University of Waterloo/St. Jerome University and Wilfrid Laurier University
- One College – Conestoga College (Waterloo Campus)
- Four Seniors Residences (Columbia Forest, Clair Hills, Court at Laurelwood, University Gates)

Parish Ministries and Organizations

ALTAR SOCIETY

ALPHA AND BIBLE STUDY

BEREAVEMENT & CARE MINISTRIES (Grief Support Group and Separated & Divorced)

CATHOLIC CAFÉ GROUP

CATHOLIC WOMEN'S LEAGUE

CATECHETICAL CORRESPONDENCE PROGRAM

CHILDREN'S MINISTRY

COLLECTION COUNTERS

KNIGHTS OF COLUMBUS

LITURGICAL MINISTRIES (Altar Servers, Lectors, Minister of Communion at Church and to the Sick, Lectors, Ministers of Hospitality)

MUSIC MINISTRY

OLDER ADULTS/PRAYER SHAWL GROUP

PARISH RESOURCE CENTRE

R.C.I.A.

SOCIAL JUSTICE COMMITTEE (Refugees and Africa Child Sponsorship)

ST. VINCENT DE PAUL SOCIETY

YOUTH & YOUNG ADULTS MINISTRY

**ST MICHAEL PARISH
BALANCE SHEET
as of December 31, 2020**

| | | Dec 31, 2020 |
|---------------------------------------|----------------------------|----------------------|
| ASSETS | Cash and Bank | 158,287.55 |
| | Mass Stipend Account | 4,994.95 |
| | St Michael Refugee Account | 65,477.91 |
| | HST receivable | 5,901.53 |
| TOTAL ASSETS | | \$ 234,661.94 |
| LIABILITIES & EQUITY | | |
| | Accounts Payable | 97,503.91 |
| | Loan from Chancery | 134,580.90 |
| TOTAL LIABILITIES | | 232,084.81 |
| PARISH EQUITY | Total Equity | 2,577.13 |
| TOTAL LIABILITIES & EQUITY | | \$ 234,661.94 |

OUR DEBT

As of December 31, 2020, our parish debt is at **\$134,580.90**.

During 2020, we paid down our principle by \$ 32,419.10. The terms of the loans are open. A portion of this amount (\$75,000) is interest free and the remainder is at 4% compounded semi-annually.

OUR STUDENT CENTRE

The St. John Paul II Student Centre was established in 2015 to serve the spiritual needs of university students at Wilfrid Laurier University, and the University of Waterloo. More recently, it has begun to serve the spiritual needs of students from the Waterloo Campus of Conestoga College, and an increasing base of young adults who are alumni of our post-secondary institutions. The Student Centre is located in the former rectory attached to the Church. (240 Hemlock Street).

The operating and capital expenses of the Student Centre are fully covered by the Diocese of Hamilton, as is the full salary of the Campus Minister who aides our Pastor in the spiritual care of the students. This also includes a subsidy to cover a portion of the salaries for our administrative and cleaning staff for work performed on behalf of the Student Centre.

Receipts and Expenses - 2020

| | | 2020 | | 2019 | Difference |
|---|---------------|----------------------|--|---------------|-----------------|
| OFFERINGS | | | | | |
| Sunday Collections | \$ 336,635.06 | | | | |
| Easter Sunday Collections | \$ 6,780.00 | | | | |
| Good Friday Collection | \$ 390.00 | | | | |
| Christmas Day Collection | \$ 10,406.00 | | | | |
| Initial Offerings | \$ 1,900.00 | | | | |
| New Year's Day Collection | \$ 2,392.00 | | | | |
| Other Collections | \$ 50.00 | | | | |
| St. Michael Refugee Fund | \$ 5,000.00 | | | | |
| | | \$ 363,553.06 | | \$ 470,639.63 | \$ (107,086.57) |
| Building Fund | \$ 14,052.40 | | | | |
| | | \$ 14,052.40 | | \$ 27,130.77 | \$ (13,078.37) |
| OTHER RECEIPTS | | | | | |
| Federal Gov't Revenue - CEWS | \$ 34,066.11 | | | | |
| Sacramental Revenue | \$ 4,310.00 | | | | |
| Parish Life/Fellowship | \$ 465.00 | | | | |
| Rental Income (hall & parking) | \$ 40,650.00 | | | | |
| Religious Articles | \$ 3,504.26 | | | | |
| Societies & Parish Committees | \$ 1,510.00 | | | | |
| Mass Intentions | \$ 2,385.00 | | | | |
| Estates & Bequests | \$ 4,229.87 | | | | |
| Misc - bank interest | \$ 1.10 | | | | |
| | | \$ 91,121.34 | | \$ 141,145.58 | \$ (50,024.24) |
| TOTAL PARISH RECEIPTS | | \$ 468,726.80 | | \$ 638,915.98 | \$ (170,189.18) |
| DIOCESAN & IN TRUST COLLECTIONS | | | | | |
| Seminary | \$ 1,049.00 | | | | |
| Share Lent | \$ 1,180.00 | | | | |
| Needs of the Church in the Holy Land | \$ 1,170.00 | | | | |
| Pope's Pastoral Works | \$ 535.00 | | | | |
| Needs of the Canadian Church | \$ 697.55 | | | | |
| Evangelization of the Nations | \$ 880.00 | | | | |
| Cura Pastorum Retired Priests | \$ 670.00 | | | | |
| Africa/ Harambee Child Sponsorship | \$ 83,295.00 | | | | |
| 2020 Special Combined Collection | \$ 4,736.50 | | | | |
| Total Diocesan Collections (rec'd & remitted) | | \$ 94,213.05 | | \$ 160,638.44 | \$ (66,425.39) |

| | | 2020 | | 2019 | Difference |
|---|--------------|--------------|--|---------------|-------------------|
| PARISH EXPENSES | | | | | |
| CHURCH | | | | | |
| Insurance | \$ 8,711.68 | | | | |
| Repairs, Maintenance, Custodial Supplies | \$ 8,997.32 | | | | |
| Utilities | \$ 15,987.14 | | | | |
| Grounds Maintenance and Snow Removal | \$ 19,584.72 | | | | |
| | | \$ 53,280.86 | | \$ 81,959.69 | \$ (28,678.83) |
| Rectory (Freemont) | | | | | |
| Realty Taxes | \$ 5,214.77 | | | | |
| Repairs & Maintenance | \$ 4,130.71 | | | | |
| Utilities | \$ 4,062.51 | | | | |
| Food & Household Supplies | \$ 7,587.49 | | | | |
| | | \$ 20,995.48 | | \$ 22,245.51 | \$ (1,250.03) |
| St. John Paul Student Centre (funded by Diocese) | | nil | | nil | |
| Sanctuary, Choir, Missals etc. | | | | | |
| Altar, Flowers & Sacristy Supplies | \$ 9,233.24 | | | | |
| Music Ministry | \$ 20,415.48 | | | | |
| Religious Publications | \$ 2,421.21 | | | | |
| | | \$ 32,069.93 | | \$ 49,599.33 | \$ (17,529.40) |
| Office & Administration | | | | | |
| Computer Equipment & Web Services | \$ 7,177.40 | | | | |
| Repairs & Maintenance | \$ 79.99 | | | | |
| Advertising | \$ 1,022.00 | | | | |
| General Office Supplies | \$ 4,267.67 | | | | |
| Printing Expenses | \$ 588.55 | | | | |
| Postage | \$ 1,401.11 | | | | |
| Telephone | \$ 4,334.30 | | | | |
| Accounting | \$ 1,681.00 | | | | |
| | | \$ 20,552.02 | | \$ 18,181.98 | \$ 2,370.04 |
| Salaries - Clergy & Religious | | | | | |
| Pastor | \$ 40,098.60 | | | | |
| Other Priest's Stipends | \$ 5,225.00 | | | | |
| | | \$ 45,323.60 | | \$ 45,981.33 | \$ (657.73) |
| Salaries - Laity | | | | | |
| Secretary, Bookkeeper, Catechist, Custodian | \$ 86,700.65 | \$ 86,700.65 | | \$ 113,083.34 | \$ (26,382.69) |
| Payroll Costs | \$ 20,035.05 | \$ 20,035.05 | | \$ 40,166.59 | \$ (20,131.54) |

| | | 2020 | | 2019 | Difference |
|--|--------------|----------------------|--|---------------|-----------------|
| Other Expenses | | | | | |
| Loan Interest & Bank Charges | \$ 9,990.47 | | | | |
| Fellowship Expenses | \$ 3,379.84 | | | | |
| HST Non-refundable Expense | \$ 5,144.84 | | | | |
| Mass Intention Expense | \$ 2,420.00 | | | | |
| Parish Life Activities | \$ 4,289.82 | \$ 25,224.97 | | \$ 47,494.88 | \$ (22,269.91) |
| | | | | | |
| Capital Improvements | | | | | |
| Church: live-stream equipmt & installation | \$ 31,990.40 | | | | |
| Rectory: small kitchen appliance | \$ 199.99 | \$ 32,190.39 | | \$ 55,845.90 | \$ (23,655.51) |
| | | | | | |
| Chancery (Diocese of Hamilton) | | | | | |
| Cathedraticum Expense | | \$ 41,451.89 | | \$ 69,799.00 | \$ (28,347.11) |
| | | | | | |
| TOTAL PARISH EXPENDITURES | | \$ 377,824.84 | | \$ 544,357.55 | \$ (166,532.71) |
| | | | | | |
| NET INCOME | | \$ 90,901.96 | | \$ 94,558.43 | \$ (3,656.47) |

St. Vincent de Paul Society

The financial information for the St. Vincent de Paul Society is not part of the financial review by our Parish Finance Council or the Diocese of Hamilton. Their annual report is posted on our website under Ministries, St. Vincent de Paul Society. We thank them for the work they do.