



WALKING IN THE  
PRESENCE OF GOD AT  
ST. ANTHONY DE  
PADUA

**St. Anthony de Padua  
Parish Annual  
Stewardship Report  
July 1, 2017 to June 30, 2018**

## **Walking in the presence of God at St. Anthony de Padua**

“But as for the seed that fell on rich soil,  
they are the ones who, when they have heard the word,  
embrace it with a generous and good heart,  
and bear fruit through perseverance.” Luke 8:15

September 23, 2018  
25<sup>th</sup> Sunday in Ordinary Time

Dear parish family,

Since the very beginning of my becoming Pastor of St. Anthony de Padua last March, I have expressed of my desire of fiscal transparency with our parish family. This stewardship report is an account of our practical investment in living the spirit of St. Anthony de Padua. In addition to reporting on parish finances for the fiscal year of 2017-2018, these pages also bear witness to the vibrant spirit of generosity in the life of our Parish – Church and School – and the necessity of asking the Lord to help us take the next steps of faith together. Your sacrificial commitment of faith to the work of Jesus Christ at St. Anthony de Padua makes this possible.

The stewardship report has been prepared by our Business Manager, Kari Jambor, and myself, and reviewed by our Finance Council and Parish Staff. We have expanded its format in hopes of providing an even clearer, more thorough accounting of all aspects of the finances of our Parish – both Church and School.

As the spiritual father and chief steward of this great household of faith, I take with utmost seriousness my obligation to render a full account both to the Lord and to you of our shared stewardship of His gifts. It is my hope that this report will also serve us moving forward. That together we may continue to grow the harvest of the Lord’s goodness at our Parish and beyond for years to come.

St. Anthony de Padua, pray for us!

Fr. Robert Garrow  
Pastor St. Anthony de Padua Catholic Parish

# Our Parish Invests in St. Anthony de Padua School

*“St. Anthony de Padua Catholic School develops life-long learners who live their faith through stewardship and who are committed to Catholic virtues and academic excellence.”*

Throughout our history, St. Anthony de Padua Catholic School has been committed to three principles: promoting academic excellence, providing a warm and welcoming community, and developing lifelong virtues. Our school joins our rich spirituality with its strong academic excellence to provide an enriching environment as we strive to meet the needs of all students desiring a Catholic education.

There are two programs which help support our important mission of bringing a Catholic education to children and families.

- The School Choice Scholarship Program, commonly referred to as the “voucher” program, is a state program that is committed to providing all children access to quality educational opportunities. Through this program, student tuition is paid fully or partially by the state.
- The Scholarship Granting Organization of Northeast Indiana (SGONEI) provides low and middle-income families with scholarships to attend the Catholic schools of the Diocese of Fort Wayne South Bend. Students granted an SGO are provided with a pathway into the School Choice Scholarship program in a subsequent year. SGO grants are funded through individual and corporate donations and St. Anthony receives these donated funds from the program to subsidize eligible student tuition.

Prior to the SGO and Choice Scholarship programs, our parish subsidized student tuition in the form of parish assistance for many of our families. Students who were once receiving this parish assistance have now migrated into the SGO and Choice Scholarship programs, freeing up these parish funds. St. Anthony currently has 150 students (55% of our K-8 population) receiving a School Choice Scholarship. Of those 150 students, 71% are Catholic. These programs help us to fulfill our mission - providing children and families access to an excellent Catholic education. Our commitment to Catholic education is crucial for the vitality of St. Anthony Parish. We invite you to visit St. Anthony School at any time. Come see how we engage, enrich, and encourage spirituality and academics.

- Was started in 1950 as an educational ministry of our parish.
- Educates students in grades Pre-K through 8<sup>th</sup> with an enrollment around 300.
- Is committed to living our Catholic Faith through bi-weekly Mass, classroom prayer, sacramental preparation, religion classes, praying the rosary, Eucharistic adoration, school spiritual retreats and this year the creation of coordinator for Catholic Formation faculty position.
- Has a commitment to a Catholic foundation which encourages students to deepen their faith and approach challenges through the lens of Christ’s love.
- Provide Students with a high school and college prep curriculum.
- Sets high academic standards and teaches our students to think critically, communicate effectively, and plan for success.
- Promotes personal responsibility and self-discipline to influence all aspects of the learning process.
- Received an accountability grade of “A” from the Indiana Department of Education.

# OUR PARISH BY THE NUMBERS

780	Registered Families	Student Activities Collection	\$4,351
2,164	Members	Go For the Gold Debt Reduction	\$15,674
13	Baptisms	Alumni Support for School	\$2,780
25	First Communions	Parish Needs Replacement	\$9,918
13	Confirmations	Rice Bowl	\$2,249
5	Weddings	Carpet/Roof Replacement	\$22,967
20	Funerals	Seminary Collection	\$2,887
15	Funeral Lunches	Holy Land Collection	\$834

**Numbers are based upon the fiscal year of July 1, 2017 – June 30, 2018**

## S.C.R.I.P.

SCRIP is a fundraising program, which stands for **Substitute Currency Reaps In Profit**. SCRIP primarily helps families offset tuition costs and/or parish tithes at St. Anthony de Padua Catholic Parish or local Catholic high schools. Over 750 retailers, where you already shop, participate and are ready to give you a rebate. 100% of that rebate can be applied against tuition costs or can be donated to our parish as a tax-deductible contribution! \*SCRIP credits do not expire! Register online at [www.ShopWithScrip.com](http://www.ShopWithScrip.com) and click Join a SCRIP Program. Our Enrollment Code is **L1CD4DDB766**

The past two years activity within the SCRIP program is detailed below. We anticipate with the new online format that our participation will increase.

### 2016/2017

1 family accounted for 26% of all SCRIP tuition rebates earned  
 7 families accounted for more than 50% of all SCRIP tuition rebates earned  
 20 families accounted for 75% of tuition rebates earned  
 33 families earned tuition rebates of \$100 or more.

### 2017/2018

6 families accounted for over 30% of gross rebates earned  
 14 families accounted for over 50% of gross rebates earned  
 141 families participated in SCRIP; 74 (52.5%) earned gross rebates of less than \$100. 96 families (68%) earned gross rebates of less than \$200.  
 \$20.3K in tuition rebates we allocated across 44 students benefited from SCRIP tuition rebates  
 3 Marian HS      6 St. Joe HS      35 St. Anthony

Total Expenses paid by the parish: **\$681,119** Total Savings for Parents in our School **\$ 20,304.00**  
 Total Sales: **\$ 717,580** Total Return to Parish (After Admin fees): **\$5,932.39**

## Spiritual and Corporal Works of Mercy St. Vincent de Paul Society

The Society of St. Vincent de Paul was founded in France in 1833 by a group of Catholic lay persons who wanted to put their faith into action. It is now an international Catholic voluntary organization of lay people in 135 countries with ~800,000 members. The members of this society are called Vincentians. Vincentians “are called to follow Christ through service to those in need and so bear witness to His compassionate and liberating love.”

In our parish, our mission of charity is person to person contact in the form of home visits to those in need in about a five-mile radius around our church. We visit these families, in Vincentian pairs, to bring them food assistance and information to help them with other physical and financial needs to promote self-sufficiency. We also make an effort to help them with their spiritual needs through prayer and invitation to our church. There are also volunteer opportunities at the district council. Our conference meets once a month, every second Tuesday at 6:30 p.m. in the church meeting room, except in August.

St. Anthony Church parishioners generously donate food to the pantry box in our church vestibule; contribute through a quarterly parish collection envelope, the church poor box, and the physical location of our pantry. Our parish families (church and school) participate in the “Souper” Bowl, annually, to collect canned goods. The parish also participates in the District Council’s annual Christmas Giving Tree program.

**We always welcome new members and invite you to visit a monthly meeting to check us out!**

### Vincentians Serve in Hope

Fiscal Year	# People Served	Lbs. of Food	Value
2015-16	1009	17407	\$24,045
2016-17	884	9903	\$12,753
2017-18 through July	731	11173	\$15,961

## Reward Programs

The following are reward programs that St. Anthony de Padua Catholic Parish participates in. These various programs help to generate income for our parish. Please consider helping in this area. Please check the parish website for details. During the past year the parish raised **\$7,137.69**



## Our Parish Finance Council

The Parish Finance Council provides advice to the Pastor in administering the material goods of St. Anthony de Padua Parish – Church and School. Canon Law dictates that members of the finance council must be persons who are skilled in financial matters and of outstanding integrity. St. Anthony's is very blessed to have members of the Parish Finance Council serving with such capable generosity and considered judgement.

<b>Council Member</b>	<b>Serving Since</b>	<b>Background and Experience</b>
Kyle Johnson	2014	MBA, Director of Finance and Administration of N.D. Police Depart
Tom Guinan	2012	CPA, MBA. Notre Dame Investment Office
Rob Kelly	2018	BS, MBA Senior Associate Athletic Director
Mark Kirzeder	2018	BS; MA in Education Notre Dame /ACE—Principal, Marian HS
Brian Masterson	1997	CPA, Gurley Leep Manager of Financial Reporting
Lisa Matejka	2012	CPA, MBA Associate Director, Finance and Administration for Notre Dame Center for Social Concerns
Amy McGuire	2018	Executive Director of St. Joseph County Bar Association
Andrew Paluf	1998	CPA, MBA Notre Dame Associate VP for Finance and Controller

The finance council represents you. If you would like to make an inquiry of or share any input with a member of the council, you are most welcome to arrange a contact through the parish office at 574-282-2308.

## Our Business Manager

In February, Kari Jambor joined the Parish Staff as Business Manager. Kari has strong business management qualifications. She is a graduate of Indiana University with a Bachelor of Science in both Accounting and Business Administration. Her Accounting career includes time spent as both an Auditor and a Business Manager for Crowe Horwath, & PricewaterhouseCoopers. At the University of Notre Dame, she worked within the Controller's Office and then as the Business Manager for the Campus Utilities Department.

Kari and her family have been parishioners for seven years. She has been active within our community as a Substitute teacher, HASA member, Lunch room Aide, Title One Instructional Aide and Chairman of the Annual Craft Fair.

Kari is the first person you should contact with any questions or concerns you may have regarding parish financial matters including tuition and e-giving collections and scrip. She can be contacted through the parish office at 574-282-2308 x 211 or by email at [business@stasb.org](mailto:business@stasb.org).

## Our Parish Finances – Income

	2016-2017	2017-2018	2018-2019
	Actual	Actual	Budget
<b>Church Income</b>			
Sunday Collections	\$ 661,682	\$ 608,858	\$ 628,940
Donations/Bequests	\$ 34,194	\$ 96,336	\$ 34,400
Bishops Appeal-Overgaol	\$ 4,414	\$ 8,998	\$ 9,800
Parish in Need	\$ 20,000	\$ 9,000	\$ 24,000
Parish Building Repair Income	\$ 11,271	\$ 9,918	\$ 9,800
School Tution Assistance	\$ 3,293	\$ 2,780	\$ 3,200
Parish Events Income	\$ 21,925	\$ 26,528	\$ 29,100
Votive Shrine & Flowers	\$ 8,235	\$ 6,753	\$ 8,400
Misc Income	\$ 13,746	\$ 4,358	\$ 6,510
	\$ 778,760	\$ 773,529	\$ 754,150
<b>School Income</b>			
Tuition	\$ 680,030	\$ 631,469	\$ 689,575
School Choice Vouchers	\$ 554,323	\$ 614,183	\$ 614,000
Lunch Programs	\$ 58,390	\$ 55,808	\$ 60,000
Latch Key After School	\$ 62,053	\$ 58,755	\$ 62,000
Private Grants	\$ 11,060	\$ 6,352	\$ 8,000
Diocesan Subsidy	\$ 42,968	\$ 43,988	\$ 42,000
S.G.O Subsidy	\$ 19,977	\$ 38,250	\$ 41,500
Donations/Bequest-General	\$ 17,766	\$ 15,738	\$ 18,000
Misc Income	\$ 821	\$ 3,648	\$ 21,265
	\$ 1,447,388	\$ 1,468,191	\$ 1,556,340
<b>Total Parish Income</b>	\$ 2,226,148	\$ 2,241,720	\$ 2,310,490
<b>Summary</b>			
Total Parish Income	\$2,226,148	\$2,241,720	\$2,310,490
Total Parish Expense	(\$2,383,178)	(\$2,335,379)	(\$2,310,490)
Net Income	(\$157,030)	(\$93,659)	\$0

Our parish was unable to operate with a surplus of income over expenses for the 2017-2018 fiscal year. Offertory collections, which represents 79% of church income, decreased 8% over the prior year. Overall, church income decreased 1.5% over the prior year and was 1% below the budgeted amount. School income remained stable, but expenses increased. The school operated at a deficit of \$340,000, for 2017/2018 fiscal year. The deficit position was improved by \$50,000 relative to the prior year due to slightly higher income and lower expenses. Total operating expense of the school was \$1.8 million, which was primarily funded by tuition income (35%), Indiana School Choice voucher income (34%), and subsidy from the parish (20%). The Indiana School Choice program provided relief for a number of our families struggling to afford tuition and helped reduce the amount of tuition assistance funded by the parish. Our 2018/2019 budget includes another anticipated stability in School Choice Vouchers, even as we remain cautious and vigilant about becoming overly dependent on government-sanctioned funding.

Looking forward, we have a planned a balanced budget for the 2018/2019 fiscal year and are confident it be can achieved. Any increase of income above our budgeted amounts will be a substantial growth toward greater financial stability for our parish to address our deferred maintenance items, payment of debt balance, and to build our cash reserves.

## Our Parish Finances – Expenses

	2016-2017		2017-2018		2018-2019
<b>Church Expense</b>	Actual		Actual		Budget
Direct Payroll	\$188,084		\$177,447		\$180,353
Payroll Taxes and Benefits	\$133,201		\$122,184		\$99,812
Facilities (including depreciation)	\$67,433		\$76,345		\$74,230
Utilities	\$39,460		\$36,447		\$36,100
Administrative Expenses	\$25,808		\$24,371		\$24,140
Office Expense	\$14,716		\$15,202		\$14,200
Insurance	\$14,251		\$15,563		\$13,800
Religious Education/ Youth Ministry	\$4,710		\$1,905		\$3,350
Liturgical Expenses	\$16,840		\$17,372		\$17,550
Diocesan Quota	\$40,851		\$39,465		\$39,700
<b>Total Church Expense</b>	\$545,354		\$526,301		\$503,235
<b>School Expenses</b>					
Direct Payroll	\$1,196,258		\$1,133,952		\$1,123,452
Payroll Taxes and Benefits	\$278,579		\$272,605		\$282,391
Facilities (including depreciation)	\$136,218		\$143,510		\$144,355
Utilities	\$57,335		\$52,059		\$54,700
Administrative Expenses	\$48,273		\$55,318		\$55,725
Insurance	\$11,531		\$17,259		\$17,830
Educational Supplies	\$57,754		\$65,598		\$60,942
Maintenance Supplies	\$7,063		\$10,133		\$8,200
Latch Key Before/After School	\$44,813		\$58,644		\$59,660
<b>Total School Expenses</b>	\$1,837,824		\$1,809,078		\$1,807,255
<b>Total Parish Expense</b>	\$2,383,178		\$2,335,379		\$2,310,490



## Summary of Financial Position

	June 30,2017	June 30, 2018
<b>Assets</b>		
Cash	\$51,817	\$128,076
Savings	\$504	\$519
Accounts Receivable	\$0	\$16,157
Investments: Diocesan Endowments	\$16,917	\$18,974
Book Value of Land, Buildings and Equipment	\$403,771	\$286,530
<b>Total Assets</b>	<b>\$473,009</b>	<b>\$450,256</b>
<b>Liabilities</b>		
Bills to be Paid	\$81,898	\$81,605
Restricted Funds of School & Church	\$20,735	\$1,284
Designated Funds of School & Church	\$9,635	\$6,237
Organizational Funds	\$49,559	\$58,147
Prepaid Tution	\$50,798	\$51,078
Long Term Loans	\$271,711	\$353,674
<b>Total Liabilities</b>	<b>\$484,336</b>	<b>\$552,026</b>
<b>Equity</b>		
Total Book Value of Parish Goods	\$145,703	(\$8,110)
Net Income Less Expenses	(\$157,029)	(\$93,660)
<b>Total Net Worth</b>	<b>(\$11,326)</b>	<b>(\$101,770)</b>
<b>Total Liabilites &amp; Net Worth</b>	<b>\$473,010</b>	<b>\$450,256</b>

Total cash and savings at year end was \$128,595. Of this amount, \$106,389 was available for general operating purposes. The balance of \$22,206 was restricted for specific purposes, such as funds (HASA, STEM, FINE ARTS) and was not available for payment of operating expenses. Investments of \$18,974 were endowment accounts for the school and for the parish. These were managed by the Diocese and invested in a diversified portfolio. Returns from the school endowment were used to fund a portion of the tuition assistance granted each year. The principal value is held in perpetuity and not available for spending. The real estate and equipment line represents the current book value of land, buildings, furniture, computers, and all capital equipment.

The most significant liability was the long-term debt to the Diocese, in the amount of \$353,674. During the fiscal year, the parish had to borrow an additional \$180,000, in order to cover necessary expenses, such as operating expenses and payroll. The long-term debt is now being addressed with our Go for The Gold Parish Debt Campaign. The goal is to incur no new debt with the Diocese, and to pay off the existing balance by 2023. Additionally, new parish business policies are in place to help us achieve a balanced budget for additional years to come. Working with the Diocesan Business Office, our own Parish Finance Council, the parish business manager, and the parish families we see a bright future ahead.



## Seven Principles of Personal Witness

Answerable to Jesus Christ in daily prayer and on the Day of Judgement, as your Pastor I beg your prayers that I be a wise and loving spiritual father and a bold and prudent steward of the gift of our shared life together at St. Anthony de Padua. To this end ...

1. I am personally committed to making every financial decision for our Church and School – of even the smallest amount – relentlessly and transparently in light of the articulated mission and vision of St. Anthony de Padua Parish.
2. I am personally committed to continually expanding and deepening our Parish's investment in the corporal and spiritual works of mercy as the multi-faceted expression of our bringing the Good News to the poor – in the spirit of St. Anthony de Padua in Heaven and of Pope Francis on earth.
3. I am personally committed to subsidiarity in parish finances – to consulting daily with the Parish Business Manager, monthly with the Finance Council, and delegating to the Stewardship Committee the discernment of the administration of our Parish Tithe.
4. I am personally committed to loving all of my parishioners in utter disregard of the material goods that have or do not have, contribute or do not contribute, I have never in my priesthood known – and have always deliberately sought not to know – what any parishioner has or has not given monetarily to the Church. I shall continue this practice of Gospel impartiality at St. Anthony's, seeking to make all of my decisions as free as possible in the Holy Spirit either from financial blandishments (“If you do this, I’ll give you ...”) or threats (“If you do that, I’ll stop giving ...”).
5. I am personally committed to priestly simplicity of life – to on-going conversion of heart in my decision-making about personal expenditures (including leisure) in light of the single question: What does my mission require?
6. I am personally committed to tithing 10% of all monies and gifts I receive to God (at least 5% to the Parish, the remaining percentage to other charitable works like Bishop's Appeal, etc.).
7. Finally, I am committed to regularly updating my will, as a life-giving means of prayer and principled almsgiving. Upon my death, all of my money (my vast clerical wealth!!!) is bequeathed to my Parish. I have received all from you and I seek to give all to you. In Christ you are my lasting treasure and final reward.

# My Gift to the Parish

## Frequently Asked Questions

### Q: How does Saint Anthony de Padua use the money from my pledged commitment to Stewardship of Sacrificial Giving?

A: Your pledge goes to pay for the day-to-day operating costs of Saint Anthony de Padua. In addition, your pledge for the year helps pay for our parish's many programs, ministries and services that promote prayer and giving to others within and beyond the Saint Anthony community.

### Q: Should I give electronically?

A: YES! Electronic giving is easy and reduces administrative costs and paper. It also provides a predictable stream of income for Saint Anthony's planning and bill paying. Nearly 187 families give electronically today and provide over 25% of total giving to the parish. We invite you to join them.

There are two ways to give electronically:

- Set up Electronic Funds Transfer through your checking or savings account.
- Participate in our Online Giving Program.

### Q: How much should I give?

A: Only you can decide what is best for you and your family. Trusting that God will provide what you need, prayerfully consider the ways God has blessed you and consider taking another step-in faith in your stewardship of sacrificial giving.

## Tithing Guidelines

Annual Income	Monthly Income	Weekly Income	2% Weekly	4% Weekly	5% Weekly	6% Weekly	8% Weekly	10% Weekly	15% Weekly
\$10,000	\$800	\$200	\$4	\$8	\$10	\$12	\$16	\$20	\$30
\$15,000	\$1,250	\$300	\$6	\$12	\$15	\$18	\$24	\$30	\$45
\$20,000	\$1,650	\$400	\$8	\$16	\$20	\$24	\$32	\$40	\$60
\$25,000	\$2,100	\$500	\$10	\$20	\$25	\$30	\$40	\$50	\$75
\$30,000	\$2,500	\$600	\$12	\$24	\$30	\$36	\$48	\$60	\$90
\$40,000	\$3,750	\$800	\$16	\$32	\$40	\$48	\$64	\$80	\$120
\$50,000	\$4,150	\$1,000	\$20	\$40	\$50	\$60	\$80	\$100	\$150
\$60,000	\$5,000	\$1,200	\$24	\$48	\$60	\$72	\$96	\$120	\$180
\$75,000	\$6,250	\$1,500	\$30	\$60	\$75	\$90	\$120	\$150	\$225
\$100,000	\$8,300	\$2,000	\$40	\$80	\$100	\$120	\$160	\$200	\$300
\$200,000	\$16,500	\$4,000	\$80	\$160	\$200	\$240	\$320	\$400	\$600

Consider the biblical norm of tithing in determining the amount of your sacrificial gift. A tithe means ten percent of your gross income – ten cents of every dollar earned or received. That ten percent is usually divided in this way: half is placed in to the parish's Sunday collection; the other half is set aside for the world's poor – a generic term that includes diocesan collections, the missions, local appeals for the needy, private charities, and Catholic school tuition.

**People give for many reasons: the feeling of making a difference, a sense of Christian responsibility, moral obligation or the feeling of belonging to a great Catholic community at Saint Anthony de Padua. Thank You**

# How Can I help the Parish

If you are interested in making a specific gift to St. Anthony de Padua Parish, please consider any of the following items. Contributions can be made in person at the St. Anthony de Padua Business Office or by mail. All contributions are tax deductible. Your support is appreciated.



Bulletin Board (Need 3) - \$400 each



San Damiano Processional Cross - \$750



Doors for the Church  
Please call the parish



Advent Wreath - \$1,700



Chromebook lab - \$8,000  
25 Chromebooks with a charging cart



Whiteboards - \$4,500  
They are interactive and electronic



Playground Fencing - \$3,900

## Go for the Gold 2023 Debt Reduction Plan

- 1) Every month take a second collection – this replaces the quarter collection.
- 2) Gold Envelopes will be sent to the parish families. (Please use these to help pay down the debt.)
- 3) Goal = pay \$50,000 every year until Pentecost of 2023
- 4) Look for other sources of income that can offset our cost
  - a. Grants
  - b. Incentive reward programs (Amazon Smile; Kroger; etc)
  - c. Volunteers
- 5) Sacrificial Giving (an example would be giving up a Starbucks coffee for the day – give that gift to God through the parish)
- 6) Prayer

Year	Debt	Payment (Pentecost Yearly)	Current Money Raised as of 8/9/18
2018/2019	\$330,000	\$50,000	\$20,468
2019/2020		\$50,000	
2020/2021		\$50,000	
2021/2022		\$50,000	
2022/2023		\$50,000	