



Parish Breakfast – Nov. 26, 2017

WELCOME



Stewardship is giving back of your TIME, TALENT & TREASURE

- There are a # of ministries in need of your time & talent
- St. Gerard's Parish currently has a financial shortfall



Giving and Sacrifice

- It's not what we give but how much love we put into giving
 - Blessed Teresa of Calcutta
- We Make a Living by what we get, but we make a life by what we give
 - Sir Winston Churchill
- Where there is charity and wisdom there is neither fear nor ignorance
 - St Francis of Assisi



Today's Learning

- Difference between Restricted and Unrestricted Funds.
- Restricted Fund collections over the past 5 years.
- Financial performance of the parish over the past 5 years.
- Impact of Together In Action.
- How TIA and Parish Assessments are calculated.
- Donor stats
- Call to Action



The Fundamentals

- **Restricted Funds** – Non Discretionary use, Donor specific
- Building Fund, TIA, Mission Mexico, St Vincent de Paul, Refugee program, special collections etc

- **Non Restricted Funds** – General collections, discretionary use
- Church operations, administration, programs

“Restricted” \$ 000’s	2013	2014	2015	2016	2017E
TIA	17	17	33	29	20
Mission Mexico	17	16	23	21	16
St Vincent de Paul	40	36	33	55	35
Building Fund (Bal)	1,275	65	105	537	20



Welcome Home Project (refugee fund)

- Commenced in 2016
- Three families sponsored
- \$180,000 raised
- Projected balance 12/31/2017 is \$16,000

Unrestricted Funds

Year \$ 000's	2013	2014	2015	2016	2017E
General Collections	498	494	504	471	460
Expenses	492	497	464	477	480
Surplus/ (Deficit)	6	(4)	39	(5)	(20)

Unrestricted Expenses

Year 000'S	2013	2014	2015	2016	2017E
Salaries	217	216	218	225	216
Dioc. Support	102	101	82	78	88
Op's	76	84	74	72	72
Admin	58	56	53	54	54
Prog.	39	40	36	47	45
Total	492	498	464	477	475

“Together in Action” **OR**, “Together Inaction”

YEAR	GOAL	RAISED	SHORTFALL
2013	\$48,842	\$16,964	\$31,878
2014	\$49,482	\$17,070	\$32,412
2015	\$44,284	\$32,945	\$11,339
2016	\$42,090	\$29,065	\$13,425
2017E	\$41,102	\$25,102	\$16,000
			\$105,054

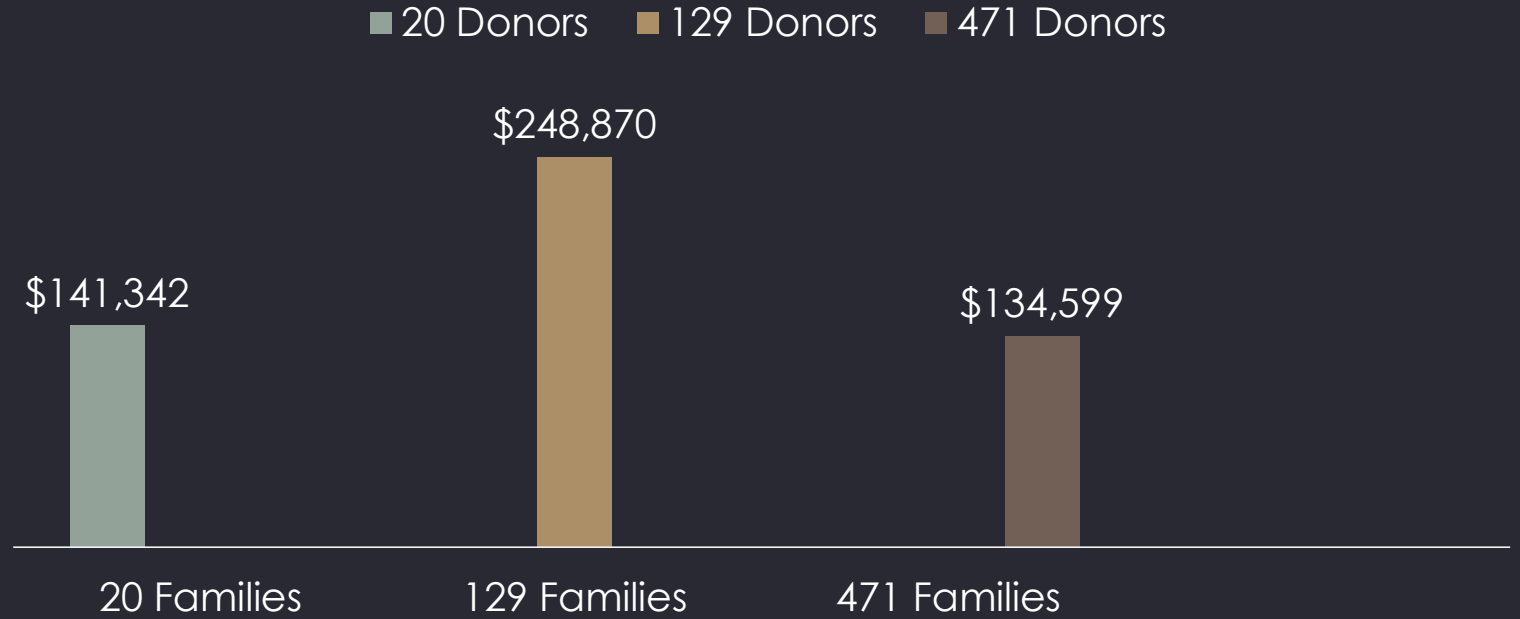
How is TIA Determined

- “Together in Action” is a contribution by each parish to fund the Diocese of Calgary’s outreach programs (locally, nationally and internationally)
- Based on St Gerard’s Assessable income as a percentage of the Calgary Diocese’s assessable Income
- St. Gerard’s 2017 % was 2 ¼ % or \$41,000

Determining “Assessible Income”

- Based on annual budget and used to fund Diocesan operations
- General collections (“discretionary funds”) less certain deductions eg. prog. supplies, welfare, Bequests are Non-Assessible
- A rate of 14.5% is applied against the Assessable Income
- 2017 amount is \$71,000
- 2018 budget amount is \$65,000

Donor Statistics – 620 Tax Receipts





Donor Statistics – 620 Tax receipts

- 20 families annual average - \$7,050
or **\$136 per week**
- 129 families annual average - \$1,929
or **\$37 per week**
- 471 families annual average - \$285.
or **\$5 per week**



Learning – The TREASURE Component

- 80-20 Rule is strong and thriving. How can we change this ratio?
- Need to Increase Revenues, hold expenses, FUND TIA



Time and Talent

- Help needed everywhere!! Readers, Ushers, choir etc etc.
- Your opportunity for personal growth and satisfaction
- See Denise Webber

For Personal Reflection

- What does my conscience tell me (STEWARDSHIP)
- Consider Electronic giving based on personal financial review.
- \$0.50 of each \$1.00 donated is tax deductible
- Stock Transfers, Bequests
- Can you increase your Time/Talent donation?



→ Discussion