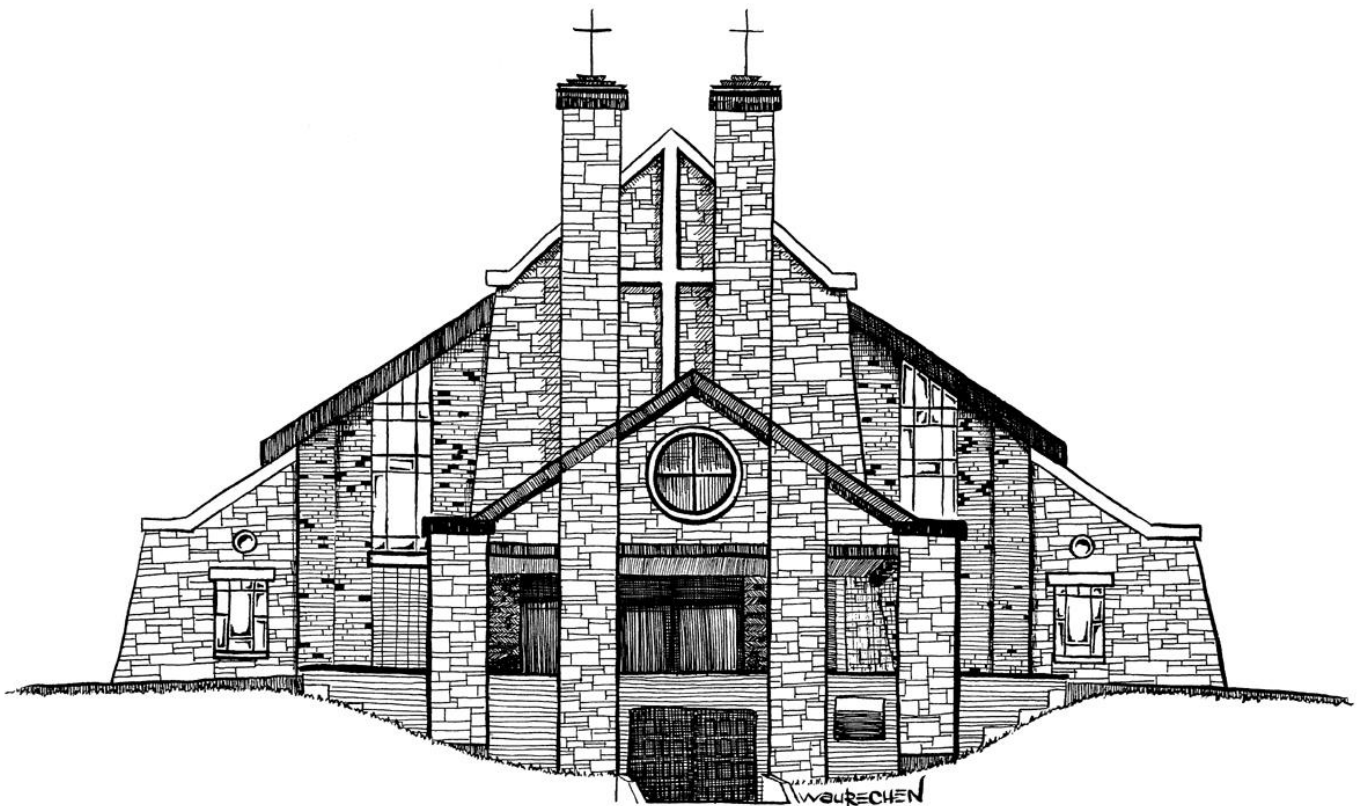


Our Lady of Lourdes Parish Annual Report 2020



173 Lourdes Street
Waterloo, Ontario
N2L 1N5

Message from Our Pastor

*“Lord, I am not worthy that you should enter under my roof,
but only say the word and my soul shall be healed”*

Dear Parishioners:

It is with a deepest sense of appreciation to our Lord Jesus Christ, The Living Bread, that I am pleased to present to you the 2020 Spiritual and Financial Report for Our Lady of Lourdes Parish. This year we entrusted ourselves, our families and friends, especially those who were sick and those who were taking care of them through Mary to Our Father, knowing that she accepts and protects all her children who form the Mystical Body of Christ. We were nourished by the Body of Christ here at our church and spiritually at many home-churches united in ongoing prayers and many good deeds, and yes we are even more right now One Heart and One Soul.

With great gratitude I thank you for your faithfulness to our offertory collection and pledges for our diocesan campaign and ongoing support for those who are less fortunate. Thanks to your great hearts Jesus entered under many roofs. Our church’s roof was replaced, the lighting updated, the audio-visual equipment upgraded for live streaming of The Holy Mass allowing us to be under the same roof with Jesus Christ. Thank you to all of you and especially to our Parish Finance Council, Property & Maintenance Committee and Parish Campaign Committee.

I am so grateful to our wonderful volunteers in many ministries, services and organizations for your tireless assurance to serve Jesus, our parish community and those who are in need all over the world. Many thanks to Deacon Phong and his wife Jocelyn, to Sister Barbara and to Patrycja our administrative assistant, our organists Bruce and April and all custodians and contractors. At this moment I express our special thanks to our former custodians Mr. Jerry and Mrs. Christa.

May Our Lady of Lourdes, Mother of Hope, Health of the sick, Comfort of the afflicted intercede for us who hunger for The Living Bread so we can share God’s grace with each other.

Sincerely yours in Christ,



Fr. Rafal Tomon

Spiritual Report

Registered families in the parish	1,770
Baptisms	39
Confirmations	63
First Communion	49
Marriages	5
Funerals	26
Enrollment at Our Lady of Lourdes School	290
Enrollment at Holy Rosary School.....	293
Students enrolled in the Catechetical Correspondence Course	2

Parish Ministries and Organizations

Ministers of the Word	Finance Council
Extraordinary Ministers of Holy Communion	Property & Maintenance Committee
Altar Servers	Volunteer Screening Committee
Ministers of Hospitality (Ushers)	St. Vincent de Paul Society
Music Ministry - choirs, musicians	Catholic Women's League
Liturgy of the Word Program	Funeral Reception Volunteers
Marriage Preparation Team	Coffee Weekend Volunteers
Catechetical Correspondence Course	Seniors' Social Group
Fantastic Faith Finders (grades 5-8)	Prayer Shawl Ministry
Youth Teams of Our Lady (high school)	Collection Counters
Parish Social Committee	Small Faith Group
Living Rosary	Why@Breakfast

Message from the Parish Finance Council

Dear Parishioners,

Your Parish Financial Council is pleased to report on the financial affairs of our Parish for the calendar year ending December 31, 2020. As representatives of the parish community, we are mandated, under guidelines from the Diocese of Hamilton, to provide accountability and governance to the financial affairs of the parish, and to provide a comprehensive and transparent year end summary of the parish's income and expenditures.

In addition to Father Rafal, the Finance Council is made up of 7 lay volunteers who meet at various times throughout the year to review and approve financial statements, major expenditures and other business transactions that may impact the financial state of the parish.

In 2020 total revenues were \$778,067.17 and total expenditures including extraordinary expenses were \$500,575.29 leaving a net income of \$268,941.89. The total revenues included monies from the One Heart One Soul Campaign along with Government subsidies totaling \$271,824.05.

If you wish to use the pre-authorized payment plan please contact one of the finance committee members or the office to set it up.

With the year of Covid and only 30% of normal capacity, weekly collections including pre-authorized payments were down by 18% which was not surprising. The weekly target of \$7,500 which has been in place for many years was down to \$7,276.00.

We sincerely thank you, the parishioners, for the continued financial support of our parish community. May God's Blessing be with all of you.

Sincerely,

Parish Financial Council

Fr. Rafal Tomon, Pastor 519-886-0342
Allan Beaupre 519-650-4284
Alun Masterton 519-576-1082
Danny McKinnon 519-884-9330

Lisa Collins..... 519-504-7167
Louise Ervin 519-746-8380
Luke McAuley 519-746-7861
Victor Perera..... 519-568-7638

Our Lady of Lourdes Church
Statement of Revenue and Expenditures
for the year ended December 31, 2020

General Revenue

Offerings

Sunday collections	\$378,361.02	
New Year's Day.....	4,426.40	
Easter.....	9,045.00	
Christmas	<u>21,338.00</u>	\$413,170.42

Building Fund		16,521.25
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Other revenue

Recovery of expenses.....	9,980.50	
CEWS	21,064.95	
One Heart One Soul	268,793.64	
Sale of equipment.....	275.00	
Bequests	24,222.89	
Weddings & funerals	4,345.00	
Bank interest	224.64	
Donations in kind.....	3,209.52	
Sale of religious articles (Sunday missals).....	618.95	
Flowers.....	3,065.00	
Donations from other registered charities	3,030.41	
Parish fellowship income	<u>7,005.00</u>	<u>345,835.50</u>

Total general revenue		<u>\$775,527.17</u>
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General Expenditures

Church

Custodial services	20,453.14	
Insurance	6,837.42	
Repairs & maintenance	52,077.69	
Utilities.....	<u>11,687.35</u>	91,055.60

Rectory

Property taxes.....	752.76	
Repairs & maintenance	2,090.23	
Utilities.....	<u>3,846.44</u>	6,689.43

Pastoral Care & Administration Building

Repairs & maintenance	1,909.36	
Utilities.....	<u>2,156.47</u>	4,065.83

Sanctuary, choir, missals & hymnals

Occasional musicians	200.00	
Sanctuary expenses	<u>18,437.51</u>	18,637.51

Food & household supplies		7,950.00
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Office & administration		11,020.47
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Salaries - clergy & religious

Pastor.....	41,132.04	
Visiting priests' stipends.....	<u>1,325.00</u>	42,457.04

Total general revenue (carried forward from previous page) **\$775,527.17**

Expenditures (continued)

Salaries - laity

Administrative assistant	\$41,872.00	
Music ministry personnel.....	27,876.05	
Vacation pay	<u>1,647.09</u>	\$71,395.14

Payroll costs (CPP, EI, Green Shield, clergy & laity pensions)..... 21,927.95

Charity, gifts, donations, honorariums..... 6,350.00

Retreats, seminars, education costs 20.00

Interest on loans & bank charges 1,682.46

Cost of parish fellowship activities..... 10,353.14

Donation in kind used in charitable activities..... 3,209.52

HST – non-refundable portion..... 10,297.17

Cathedraticum expense*(current year)..... 39,497.10

Total general expenditures..... **346,608.36**

Net general revenue (expenditures) **428,918.81**

Special Collections Received

Seminary Education	1,010.00	
Cura Pastorum Collection	641.00	
Share Lent	4,283.00	
Papal Charities.....	686.00	
Needs of Church in Holy Land.....	1,130.00	
Needs of the Canadian Church.....	684.00	
Evangelization of Nations	663.00	
SSNDs Outreach in Kenya.....	5,310.33	
St. Vincent de Paul	<u>730.00</u>	15,137.33

Special Collections Paid

Seminary Education	1,010.00	
Cura Pastorum Collection	641.00	
Share Lent	4,283.00	
Papal Charities.....	686.00	
Needs of Church in Holy Land.....	1,130.00	
Needs of the Canadian Church.....	684.00	
Evangelization of Nations	663.00	
SSNDs Outreach in Kenya.....	5,310.33	
St. Vincent de Paul	<u>730.00</u>	<u>15,137.33</u>

Net special collections received (paid) **0.00**

Extraordinary Improvements

Church (roof).....	156,566.93
Administrative office new equipment	<u>549.99</u>

Total extraordinary improvements..... **157,116.92**

Net revenue (expenditures) (excluding Mass offerings) **\$271,801.89**

Offerings for Mass intentions

Requested	5,760.00	
Dispersed.....	<u>5,400.00</u>	<u>360.00</u>

Net revenue (expenditures) **\$272,161.89**

* Cathedraticum: Diocesan assessment – 11% of general revenue

Balance Sheet

As of December 31, 2020

Assets

Current Assets

Bank – church operating funds.....	\$300,349.39
Bank – Mass stipend account	3,396.47
Bank – church building fund	40,920.28
HST rebate receivable	<u>19,821.71</u>

Total current assets.....\$364,487.85

Total Assets **\$364,487.85**

Liabilities & Equity

Liabilities

Current Liabilities

Vacation pay payable	722.31
Employee taxes payable	<u>118.79</u>

Total current liabilities 841.10

Total liabilities..... 841.10

Equity

Retained earnings	91,484.86
Net revenue (expenditures).....	<u>272,161.89</u>

Total equity 363,646.75

Total Liabilities & Equity **\$364,487.85**

Statement of Cash Flows

Operating activities

Net revenue (expenditures)		\$272,161.89
Adjustments to reconcile net income to net cash provided by operations:		
HST rebate receivable	1,571.25	
Vacation pay payable	(203.22)...	<u>1,368.03</u>
Net cash provided (expended) by operating activities.....		273,529.92
Net cash increase (decrease) for 2020		273,529.92
Cash at beginning of 2020		<u>71,136.22</u>
Cash at end of 2020		<u>\$344,66.14</u>

2020 Monthly Contributions

	Jan.	Feb.	March	April	May	June	July	August	Sept.	Oct.	Nov.	Dec.	Total
Envelopes & Loose	40,968	19,664	11,096	11,786	10,086	29,472	14,173	12,281	11,017	24,773	18,399	28,515	232,230
Preauthorized Giving	11,541	11,821	11,694	12,158	12,247	12,297	12,297	12,327	12,402	12,402	12,402	12,528	146,116
Total	52,509	31,485	22,790	23,944	22,333	41,769	26,470	24,608	23,419	37,175	30,801	41,043	378,346

Budget Review

Cumulative financial objective 52 Sundays @ \$7,500:	\$390,000
Actual weekly contributions:	
Envelopes & loose:	\$232,230
Pre-authorized giving:.....	<u>146,116</u>
Under objective:.....	\$ (11,654)

Average Weekly Attendance by Mass Time for 2020

(not including Easter and Christmas)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
7:00 p.m.	99	129	114	0	0	54	62	70	75	76	68	58
900 a.m.	167	246	171	0	0	65	84	90	91	96	103	84
11:00 a.m.	246	264	182	0	0	63	91	99	119	104	91	95
Total	512	639	467	0	0	182	237	259	285	276	262	237

Message from the Property & Maintenance Committee

The Property and Maintenance Committee was formed in the spring of 2015 to assist the pastor with the day to day operation of the physical property of our parish.

For the year ended December 31, 2020, we respectfully submit the following report and financial breakdown of the Repair and Maintenance expense lines of this year's financial statement.

In addition to the regular maintenance and upkeep of the church, the following summarizes the major expenditures:

- The main church roof was replaced in the fall of 2020. The project went well and was below budget. The installation of the approved Lightning Rod System will be completed in the spring of 2021 and will cost an additional \$21,027.04 as per the project budget.
- The audio-visual equipment in the church was upgraded to allow for live streaming of the Mass
- Lighting upgrades to LED also continued prior to the Lockdowns. The remainder will be replaced once the church is allowed to fully re-open
- For 2021 in recognition of the reduced revenue resulting from the lock-downs, the committee will carefully consider the need for any new projects prior to proceeding

The Property and Maintenance Committee meets as required to review repair and maintenance needs. On your behalf, we apply due diligence when considering priorities and when hiring contractors to undertake the work.

Report for the Year Ended December 31, 2020

Church	Regular Maintenance		
	Grounds keeping/snow blowing	\$30,596.78	
	Plumbing, Heating / Cooling System Repairs	3,385.52	
	Video System upgrades for Live Streaming Mass	4,729.25	
	Electrical Repairs	2,656.09	
	Design Services related to Main Roof Replacement	2,750.00	
	Inspection fees & Maintenance of Elevator & Alarms	3,082.13	
	Other Repairs and Maintenance	4,877.82	\$52,077.69
	Extraordinary Items		
	Lighting upgrades to LED	\$4,862.90	
	Roof Replacement Main Church	140,448.00	
	Special Cleaning of Church after roof replacement	5,500.00	
	Purchase of (7) replacement Bollard Lights damaged by Roofing contractor	<u>5,756.03</u>	\$156,566.93
Rectory	Miscellaneous supplies/repairs	2,090.23	\$2,090.23
Pastoral Care & Administration			
	Miscellaneous supplies/repairs	<u>1,909.36</u>	\$1,909.36
			\$212,644.21

Submitted on behalf of the members of the Property and Maintenance Committee

Message from the One Heart One Soul Campaign Committee

We are happy to report on how some of the funds that were collected and continue to be collected through pledges for the One Heart One Soul Campaign have been spent in our parish.

The main designation for funding in our campaign was the need for replacement of the roof on our church. We are happy to report that this has now been completed and fully paid for by the donations that you the parishioners so generously contributed. The only portion left to do, which will be done in the spring, is the reinstallation of the lightening rods. Having this major project completed will ensure that we have a reliable roof for the next 40 to 50 years.

We also had the lighting in the church and in the outside areas updated to LED lighting which was mainly covered by your generous contributions. This will result in energy costs savings.

We were fortunate to be able to carry out our One Heart One Soul Campaign before the pandemic was upon us in the Fall of 2019. We are heartened to know that the majority of our pledges are being honoured through this difficult time. The parishioners of Our Lady of Lourdes are to be commended for their commitment to our beautiful parish.

Once again, our sincere thanks to all of you for your generosity towards the success of the One Heart One Soul campaign at Our Lady of Lourdes.

Luke McAuley co-chair

Karin Voisin co-chair