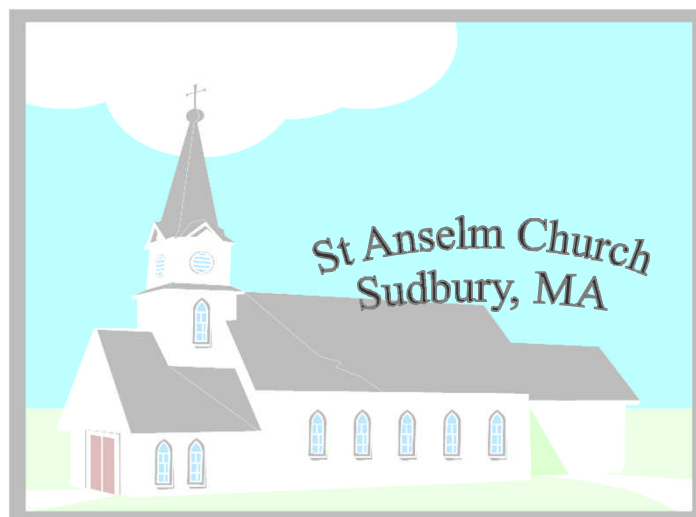


A caring,
Committed
Catholic Community

 *Financial Report 2011
and 2012 Operating Budget*



St. Anselm Church 100 Landham Road Sudbury, MA 01776

Tel: 978-443-8981

www.stanselmsudbury.org

Church Activities

Saturday and Sunday liturgies, Women's support groups, Counseling, Liturgy planning, Religious education, Confirmation preparation, First Holy Communion, Baptism outreach, Bereavement ministry, Miracle kitchen, Giving tree, Charitable tithing, Adult choir, Voice of the Faithful, Holy Week services, Arise, Christmas Celebrations, Weddings, Funerals, Lectors, Eucharistic ministers, Greeters, Altar servers, Social committee, Daily Mass, Reconciliation, Visitation of the Sick, Buildings & Grounds, Adult Education, Food Pantry, Pastoral Council, Children's choir, Finance committee, Stewardship, Red Hat Society, Cursillo/Ultreya, Book Club, Brown Bag luncheons, Welcoming commission, Youth Ministry, Prayer Shawl Ministry, Religious Education Class Outreach, Confirmation Service Projects, Helping Hands, Adopt a Garden, Blessing of the animals, Church picnic, and many more...

Church Staff

Father Thomas Kopp	Rector	rector@stanselmsudbury.org
Luanne Mellish	Music Director	jjismom3@msn.com
Caroline Llewellyn	Religious Education Coordinator	cff.stanselm@verizon.net
Kathy Middleton	Administrative Assistant	admin.office@stanselmsudbury.org
Maureen Casperowitz	Administrative Assistant/Ass't Bookkeeper	finance.office@stanselmsudbury.org
Joe Robinshaw	Sexton	

Finance Council:

Phil DeSantis, Chair
Joe Casperowitz
Dan Flanagan
Michael Maher
Jack McGee
Bob Wilson

Pastoral Council

Father Thomas Kopp, Rector	Karen McGee, Co-Chair
Craig Gruber, Co-Chair	Toni Benhaim
Cindy Beckham	Suzanne Days
Paula Jo Carbone	Norine Gentner
Fred Ganong	Joe McCarthy
Joe Lentino	Phil Parrish
Sue Montouri	Gene Willette
Karen Ramsey	(Youth Representative)
Ariana Kerber	

Volunteers:

Cynthia Deysher	Business Manager
Elise Marcil	Bookkeeper
Gail Trainor	Pastoral Liason

Points to

Consider

when looking at St. Anselm Financial Results and Plans

- + Income and Expenditures break even in 2011 and operating income in 2010
- + 2012 Budget is break-even, funding all core programs and our full time rector
- + We are asking all members of our community to participate in offertory giving, planned, prayerful and regularly, to support our community
- + Parish community has raised funds in support of others, having made donations of \$28,000 to charitable initiatives though St. Anselm
- + Cash balances remained stable, providing needed but reduced interest income due to interest rate decline

Our Future **Financial Goals**

1. To continue to be a vibrant, giving community through increased stewardship and philanthropy
2. To encourage all parishioners to give
3. To have all households making a committed gift, based on a percentage of income.
4. To increase our offertory to continue our growth

*If every family
made a gift, our church
would be a model of stewardship*

Offertory Donations can be made several ways:



- Use offertory envelopes mailed to your home
- Mail checks to: St Anselm Church 100 Landham Road Sudbury MA 01776
- Place donations in offertory boxes at church entrances
- On line banking payments to St. Anselm
- Credit card payment and Pay Pal Payments

St. Anselm Income and Expenditures Balance Sheet

	<u>Actual</u> <u>2011</u> <u>Jul'10 - June'11</u>	<u>Actual</u> <u>2010</u> <u>Jul'09 - June'10</u>
Income		
Offertory	180,487	158,747
Interest	12,119	15,934
Religious Education	17,390	16,082
Fundraising	1,008	10,501
Donations	8,892	9,585
Other	4,428	3,620
Total Income	<u>224,324</u>	<u>214,469</u>
Expense		
Personnel	116,148	81,409
Facilities	61,228	61,456
Office Expense	17,684	19,466
Liturgy	9,211	9,274
Charitable contributions	8,340	8,361
Religious Ed (non personnel)	5,664	4,302
Fundraising - specific projects	0	1,413
All Other	5,764	7,830
Total Expenses	<u>224,039</u>	<u>193,511</u>
Net Operating Income	<u>285</u>	<u>20,958</u>
Capital Campaign:		
Capital Fund Donations	0	10,000
Capital Campaign Expenditures	0	20,691
Net Capital (Deficit) Surplus	<u>-</u>	<u>(10,691)</u>
Total Income	<u>285</u>	<u>10,267</u>
Balance Sheet	<u>June 30 2011</u>	<u>June 30 2010</u>
Cash Unrestricted	574,901	579,092
Restricted Cash: Capital Campaign	5,873	5,873
Restricted Cash: Bertelli Education Fund	17,823	17,452
Total Cash and Savings	<u>598,597</u>	<u>602,417</u>
TOTAL ASSETS	<u>598,597</u>	<u>602,417</u>
Accounts Payable/Accrued Expenses	818	5,172
TOTAL LIABILITIES	<u>818</u>	<u>5,172</u>
NET EQUITY	<u>597,779</u>	<u>597,245</u>
TOTAL LIABILITIES & EQUITY	<u>598,597</u>	<u>602,417</u>

St. Anselm

2011 Budget v. 2010 Actual

	<u>2012 Budget</u>	<u>2011 Actual</u>
	<u>Jul '10 - Jun '11</u>	<u>Jul'10 - June'11</u>
Income		
Offertory	190,074	180,487
Interest	11,323	12,119
Religious Education	17,390	17,390
Fundraising		1,008
Donations	8,892	8,892
Other	4,295	4,428
Total Income	<u>\$ 231,974</u>	<u>224,324</u>
Expense		
Personnel	122,193	116,148
Facilities	64,905	61,228
Office Expense	17,400	17,684
Liturgy	6,960	9,211
Charitable Contributions	8,335	8,340
Religious Ed (non personnel)	5,600	5,664
All Other	6,210	5,764
Total Expense	<u>231,603</u>	<u>224,039</u>
Net Operating (Deficit) Income	<u>371</u>	<u>285</u>

Notes:

Offertory to include nine monthly collections for fuel in 2012

Fuel costs increase \$6,000 due to oil price increases

Arise program ended in 2011 resulting in saving in Liturgy expenses in 2012

No capital expenditures funded for 2012

St. Anselm Parishioner Charitable Giving

July 2011 to June 2012

From Offertory:

Charitable Tithing \$ 8,340

From Special Collections:

Christmas 4,227

Easter 2,728

All others 13,397

Total Parishioner Charitable Giving \$ 28,692



- Tithing Gifts Made:**
Bertelli Scholarships
Guide Dog Foundation for the Blind
Fogg Roberts Amvet Post #78
Bethany House Ministries
St. Anthony Shrine
Granada House
St. Catherine of Alexandria
Agape International
Homes for Hope India
Boston Minstrel Company
Fonkoze USA
Parmenter Community Health Care
Cathedraticum
Emerson Chaplain

- Other Outreach
Programs Include:*
*Miracle Kitchen
Helping Hands
Giving Tree
Thanksgiving Baskets
Bereavement Support
Food Pantry*

It is heartening to note that our community gave \$28,000 to charity and works of justice in fiscal year 2010-2011. This is vital for us as a Christian community. While we need to spend money on our property, and especially for just wages for our employees, we also never want to lose sight of our concern for others. St. Anselm has truly responded with generosity and compassion. Well done!

Committed Giving

Building a Foundation for the Future

The key to the financial future of St. Anselm is committed giving. A church as active as St. Anselm's cannot survive on a "few dollars off the top". Regular weekly or monthly giving is essential. Please take time to assess your commitment to the church.

"A rich person is not one who has much, but one who gives much. For that remains forever."

St. John Chrysostom

- ◆ **Look at what you give.** Make sure your gift is appropriate for your level of income
- ◆ **Refer to the chart below.** Regular giving, based on a percentage of your household income, is vital for the long-term financial stability of our church.
- ◆ **Pray over your gift.** Ask God to show you what gift you should give
- ◆ **Make your gift regularly** - either weekly or monthly.
- ◆ **Please use the envelopes.** It is interesting to note that the largest portion of church giving comes from those who use envelopes. Loose cash accounts for very little of the church finances. If you do not now receive envelopes and would like them, please call the church office.

Household Income		Monthly Giving to Church (in dollars)						
Monthly	Annual	1%	2%	3%	4%	5%	6%	10%
1,667	20,000	17	33	50	67	83	100	167
3,333	40,000	33	67	100	133	167	200	333
5,000	60,000	50	100	150	200	250	300	500
6,667	80,000	67	133	200	267	333	400	667
8,333	100,000	83	167	250	333	417	500	833
10,000	120,000	100	200	300	400	500	600	1,000
11,667	140,000	117	233	350	467	583	700	1,167
13,333	160,000	133	267	400	533	667	800	1,333

Household Income		Annual Giving to Church (in dollars)						
Monthly	Annual	1%	2%	3%	4%	5%	6%	10%
1,667	20,000	200	400	600	800	1,000	1,200	2,000
3,333	40,000	400	800	1,200	1,600	2,000	2,400	4,000
5,000	60,000	600	1,200	1,800	2,400	3,000	3,600	6,000
6,667	80,000	800	1,600	2,400	3,200	4,000	4,800	8,000
8,333	100,000	1,000	2,000	3,000	4,000	5,000	6,000	10,000
10,000	120,000	1,200	2,400	3,600	4,800	6,000	7,200	12,000
11,667	140,000	1,400	2,800	4,200	5,600	7,000	8,400	14,000
13,333	160,000	1,600	3,200	4,800	6,400	8,000	9,600	16,000