



# st.mark's

CATHOLIC CHURCH

171 Pettingill Road, Quispamsis NB, E2E 2V6  
Office: 849-5111 | [www.stmarksparish.ca](http://www.stmarksparish.ca)



## 2020 Impact and Financial Report

# Our Mission: Go and Make Disciples



## OUR VISION

Be the face of Jesus in the world; where church matters and a relationship with Jesus Christ is central to every person.

# Message from Finance Council

**O**n March 11, 2021, the world marked a grim milestone: the one year anniversary of the World Health Organization declaring COVID-19 a pandemic. One full year isolated from friends and loved ones. One full year out of work. One full year of life as we know it thrown into complete disarray. But this also marked a year when we as Christians and parishioners of St. Mark's could truly live our Vision, "to be the face of Jesus in the world" by being kind, calm and safe. Kindness is about having compassion and understanding that we're all connected. This was a year during which we could truly honor Jesus by obeying his command: "*Love one another*" (John 13:34).

Thankfully, parish life is slowly starting to return to some semblance of "normal". Ministries have resumed active duties. We are now able to attend weekday and weekend Masses, respecting appropriate provincial health and safety protocols. First Eucharist, Baptisms and Confirmations are being joyfully celebrated.

Your continued support of St. Mark's parish during this past year is an inspiration and provides a ray of hope. Thank you for being an active and faithful member of St. Mark's Parish community. By giving to St. Mark's, you show that our church has a meaningful place in your heart. We feel blessed by your generosity. Donations like yours make a big difference in the work our church is doing in our parish and community and are helping us to weather the COVID-19 storm.

This report contains information about how St. Mark's uses your financial gifts. In addition to making you aware of the financial status of the parish we wanted to share with you stories of the impact or influence the parish is having in our community. Your donations ensure that we are able to provide meaningful faith formation programs for youth and adults in our community. With your support we have assisted local families with necessary food, clothing and school supplies throughout the year. We have assisted families keep their lights on by helping to pay their power bills. We support the work of the Sisters of Mercy in their missions in Peru. We have partnered with local nonprofits like Romero House and KV Oasis.

Together, with your help, we can continue to make a difference. While we were supported this year by the receipt of almost \$26,000 in federal wage subsidies, that assistance is not expected to be available in 2021. Our operating costs continue to outpace our regular weekly collections. In 2020, not including the federal wage subsidy support, our weekly expenses averaged \$651.00 more than our regular collections. Looking ahead to our 2021 budget, further compounded by the COVID-19 impact, we expect a \$400-\$500 weekly shortfall, without an increase to regular donations. Just as with your household budget, you know this is not sustainable. We take steps to regularly review our expenses but with many of our costs fixed we have limited options. In 2020, close to 50% of our spending went towards the salaries of our pastor and staff. Church and rectory maintenance, which includes heating, power, and snow removal accounts for another 21% of annual costs. The annual non-discretionary assessment charged by the Diocese, which is based on a percentage of St. Mark's revenue earned and is provided to the Diocese to help fund its costs, makes up another 11%. We look forward to your continued generosity to help reverse this trend.

We hope you find the information in this report helpful and encouraging. If you have any questions about the information, please contact one of the current members of the Finance Committee listed below.

Thank You,

Fr. Burns, Fr. Reyes, and Members of the Finance Committee of St. Mark's Parish:

Cathy Rignanesi	847-5480
Mike Hogan	849-8812
Lawrence McGrath	849-3012

Parish Office:

Phone	849-5111
Email	stmarkschurch@nb.aibn.com

*The parish has stepped up in this terrible time, "THANK YOU"*  
- Jackie B.

# St. Mark's Parish By the Numbers

In 2020:

- We celebrated 402 Masses, including livestreamed and parking lot Masses
- The average total attendance at our four weekend Masses was 300 people
- We celebrated 12 baptisms, 13 Confirmations, 13 First Holy Communions, and 10 funerals
- We had over 650 Facebooks Followers and 125 Twitter Followers
- On an average weekend, we published 5 videos, including Little Church, Catechism, DOCAT, Fr. Burns' video messages, Fr. Burns' and Fr. Reyes' homilies, Masses and various Facebook live devotions like novenas, the Rosary and Mothers' Prayers
- Our parish, through the Care and Concern ministry, helped 102 families with Christmas and Easter celebrations
- We spent \$1,441 ordering and distributing Sunday envelopes
- Our electricity bills and water expenses totalled \$9,146
- The total cost of furnace oil was \$16,538
- Repairs cost us \$4,118
- Snowplowing cost us \$14,537
- The parish spent \$1,986 on wine and hosts for Mass and \$1,500 on candles

**D**uring 2020, St. Mark's has taken a number of initiatives to remain spiritually connected with you, our parishioners, friends and community. In addition to in-person services, St. Mark's has been reaching out using our Facebook page, website and email.

St. Mark's offered various programs on-line, including:

- Virtual Family catechesis;
- Adult Lenten Retreat;
- Prayer requests;
- Father Burns' and Father Reyes' Homilies;
- Mothers' Prayer;
- Weekly Rosary; and
- Livestreaming of Masses.

Digital will never replace the value of physical, in-person connection with a church community, yet at the same time, it will forever be an experience for those in our communities who are sick or unable to attend service for other reasons. While we continue to resume more and more in person events, we can expect some element of virtual offerings will remain.

The mission of St. Mark's parish has not changed, but our methods may be different. Our parishioners are responding well to our efforts.

*The greatest thing has been the live stream Mass. We love Father's homily! - Jackie B.*



# Keep up the Good Work - Your Giving Helps People Grow

**F**aith Formation: In 2020 and into 2021, our faith formation program had to pivot quickly to ensure that we continued to support our parishioners and community during the initial lockdown period and the ongoing restrictions related to the pandemic. We noticed that many organizations were flooding their contact lists with email, the predominant assumption being that people had a lot of extra time on their hands that they could take advantage of. Our experience was that people were actually feeling very overwhelmed, and many people were working harder than ever. We did not want to be one more organization adding to the flood – we wanted to be a life preserver! We moved our children’s program initially online to Zoom, then in the fall launched an on-demand video-based program. This enabled families to choose the best time and place to engage with our program, and eliminated one more “scheduled Zoom” on their plate. Some programs did move ahead with schedule on-line sessions, particularly for our Confirmation preparation sessions as well as our adult faith formation programs. As restrictions eased and we all became more accustomed to operating in this new environment, we began offering certain family sessions in-person to support our sacramental preparation programs. We continue to be focused, as we head into planning for fall 2021, on supporting our parishioners and the wider community through offerings that engage, encourage, and above all help people grow closer to Jesus!



*Loved this! Especially the first video, it shows that not always do things turn out the way we wish the first time we try! Tricia, your programs have been phenomenal! Keep up the good work!*  
 - Shelagh S

*This was great!!! What a good idea!*  
 - Renee



# Keep up the Good Work - How Giving Helps

**C**are & Concern Ministry has been devoted to relieving the suffering of the poor of our community for over 40 years. The impact to recipients is tremendous – for some families providing the only way of celebrating Christmas or Easter. Over the years St. Mark's Parish has supported as few as 12 families and as many as 129. One family was able to enjoy Christmas even though they had to spend it at IWK thanks to the Care & Concern ministry. Through Care & Concern, families in need receive support to pay their hydro bill. Families who receive support are so appreciative and eager to pay it forward with their own support when they are in a position to do so. In addition to parishioners, Care & Concern receives support from the Town of Quispamsis, local businesses, other churches, and high schools in the area.

**T**he St. Mark's Peru Committee has raised over \$19,000 for the Misericordia Mission Fund to support the work of the Sisters of Mercy in Peru over the past four years! St. Mark's Peru Committee raises funds for Peru through sales, raffles, our Change for Change Jar and our annual Lenten project. Funds raised here at St. Mark's help the Sisters to meet the basic needs of poor families in Peru, including food, clothing, fuel, medicine, education and shelter.

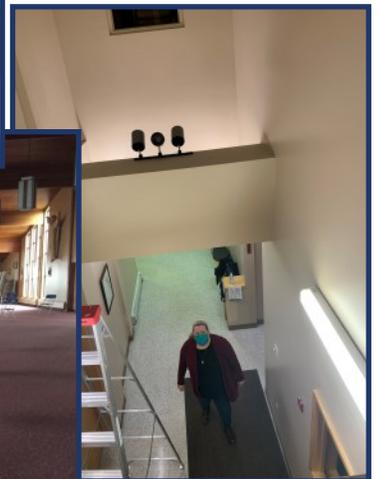
## Ministry Opportunities

**M** Thanks be to God! We can now say that there is light at the end of the pandemic tunnel. Vaccine distribution has finally begun. It is now possible to imagine a post-COVID-19 world!

St. Mark's is becoming busier; however, the norm has been broken. Habits have been broken. Many parishioners have been scattered. We are blessed with a number of active ministries in St. Mark's Parish, but we need parishioners to become more engaged and to serve in those ministries.

If you have never served in a ministry of the parish or are considering returning to ministry after a period of absence, below is a list of ministries that are in need of volunteers. If you are interested or have questions, please reach out to the office at 849-5111 or [stmarkschurch@nb.aibn.com](mailto:stmarkschurch@nb.aibn.com).

- |                  |                 |
|------------------|-----------------|
| Sacristan        | Lectors         |
| Hospitality      | Faith Formation |
| Care and Concern | Tech            |



*We are very fortunate to have all of you and because of all of you it certainly has brought me closer to Jesus. Much care and love going on in this church.*

*- Rose Marie B.*

# Statement of Revenue and Expenses

## Regular Operations

	<u>2020</u>		<u>2019</u>	
<b>Income</b>				
Regular Collections		235,786		263,413
Hall Rentals		2,150		2,671
Other Rentals		6,700		2,400
Government Grants		25,880		2,246
Other Receipts		2,769		400
<b>Total Income</b>		<b>273,285</b>		<b>271,131</b>
<b>Expenses</b>				
Wages & Benefits**		144,224		146,685
Diocesan Assessment		33,786		34,983
Parish Share of Priests and Lay Staff Pension Shortfall		422		-246
Church Expenses:				
Heat & Light	20,595		20,436	
Snow Plowing	14,538		14,471	
Maintenance & Repairs	3,614		4,973	
Insurance	8,120		7,331	
Other	11,523	58,389	12,097	59,308
Office Expenses:				
Telephone & Internet	6,491		6,648	
Equipment & Furnishings	0		153	
Photo Copying, Printing & Supplies	5,446		7,294	
Other	429	12,366	947	15,041
Rectory Expenses:				
Heat & Light	4,134		3,836	
Groceries	3,448		3,050	
Other	1,223	8,805	568	7,454
Vehicle Expenses:		7,933		8,732
Ministry Expenses:				
Religious Education (Adult)	4,330		2,620	
Religious Education (Youth)	2,118		2,938	
Other Ministry's (net of donations made)	-20	6,427	-5,130	428
Other Church Expenses:				
New Freeman	822		5,088	
Interest & Service Charges	4,940		4,195	
Miscellaneous	3,703	9,465	5,744	15,027
<b>Total Expenditures</b>		<b>281,817</b>		<b>287,413</b>
Expenditures in excess of receipts for the year		-8,532		-16,282
Other Income:				
Special Collection Receipts	11,982		16,380	
Less: Special Collections Remitted	11,439	543	16,270	110
<b>Total Excess Expenditures over Revenue for the year - Regular Operations</b>		<b>-7,989</b>		<b>-16,172</b>

\*\* Wages - Includes the Salaries for Fr. Burns, Fr. Reyes & visiting Clergy, Office & Religious Ed Staff, Housekeeping Services at the Rectory, Custodian and Music Ministry

## Building and Other Special Projects Fund

	<u>2020</u>	<u>2019</u>
Contributions for Building and Other Special Projects	30,795	28,216
Interest earned on IPLF Deposit with Chancery	2,577	5,010
<b>Total Receipts for Building and Other Special Projects</b>	<b>33,372</b>	<b>33,227</b>
Other Major Expenditures	4,893	6,454
<b>Total Receipts over Expenditures for the Year - Building and Special Projects</b>	<b>28,479</b>	<b>26,773</b>
<b>Total Receipts over Expenditures - Combined</b>	<b>20,490</b>	<b>10,601</b>

# Statement of Assets and Liabilities

<b>ASSETS</b>	<b>2020</b>	<b>2019</b>
Current Assets		
Cash	88,509	43,271
Total Other Current Assets	1,487	9,168
<b>Total Current Assets</b>	<b>89,996</b>	<b>52,439</b>
Fixed Assets		
1310 · Piano	40,543	40,543
1300 · Elevator	104,938	0
<b>Total Fixed Assets</b>	<b>145,481</b>	<b>40,543</b>
IPLF on Deposit With Chancery	117,381	224,803
<b>TOTAL ASSETS</b>	<b>352,857</b>	<b>319,804</b>
<b>LIABILITIES &amp; EQUITY</b>		
Liabilities		
Current Liabilities		
Accounts Payable	3,700	3,303
Deferred Government Grant	17,790	86,000
Stubenville Funds	1,417	1,417
Care and Concern Funds	22,125	0
Youth Ministry Funds	320	174
Refugee Funds	0	6,662
<b>Total Other Current Liabilities</b>	<b>45,353</b>	<b>94,253</b>
Deferred Asset Contribution	68,210	0
<b>Total Liabilities</b>	<b>113,563</b>	<b>97,676</b>
Equity		
3900 · Retained Earnings	218,804	208,203
Net Income	20,490	11,906
<b>Total Equity</b>	<b>239,295</b>	<b>220,109</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>352,857</b>	<b>317,785</b>
<b>Working capital</b>	<b>48,343</b>	<b>(45,237)</b>

# 2021 Operating Budget

	Budget 2021		Actual 2020	
	\$	%	\$	%
<b>Cash Received (Ordinary operations)</b>				
Ordinary Collections	239,594	86%	235,786	80%
Government Grants	2,150	1%	25,880	9%
Hall and Other rentals	15,800	6%	8,850	3%
Special Collections	11,981	4%	11,982	4%
Care and Concern	8,000	3%	7,708	3%
Other Receipts	0	0%	2,769	1%
<b>Total cash received</b>	<b>277,525</b>		<b>292,975</b>	
<b>Cash Paid (Ordinary Operations)</b>				
Wages & Benefits	147,901	49%	144,646	48%
Diocesan Assessment	29,457	10%	33,786	11%
Church	56,751	19%	57,750	19%
Office	13,615	5%	12,366	4%
Rectory	9,152	3%	8,805	3%
Hall	600	0%	639	0%
Vehicle Expenses	8,100	3%	7,933	3%
Religious Education (Adult)	2,300	1%	4,330	1%
Religious Education (Youth)	2,900	1%	2,118	1%
Care and Concern	8,000	3%	7,708	3%
New Freeman	0	0%	822	0%
Interest & Service Charges	5,000	2%	4,940	2%
Miscellaneous	3,624	1%	3,682	1%
Special Collections	11,439	4%	11,439	4%
<b>Total Cash Paid</b>	<b>298,839</b>		<b>300,964</b>	
<b>Loss from ordinary operations</b>	<b>-21,314</b>		<b>-7,989</b>	
<b>Weekly shortfall (without wage subsidy)</b>	<b>-410</b>		<b>-651</b>	

*When we were able, the parking lot Mass was great.*

*The parish retreat on ZOOM was a hit. I connected with wonderful friends, Thank you for that!*

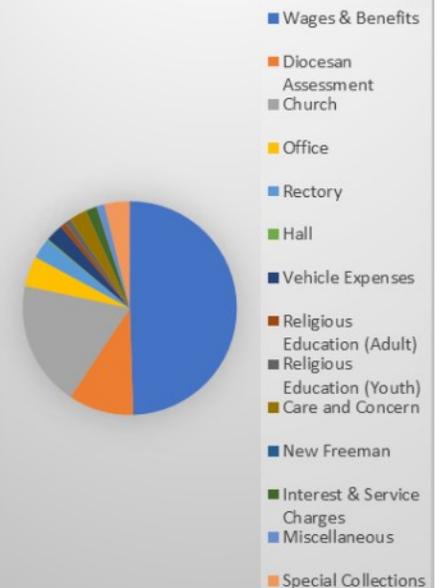
*Bringing us communion is above and beyond the call of duty.*

*- Jackie B.*

*We have had a year like none other! And through it all we have been blessed by Jesus through our priests and our fellow parishioners. Many a day Randy and I remind each other how blessed we are to be at St. Mark's!*

*- Karen P.*

## Budget 2021 \$



# Building Fund and Special Projects

**A**s our buildings age, just as with your homes, regular maintenance is required. St. Mark's Finance Committee, with recommendations from the St. Mark's Building Committee, has developed a five year capital plan which will be reviewed regularly and updated as needed. Because of the uncertainties created by the COVID-19 pandemic and the impact it has had on our finances, St. Mark's Finance Committee has decided to put any major projects on hold until stability is restored.

As you know, we have had to “rob Peter to pay Paul” – using money from the Building / Special Projects Fund to support regular operations. If we want to ensure we are able to pay for major church repairs that will no doubt arise, this cannot continue.

We are respectfully asking that you continue to contribute generously to both the St. Mark's Building/Special Projects Fund and to our regular Sunday Offerings.

The Building or Special Projects Fund has been created to help pay for major church repairs or renovations, asset purchases or other special projects that are planned or may unexpectedly arise. In 2020 we used \$104,938 from the Building Fund (\$68,210 of which was from a federal grant) to complete the elevator installation. After adjusting for the cost of the elevator installation and thanks to your generosity, the fund has grown to \$134,313 as of December 31, 2020.

*We were so pleased to have access to the Parish ZOOM, this meant we could have our RCIA program, live. Our candidate and his sponsor said, “we look forward to each Tuesday night”. I’m so happy!*

*- Jackie B.*

	Budget 2021	Actual 2020
Building Fund - Piano	3,000	4,550
Building Fund - Other	25,200	26,245
<b>Total cash received</b>	<b>28,200</b>	<b>30,795</b>
IPLF Interest Earned	2,400	2,577
Church Repairs	5,000	4,893
<b>Net Building Fund and Special Projects</b>	<b>25,600</b>	<b>28,479</b>

Opening balance	134,313	146,851
Excess Revenue (Expenditures) for the Year	25,600	28,479
Transfer to support Operations	-21,314	-4,289
Major asset purchase		-36,728
<b>Budgetted Balance Dec 31, 2021</b>	<b>138,599</b>	<b>134,313</b>

# Ways to Give Your Treasure\*

**S**t. Francis of Assisi said “For it is in giving that we receive.” As the COVID-19 pandemic is better controlled, we remain hopeful that parish life will return to and maintain some semblance of “normal”. While the COVID-19 pandemic has had a significant negative impact on our finances, your continued support of St. Mark’s parish during these trying times is an inspiration and provides a ray of hope. However, our regular collections during 2020 were down about \$1,800 per month compared to 2019.

We are sensitive to the hardships that the measures being taken to prevent the spread of COVID-19 may be having on some people. With that in mind, and mindful of your own circumstances, we are asking that you consider following Jesus’s example. He had it all in heaven and yet he gave it all up for us. He made himself poor that we would be rich. Jesus purposed in His heart to become a sacrifice for us. He was determined to restore us back to God. There was no stopping him. As Christ-followers, let’s follow his example. No one is telling you that you have to give. But if you want to give, we’re sharing the following options for supporting St. Mark’s:



## Pre-Authorized Remittance (PAR)

Please consider using PAR for your regular Sunday offering. It is a safe, secure process for automatic withdrawals from your bank and gives you the flexibility of choosing weekly, bi-weekly or monthly donations.

Just like giving with envelopes, you will receive a tax receipt at year end.

## Envelopes

Envelopes are one of the ways for parishioners to give weekly to St. Mark’s. When you sign up, you receive personalized envelopes for the year, plus envelopes for any special collections. One benefit of giving with envelopes is that the parish records your giving and supplies you with a tax receipt at the end of the year.

## Bequests

A bequest, such as a lump sum bequests as stated in your will or by naming St. Mark’s as a beneficiary of your life insurance may be made by individuals, families, organizations and/or corporations. Giving to charity can earn significant estate benefits and provide tax advantages for individual and business owners.

## Donations of Stocks and Mutual Funds

If you have a nest egg of shares and investments, it turns out there are several tax and cash flow benefits to donating shares to St. Mark’s. You may consider gifting a block of shares in lieu of cash.

*Oh so many things I am grateful for, where to start .... very grateful for both Fr. Burns and Fr. Reyes for how they went out of their way to accommodate some people. And of course can not forget our great guide on the different courses, thank you much. And yes because of St. Mark's great team the pandemic was made easier to deal with.*

*- Rose Marie B.*

\* We encourage you to see our website for more details at [www.stmarksparish.ca/give](http://www.stmarksparish.ca/give)