

Pastor's Pen: Budget by the Numbers

In the last Pastor's Pen, I talked about Stewardship and talked about how it is all our jobs to help provide the benefits and ministry this parish offers. I want to spend some time looking at our budget. I want you to understand where your monies come in and go out. I believe in full disclosure. Save individual salaries (I will treat them as a whole sum), I believe every parishioner should know these things.

In budgeting for a parish, one of two realities is in play: either the budget drives the mission or the mission drives the budget. What we do and the quality of what we do is enabled or constrained by what is given in tithing and fundraising. As the Diocese of Jefferson City is one of two dioceses in the United States (the other being Wichita) that does not charge tuition for parish families, the parish largely subsidizes the school. Another reality to remember is that my costs as pastor are shared between SS. Peter and Paul and St. Joseph on a 75/25 split. Hence, you are not even paying the full costs of having a pastor. I do not get paid more for pastoring two parishes. I do not get paid anything for running Camp Maccabee. Furthermore, I am among the lowest paid salary-wise on the staff. I do not say this to whine or complain, but to give a dose of reality.

So what does it cost?

The budget for SS Peter and Paul Parish is \$1.5 million. That is a lot of money. With that money we educate our children through school, PSR, and Confirmation. We also maintain the four buildings, insure them, provide utilities, and clean them. We pay professional staff to accomplish these ends. Ten people on our staff have advanced degrees. Many bring decades of experience to their job. We provide health insurance and other benefits. No one who works for us gets what their counterparts in the public sector or in the business world would get. With this money we provide the materials needed for sacraments, education, social outreach, parish outreach, and a myriad of other necessities to run this parish and its institutions. Our budget is lean. Monies for such things as the rectory renovation, vans, and such were raised independently of the budget and no funds from the general funds are used for these projects.

Of the \$1.5 million, \$1.15 million is for the school. Sounds like a lot, no? By way of comparison, the Blackwater Grade School is much smaller than SS. Peter and Paul and had a budget for last year of \$1.4 million. In our school, we do a lot with less. \$621,000 of this comes from tuition paid by pre-school, those who are not Catholic who have their children in our school, fees, aftercare, and donations from outside entities. The other half is supplemented by the tithing and fundraising of the parish.

Overall costs for the parish and school:

Payroll and Benefits: 1.025 million.

Utilities: \$50,750 per year.

Property Insurance: \$40,000 a year.

With the remaining \$300k, we buy the materials (textbooks for school, PSR, RCIA, and Confirmation, sacramental supplies, office supplies, food to feed students, church supplies such as candles) and set a very small (far too small) portion aside to upkeep our buildings.

So where does it come from?

Any parish has four major source of income: tithing, fees, fundraising, and bequests.

Tithing: Last year, parishioners gave \$682, 222. We have 600+ registered families in the parish. I subtract those registered families in our parish who are in skilled nursing facilities to get this number. This means each family averaged \$1,137 per year; or \$21 per week. This is deceptive though. We track giving through envelopes. 544 of the 625 households get envelopes. Some don't receive envelopes because they use ACH withdrawal (Automated Clearinghouse), some are in nursing homes, and some just choose not to take envelopes. A few choose give through non-envelope means. ***This year, to make budget, we need the collections to go up to \$799k***

Of the 544 households who got envelopes:

115 did not use them at all

215 gave under \$20 a week accounting for \$85, 760

214 gave over \$20 a week (to 300 a week) for \$596, 780

So, one-third of the parish is responsible for the overwhelming amount of the collection.

Fees: \$362k of the monies came in via fees (book, pre-school, aftercare, rentals) and from reimbursement from St. Joseph for the cost of sharing a pastor.

Fundraisers: \$36, 900 of monies came in from parish and school fundraisers. Receipts from Home and School fundraisers are not included in this figure as those monies do not directly go into parish accounts.

Bequests: \$341,500 of monies came from various donations and bequest. Almost all of it earmarked for specific items (mostly school, vans, and rectory renovations).

Final thoughts

You will notice that there is very little monies to put aside to take care of our buildings or grounds. I am a financial conservative. I do not like spending money we do not have. However, as a pastor of souls, knowing what we need to do to live up to the mission of the Church, I must remind people that stewardship is everyone's business. Imagine the things we could do, how well we could keep on top of maintenance and improvements to our facilities. Imagine what we could invest in our future! I do my part as pastor. I tithe. I am responsible with your tithe. I have an extremely able Finance Committee to assist in the financial matters of this parish. We are in this together.