

ST. JOSEPH'S PARISH

272 MAIN STREET • KINGSTON, MASSACHUSETTS 02364-1922 Office Telephone: 781-585-6679
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www.stsmaryjoseph.org

September 30, 2020

Dear St. Joseph Parishioners,

This has been quite a year! We have seen some wonderful changes and embraced some challenges too. Enclosed you will find the Year End Financial Statements for our Collaborative.

This past year, we have baptized 24 children, married 5 couples (in spite of the challenges of the pandemic), and buried 24 of our loved ones.

Around the parish grounds, we've made some improvements. Security cameras were installed, as well as LED lighting around the Church, Office and Grounds. We explored using our parking lot as a Solar Lot for both cost savings and income; we continue to search for new ways to operate effectively and efficiently.

St. Joseph Cemetery has seen the addition of the statue of St. Mother Theresa of Calcutta, marking this special new area for our loved ones. A granite columbarium is another addition to our cemetery, providing a beautiful resting place for our loved ones who choose to be cremated. We have laid the foundation for two more columbariums to be added in the future, creating a dedicated area.

We initiated an Increased Giving initiative in January, which was followed shortly after by the COVID-19 Shutdown. Unfortunately, we were unable to assess the success of the campaign and will revisit it once mass attendance is able to return to normal.

The COVID-19 Pandemic and resulting shut-down created many challenges. At the onset, we were fortunate to receive an Emergency Line of Credit from the Archdiocese. We were encouraged that, while masses were suspended, many parishioners continued to send in their offertory; others used this as the time to sign up for Online Giving. In the end, with the assistance of the PPP Loan proceeds, we were able to navigate, financially, through this difficult situation.

During the Pandemic, we were asked to consider the possibility of merging with our collaborative partner, St. Mary Parish. We took this as an opportunity to introduce this idea to both parishes – requesting feedback from all. While I do not see the need to move forward with a merger at this time, it was beneficial to garner opinions from our parishioners.

We met the challenges of re-opening with quick planning, which allowed us to re-open for Pentecost. Through the dedication of many volunteers, our churches were taped and signage put up. The SignUp Genius, while not ideal, has provided us with the ability to seat all those who are able to attend, safely. Our team of volunteer Greeters welcomes all who join us, showing them to their seats, and disinfecting after each Mass.

As we begin Fiscal Year 2021, we have consolidated our collaborative administrative activities to one location, with The Sts. Mary & Joseph Collaborative Office located at St. Joseph Parish. One office will enable more

cost-sharing, as well as a more efficient flow of information among the staff, allowing us to work together seamlessly. The Rectory at St. Mary will serve solely as the living quarters for Fr. Culloty and Fr. Antonio, with Brazilian Community operations continuing to run out of the basement.

A live-stream camera has been installed in St. Mary Church, facilitating the sharing of Mass with our parishioners who are yet unable to join us in person.

As we continue to look forward, I ask that you consider participating in our **GRAND ANNUAL COLLECTION**. We were unable to hold our Annual Golf Outing and Auction this past year, supplementing this loss with an Online Auction. While our goal is for our weekly offertories to meet our operating expenses, the reality is that we continue to fall short. Our Grand Annual meets some of that shortfall; we are hopeful that we will eventually be able to build up some savings. Please find the green envelope enclosed for your donation.

Together, we will continue to persevere through these unprecedented times. I am so grateful for the support and encouragement I receive daily from our parishioners.

God bless,

A handwritten signature in black ink, appearing to read "John J. Graham". The signature is fluid and cursive, with the first name "John" being the most prominent.

Rev. John J. Graham, Pastor
St. Joseph Parish

St. Joseph Finance Council

James Hogue, Chairperson

Sydney Porelle

Tim Fontaine

Julie Cahill

Chuck Mason

Kathleen McKenna

Rick Noll

Sean Varano



ST. JOSEPH PARISH BUDGET TO ACTUAL COMPARISON FY2020

272 Main St. Kingston, MA 02364

	BUDGET FY2020	ACTUAL FY 2020	BUDGET FY2021
OPERATING INCOME			
4101 - Offertory	303,000	327,130	336,000
4102 - Offertory Monthly	3,000	2,387	2,500
4199 - 90 Days Now Online Giving		2,995	
4103 - Grand Annual	60,000	51,374	40,000
4104 - Shrines, Candles, & Flowers	4,000	3,473	3,967
4105 - Sacramental Offerings	25,000	20,468	20,000
4108 - Gifts and Bequests		42,000	
4165 - Religious Education	55,000	50,365	35,000
4198 - Donations - Other	6,500	37,057	6,000
4315 - Rental Donations	1,000	1,250	1,000
4310 - Interest/Dividend		63	
4320 - Market Gain/Loss		38	
4398 - Misc. Other Income	1,000	7,061	5,000
4410 - Misc. Fundraising Activities	20,000	4,103	40,500
4550 - Youth/Adult Ministry Income	7,000	11,411	5,000
TOTAL OPERATING INCOME	485,500	561,174	494,967
Non-Operating Income			
4310 - Interest/Dividend Income	12		50
4320 - Market Gain(Loss) Investments	30		0
Total	42	-	50
TOTAL INCOME	485,542	561,174	495,017
OPERATING EXPENSE			
Compensation Expense			
5001 - Exempt Salaries	45,000	43,649	30,536
5002 - Non Exempt Salaries	167,220	173,870	144,366
5004 - Non Employee Compensation	9,175	315	500
5007 - Accrued Vacation Expense		5,575	
Total	221,395	223,409	175,402
Employee Benefits			
5101 - Employer's Fica (Social Security & Medicare)	15,040	14,741	12,557
5102 - Lay Health Insurance	15,624	20,295	10,765
5103 - Worker Compensation	634	987	620
5104 - Group Life Insurance	604	509	403
5105 - Long Term Disability	328	250	219
5106 - Group Pension	3,500	3,431	3,500
5107 - Transition Assistance	512	399	342
5110 - 401(k) Employer Contribution	5,024	4,254	2,640
Total	41,266	44,866	31,046
Clergy Stipend & Other			
5201 - Stipend Clergy	43,328	52,849	52,870
5202 - Stipend Clergy Unassigned	12,000	2,225	2,000
5203 - Clergy Health Insurance	17,640	19,291	19,749
5204 - Clergy Professional Development	750	-	750
5206 - Clergy Auto Ins. Reimburse	750	131	750
5210 - Clergy 401(k) Match	-	1,704	1,700
Total	74,468	76,200	77,819
Professional Services			
6001 - Data Processing Fees	5,000	6,723	5,000
6002 - Professional Fees	1,000	316	250
6003 - Bank Service Charges	4,000	70	100
Total	10,000	7,109	5,350
Office Expenses & Related			
6201 - Office Supplies	3,000	5,334	3,000
6202 - Telephone	4,200	6,995	7,500
6203 - Office Equipment Repair & Contracts	2,800	2,592	2,800
6204 - Books & Pamphlets	10,000	15,407	10,000
6206 - Printing	500	253	500
6207 - Postage	2,500	2,160	2,500
6208 - Dues & Subscriptions	500	510	500
6210 - Missalettes	2,800	2,640	500
6211 - Weekly Envelopes	1,000	738	1,000
6220 - Hardware	2,500	669	
6221 - Software		100	

6222 - IT Support		398	500		
Total	29,800	37,797	28,800		
Household & Food					
6250 - Household	700	46	500		
6261 - Food	7,500	5,683	6,000		
Total	8,200	5,729	6,500		
Utilities & Maintenance					
6301 - Utilities Electric	10,000	9,083	10,000		
6302 - Heat	20,000	16,442	11,533		
6303 - Water & Sewer	2,500	2,575	2,500		
6305 - Property Insurance & Liability	30,738	29,695	31,031		
6306 - Maint. Equipment Contracts	8,000	5,614	5,000		
6307 - Maintenance Supplies	2,500	2,356	2,500		
6308 - Maintenance Grounds	2,000	4,409	2,000		
6309 - Maintenance Buildings	2,000	2,442	2,000		
Total	77,738	72,615	66,564		
Pastoral					
6501 - Altar Supplies	2,000	1,650	2,000		
6502 - Societies	2,500	1,195	500		
6503 - Charitable Works	1,500	500	1,000		
6504 - Music	2,500	625	1,000		
6505 - Youth / Athletics	12,000	133	-		
6506 - Entertainment Hospitality	1,000		500		
6509 - Flowers	3,000	1,600	1,600		
6520 - Youth/Adult Ministry Exp.		12,637	7,500		
Total	24,500	18,339	14,100		
Professional Development					
6601 - Meetings & Workshops	500	600	500		
Total	500	600	500		
Fundraising					
6701 - Fundraising Expense	15,000	2,758	10,000		
Total	15,000	2,758	10,000		
Other Expenses					
Central Ministries					
8465 - Central Ministry Tithe	27,277	27,277	37,193		
8475 - CHR Appeal Assessment	7,836	1,723	15,000		
8480 - Pilot Newspaper	850	630	850		
8495 - Miscellaneous	1,000	(188)			
6760 - Tution Bad Debt		198			
Total	36,963	29,640	53,043		
TOTAL OPERATING EXPENSES	539,829	519,062	469,124		
Non-Operating Expenses					
Capital Acquisitions/Improvements					
7002 - Acq/Improv - Furn & Equip					
7003 - Acq/Improv - Building	7,000		7,000		
7004 - Acq of Vehicle		3,619			
Total	7,000	3,619	7,000		
8460 - Interest Payments / Revolving Loan / Etc.	1,250	919	1,250		
TOTAL NON-OPERATING EXPENSES	8,250	4,537	8,250		
TOTAL EXPENSES	548,079	523,600	477,374		
Net Income	(62,538)	37,575	17,643		
Notes:					
Aug 20, 2020 9:49:34 AM EDT					
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Archdiocese of Boston

ST. JOSEPH PARISH BALANCE SHEET FY2020

272 Main St. Kingston, MA 02364

June 30, 2020

ASSETS

Current Assets

Checking/Savings

1010-01 · Checking - Main Operating	
1010-05 · Checking - Youth Ministry	7,011
1010-07 · Transformed in Love	3,490
1010-01 · Checking - Main Operating - Other	142,977
Total 1010-01 · Checking - Main Operating	153,478

1010-02 · Shop With Scrip	878
1010-10 · Checking - Mater Dei Guild	1,632

1050-00 · Depository at RCAB	
1050-90 · 90 Days Now Giving	2,601
1050-03 · PPP Loan Proceeds	14,578
1050-00 · Depository at RCAB - Other	1,032
Total 1050-00 · Depository at RCAB	18,210

1110-00 · RCAB Common Investment Fund	2,159
Total Checking/Savings	176,357

Other Current Assets

1250-00 · Dividend Receivable	19
Total Other Current Assets	19

TOTAL ASSETS	176,376
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LIABILITIES & EQUITY

Liabilities

Current Liabilities

Accounts Payable	
2000-00 · Accounts Payable	1,686
Total Accounts Payable	1,686

Other Current Liabilities

2210-00 · FICA Withholding Tax Payable	326
2212-00 · Medicare Tax Payable	76
2265-00 · 401(k) Withholdings	(242)
2280-00 · Accrued Payroll	7,489
2290-00 · Accrued Vacation	12,572
Total Accrued Employee Expenses	20,221

2300-00 · Debt to Revolving Loan	
2300-02 · Emergency Line of Credit	45,614
2300-01 · Operating Line of Credit	18,600
Total 2300-00 · Debt to Revolving Loan	64,215

1400-00 · Due to/Due from Other Funds (St. Joseph Cemetery)	28,414
2400-00 · Notes Payable - Current	68,800 *
2500-00 · Deferred Revenue	7,325
Total Other Current Liabilities	104,539

Total Current Liabilities	190,659
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Long Term Liabilities

2899-00 · Other Indebtedness	2,413
Total Long Term Liabilities	2,413

Total Liabilities	193,072
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Equity

3900-00 · Fund Balance	(54,271)
Net Income	37,575

Total Equity	(16,696)
TOTAL LIABILITIES & EQUITY	176,376

* PPP Loan Proceeds - expected to be fully forgiven upon filing of Forgiveness Application.



ST. JOSEPH CEMETERY BALANCE SHEET FY2020

130 Elm St. Kingston, MA 02364

Mail to: c/o St. Joseph Parish 272 Main St. Kingston, MA 02364

June 30, 2020

ASSETS

Current Assets

Checking/Savings

1000-36 · CF-Cash Checking #1 \$ 25,860

1110-32 · PC RCAB Common Investment Fund \$ 13,284

1110-33 · PC RCAB CIF 2 \$ 89,728

Total Checking/Savings \$ 128,872

Accounts Receivable

1250-00 · Dividend Receivable \$ 900

Total Accounts Receivable \$ 900

Other Current Assets

1400-00 · Due to/Due from Other Funds (St. Joseph Parish) \$ 28,414

Total Other Current Assets \$ 28,414

Total Current Assets \$ 158,185

TOTAL ASSETS \$ 158,185

LIABILITIES & EQUITY

Equity

3900-00 · Fund Balance \$ 157,526

Net Income \$ 659

Total Equity \$ 158,185

TOTAL LIABILITIES & EQUITY \$ 158,185



ST. JOSEPH CEMETERY BUDGET TO ACTUAL COMPARISON FY2020

130 Elm St. Kingston, MA 02364

Mail to: c/o St. Joseph Parish 272 Main St. Kingston, MA 02364

Accounts	BUDGET FY2020	ACTUAL FY2020	BUDGET FY2021
Income			
4111 - Sale of Lots	18,900	25,142	20,000
4112 - Receipt for Perpetual Care		2,794	
4114 - Openings	4,860	7,825	7,000
4398 - Misc. Other Income	3,000	353	3,000
Total	26,760	36,113	30,000
Non-Operating Income			
4320 - Market Gain(Loss) Investments	1,000	1,811	1,000
Total	1,000	1,811	1,000
TOTAL INCOME	27,760	37,925	31,000
Expense			
Compensation Expense	5,757	3,001	5,750
Employee Benefits			
5101-5107 Employee Benefits	242	230	241
Professional Services			
6003 - Bank Service Charges	35		35
6201 - Office Supplies	160	62	160
Utilities & Maintenance			
6301 - Utilities Electric	185	153	185
6303 - Water & Sewer	500		
6306 - Maint. Equipment Contracts	470		470
6307 - Maintenance Supplies	250	514	250
6308 - Maintenance Grounds	1,350	985	1,350
6317 - Grounds Maintenance Supplies	1,275		
6350 - Operating Expenses	5,500	7,175	6,500
6356 - CF Contract, Operating		6,695	12,000
Total	9,967	18,815	21,191
Non-Operating Expenses			
Capital Acquisitions/Improvements			
7001 - Acq/Improv - Site/Land	-	17,600	-
8495-31 CF Miscellaneous	-	850	-
TOTAL EXPENSE	15,724	37,266	21,191
NET INCOME	12,036	659	9,809
* The Cemetery Committee purchased and installed the first of three columbariums for the repose of cremains.			