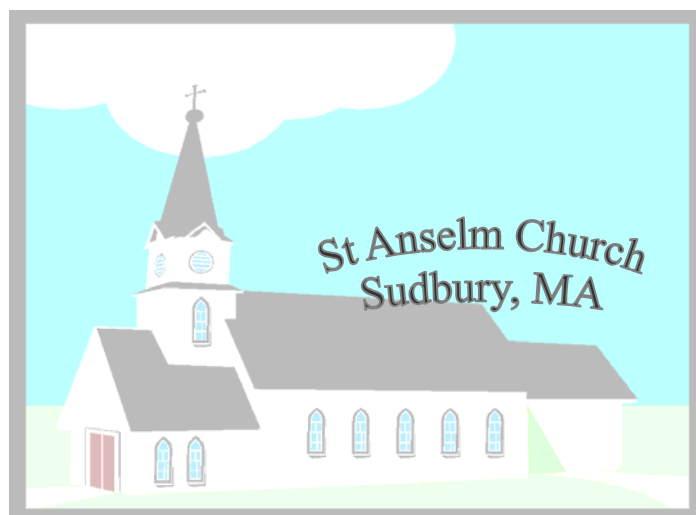


A caring,  
**Committed**  
Catholic Community

 *Financial Report 2009  
and 2010 Operating Budget*



**St. Anselm Church 100 Landham Road Sudbury, MA 01776**

Tel: 978-443-8981

[www.stanselmsudbury.org](http://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, 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, Parish Pastoral Council, Children's choir, Finance committee, Stewardship, Red Hat Society, Cursillo/Ultreya, Book Club, Brown Bag luncheons, Wecoming commission, Youth Ministry, Yard Sale, 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 Brian Clary  | Rector                                    | fr.clary@stanselmsudbury.org   |
| Father Thomas Kopp  | Rector effective August 24, 2009          |                                |
| Amy Lepak           | Music Director                            | ael443@comcast.net             |
| Caroline Llewellyn  | Religious Education Coordinator           | cff.stanselm@verizon.net       |
| Kathy Middleton     | Administrative Assistant                  | admin.office@stanselmsudbury.c |
| Maureen Casperowitz | Administrative Assistant/Ass't Bookkeeper | finance.office@stanselmsudbury |
| Joe Robinshaw       | Sexton                                    |                                |

### Finance Council:

Phil DeSantis, Chair  
Joe Casperowitz  
Tom Hardiman  
Jack McGee  
Jack Ryan  
Bob Wilson

### Pastoral Council

Father Brian Clary, Rector  
Father Thomas Kopp, Rector (effective August 24, 2009)  
Gail Trainor, Chair  
Jim Cannalonga  
SantaJean DeSantis  
Jay Fay  
Art Lauer  
Joseph McCarthy  
Matthew Hanson  
Karen McGee  
Susan Montuori  
Phil Parrish  
Karen Ramsey  
Leo Sanda  
(Youth Representative)

### Volunteers:

|                 |                  |
|-----------------|------------------|
| Cynthia Deysher | Business Manager |
| Elise Marcil    | Bookkeeper       |

Points to

## **Consider**

when looking at St. Anselm Financial Results and Plans

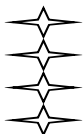
- + Income and Expenditures well managed to achieve operating income in both 2008 and 2009
- + \$200,000 Capital Campaign proceeding, 100+ families have committed \$183,000 thus far.
- + Major capital projects completed: Church roof, gutter & painting new church organ, church fire/alarm system, new stair railings
- + Parish community has raised funds in support of others, having made donations of \$25,000 to charitable initiatives through St. Anselm
- + Cash balances remained stable, providing needed interest income base to fund church operations
- + 2010 Budget is breakeven, funding all core programs and realizing facilities savings due to lower fuel costs
- + We are asking all members of our community to participate in offertory giving - planned, prayerful and regularly.
- + The average annual offertory gift of the families that give is \$1,400.

### Our Future **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 successfully conclude the \$200k capital campaign

*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

# St. Anselm Income and Expenditures Balance Sheet

|  | <b>2009</b>             | <b>2008</b>             |
|--|-------------------------|-------------------------|
|  | <b>Jul '08 - Jun 09</b> | <b>Jul '07 - Jun 08</b> |
| <b>Income</b>                            |                         |                         |
| Offertory                                | 166,270                 | 168,649                 |
| Interest                                 | 21,161                  | 21,368                  |
| Religious Education                      | 14,577                  | 14,568                  |
| Fundraising                              | 24,053                  | 10,841                  |
| Donations                                | 7,792                   | 155                     |
| Other                                    | 4,520                   | 11,663                  |
| <b>Total Income</b>                      | <b>238,373</b>          | <b>227,244</b>          |
| <b>Expense</b>                           |                         |                         |
| Personnel                                | 101,086                 | 109,885                 |
| Facilities                               | 72,513                  | 64,548                  |
| Office Expense                           | 20,425                  | 17,937                  |
| Liturgy                                  | 7,210                   | 7,713                   |
| Charitable contributions                 | 8,240                   | 7,025                   |
| Religious Ed (non personnel)             | 4,236                   | 8,731                   |
| Fundraising - specific projects          | 6,318                   | 3,300                   |
| All Other                                | 8,003                   | 6,456                   |
| <b>Total Expnses</b>                     | <b>228,031</b>          | <b>225,595</b>          |
| <b>Net Operating Income</b>              | <b>10,342</b>           | <b>1,649</b>            |
| <b>Capital Campaign:</b>                 |                         |                         |
| Income                                   | 15,250                  | 138,975                 |
| Capital Campaign Expenditures            | 12,955                  | 125,072                 |
| <b>Net Capital Surplus</b>               | <b>2,295</b>            | <b>13,903</b>           |
| <b>Balance Sheet</b>                     |                         |                         |
| Cash Unrestricted                        | 554,465                 | 551,581                 |
| Restricted Cash: Capital Campaign        | 16,564                  | 14,403                  |
| Restricted Cash: Bertelli Education Fund | 18,031                  | 17,477                  |
| Restricted Cash: Tanzania Project        |                         | 12,199                  |
| Cash and Savings                         | 589,060                 | 595,660                 |
| <b>TOTAL ASSETS</b>                      | <b>589,060</b>          | <b>595,660</b>          |
| Accounts Payable/Accrued Expenses        | 2,082                   | 9,319                   |
| Tanzania Project Funds                   |                         | 12,199                  |
| <b>TOTAL LIABILITIES</b>                 | <b>2,082</b>            | <b>21,519</b>           |
| <b>NET EQUITY</b>                        | <b>586,978</b>          | <b>574,141</b>          |
| <b>TOTAL LIABILITIES &amp; EQUITY</b>    | <b>589,060</b>          | <b>595,660</b>          |

# St. Anselm

## 2010 Budget v. 2009 Actual

|                                    | <b>2010 Budget</b>       |                | <b>2009 Actual</b>      |                |
|------------------------------------|--------------------------|----------------|-------------------------|----------------|
|                                    | <b>Jul '09 - Jun '10</b> |                | <b>Jul '08 - Jun 09</b> |                |
| <b>Income</b>                      |                          |                |                         |                |
| Offertory                          | \$                       | 165,000        |                         | 166,270        |
| Interest                           | \$                       | 16,800         |                         | 21,161         |
| Religious Education                | \$                       | 17,000         |                         | 14,577         |
| Fundraising                        | \$                       | 12,000         |                         | 24,053         |
| Donations                          | \$                       | 7,500          |                         | 7,792          |
| Other                              | \$                       | 4,100          |                         | 4,520          |
| <b>Total Income</b>                | <b>\$</b>                | <b>222,400</b> |                         | <b>238,373</b> |
| <b>Expense</b>                     |                          |                |                         |                |
| Personnel                          | \$                       | 109,439        |                         | 101,086        |
| Facilities                         | \$                       | 62,852         |                         | 72,513         |
| Office Expense                     | \$                       | 18,340         |                         | 20,425         |
| Liturgy                            | \$                       | 9,600          |                         | 7,210          |
| Charitable Contributions           | \$                       | 8,240          |                         | 8,240          |
| Religious Ed (non personnel)       | \$                       | 5,200          |                         | 4,236          |
| Fundraising                        |                          |                |                         | 6,318          |
| All Other                          | \$                       | 8,300          |                         | 8,003          |
| <b>Total Expense</b>               | <b>\$</b>                | <b>221,971</b> |                         | <b>228,031</b> |
| <b>Net Operating Income</b>        |                          | <b>429</b>     |                         | <b>10,342</b>  |
| <b>Capital Income/Expenditures</b> |                          |                |                         |                |
| Capital Campaign Donations         |                          |                |                         | 15,250         |
| Capital Expenditures               |                          |                |                         | 12,955         |
| <b>Net Capital Surplus</b>         |                          |                |                         | <b>2,295</b>   |

# St. Anselm Capital Campaign Status Report

Status as of June 30, 2009

**Fundraising Goal** \$200,000

**Funds Raised:**

|                           |                |
|---------------------------|----------------|
| Cash                      | 154,725        |
| Materials Donated         | 14,000         |
| Pledges Outstanding       | 14,700         |
| <b>Total Funds Raised</b> | <b>183,425</b> |

Gifts from over 100 families  
Materials Donated for Roof  
Pledges due through 2010

**Funds Remaining to be Raised** \$16,575

Please consider making a gift too!

**Capital Projects Completed:**

|   |                       |
|---|-----------------------|
| New Church Roof:                            |                       |
| Cash expenditures                           | 67,218                |
| Materials donated                           | 14,000                |
| Church Gutters                              | 5,608                 |
| Church Nave Smoke and Fire Detection        | 14,006                |
| Church Stair Railings - interior staircases | 9,586                 |
| Church Exterior Painting/Ceramic mural seal | 7,300                 |
| New Church Organ                            | 29,643                |
| Rectory trim painting                       | 4,800                 |
|   | <u><u>152,161</u></u> |

Mail Checks to:

St. Anselm Church  
100 Landham Road  
Sudbury, MA 01776

Note on check: Capital Campaign

**Capital Projects Remaining:**

|                                 |                      |
|---------------------------------|----------------------|
| Church Front Steps Replacement  | 17,500               |
| Donations remaining to allocate | 13,764               |
|                                 | <u><u>31,264</u></u> |

**St. Anselm Parishioner Charitable Giving**  
*July 2008 to June 2009*

**From Offertory:**

|                    |          |
|--------------------|----------|
| Charitable Tithing | \$ 8,240 |
|--------------------|----------|



**From Special Collections:**

|              |       |
|--------------|-------|
| Christmas    | 4,209 |
| Easter       | 4,078 |
| Father's Day | 681   |
| All others   | 8,152 |

|  |                  |
|--|------------------|
| <b>Total Parishioner Charitable Giving</b> | <u>\$ 25,360</u> |
|--|------------------|

**Tithing Gifts Made:**

Bertelli Scholarships  
 Miracle Kitchen  
 Mt. St. Vincent Home  
 St. Patrick's Manor  
 Rural Water Ventures  
 The Sharing Foundation  
 Greater Worcester Habitat for Humanity  
 Bethany House Ministries  
 Speaker donations  
 Azanem Place  
 Tanzania - Sisters of Gemma Galgana  
 Tanzania Rulenge-Ngara Catholic Diocese  
 Harvest on Vine Food Pantry  
 Inner City Scholarship Fund  
 Cathedraicum  
 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 \$25,000 to charity and works of justice in fiscal year 2008-2009. 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 |