

# ANNUAL PARISH FINANCIAL REPORT

**Reverend David J. Bonnar**  
Pastor and Trust Administrator

**Mrs. Kathy Sikora**  
Parish Business Manager

**St. Bernard Parish**  
Finance Council

**Mr. Dan McGrogan, Chair**

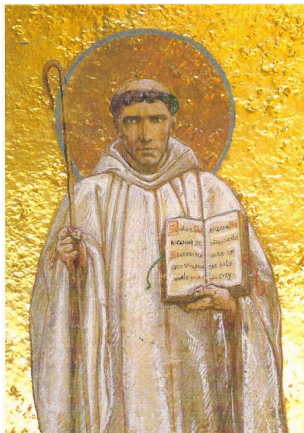
**Mrs. Susan Banks, Recorder**

**Mr. John Fanning**

**Mr. Greg McKenna**

**Mrs. Mary Beth Noble**

**Mr. Mark Sulecki**



*Reflecting the heart of Christ,  
the mind of the Church  
and the spirit of St. Bernard.*

Dear Member of Saint Bernard Parish,

The task of any Pastor is to not only foster unity among his flock in the name of Jesus Christ, the Good Shepherd, but also to be a good steward of all that is entrusted to him. In my first year as your pastor I have worked hard by the grace of God to be both a good shepherd and a good steward. I am so grateful to be a priest and I am both humbled and honored to be your priest.

In accord with Diocesan Policy and on behalf of our Parish Business Manager and Members of the Parish Finance Council I am happy to present the 2009-2010 Annual Financial Report for Saint Bernard Parish and School.

Last year at this time I shared with you the 2008-2009 Financial Report which showed a deficit of \$329,738.50 for the parish and \$85,997.63 for the school combining for a total deficit of \$415,736.13 for the entire operation.

Thanks to your generosity, particularly to the weekly collections and participation in the Parish Share Campaign, the donations of which far exceeded the \$181,867.00 assessment, as well as responsible stewardship by our parish and school staffs, I am delighted to share the numbers for the 2009-2010 fiscal year which are markedly improved. The parish's deficit has been reduced to \$122,460.66 while the school after receiving a subsidy from the parish of \$560,860.00, roughly 35.1% of the school's operating expenses, is showing a slight profit of \$4,537.84. Given the subsidy, however, this is really not a profit.

A quick look inside the parish numbers reveals the following:

- The total Operating Income showed an increase of \$177,773.30 from the previous year most of which came from Investment Income, Collections at Offertory and Other Operating Income.
- The total Operating Expenses increased by \$92,637.67 from the previous year, the bulk of which came in Administrative Expenses (Census, Increased Staff hours, postage and software) and Operation and Maintenance Expense (harsh winter—salt, overtime and a host of physical repairs and improvements not large enough to be considered "Capital" ), in Youth Ministry and Young Adult Expenses (much of this overage is in Youth Ministry where there were more members and an increased emphasis on mission activities which were underwritten by the parish) and Social and Parish Activities which included the Feast of our Patron, Volunteer Appreciation Dinners, the Annual Thanksgiving Dinner and Clairvaux Club.
- Operating Expenses decreased in Rectory Expense (the loss of a priest resident), Religious Education, Social Service and Community Expense and High School Tuition and Aid (Grants were cut in half).
- The Operating Surplus before Subsidy improved by \$85,135.63 from the previous year to \$105,324.28.
- With regard to Non-Operational Receipts/Disbursements, while the Minuteman/Parish Share yielded income of \$317,658.73 in 2008-2009, the elimination of the Minuteman and total focus on Parish Share in 2009-2010 brought in \$514,942.00 amounting to an increase of \$197,283.33.
- The Parish Share Assessment doubled to \$181,867 from \$91,489.00 in the previous year. The reason for this disparity is that in 2008-2009 the parish was given a break from the Diocese because of the extended Capital Campaign for the organ and subsequent issue with the Church roof.
- The School Subsidy Expense decreased by \$15,236.88. In the previous year of 2008-2009 the subsidy was \$576,076.88 while in 2009-2010 it was \$560,860.00.
- The Capital Improvement Expense increased \$252,188.11 from \$195,758.89 in 2008-2009 to \$447,947.00 in 2009-2010. The bulk of the Capital Improvements included the façade of the church, the video surveillance system as well as improvements in the rectory.

The School Financial Report shows the following:

- Total Operating Income increased by \$94,552.26 from the previous year to \$1,037,639.88. The bulk of this increase came from Tuition, Tuition Aid and Fees, Donations and Bequests and Fundraising.
- Total Operating Expenses decreased \$11,220.09 from \$1,605,182.13 in 2008-2009 to \$1,593,962.04 in 2009-2010. Much of this improvement comes from Operation and Maintenance Expenses which decreased \$12,618.08 from \$209,990.70 in 2008-2009 to \$197,372.62 in 2009-2010.

In this new fiscal year our parish catechetical theme is Gratitude. As your pastor, I want to thank you for contributing your time, talent and treasure to the Mission of Saint Bernard Parish. Your contributions—big and small—are making a difference and enabling us through our parish and school to keep the Mission of Jesus alive. Let us continue working together with the help of God and in a genuine spirit of gratitude for the graces and blessings bestowed upon us to be "a living, loving presence of Jesus" and "a welcoming community" trusting that for all of us, "the best is yet to be."

SAINT BERNARD PARISH - MOUNT LEBANON, PA  
A PENNSYLVANIA CHARITABLE TRUST  
ANNUAL FINANCIAL REPORT  
JULY 1, 2009-JUNE 30, 2010

**PARISH FINANCIAL REPORT****Operating Income**

Collections at Offertory	\$ 1,287,160.57
Donations and Bequests	\$ 65,200.37
Investment Income	\$ 152,010.17
Other Operating Income	<u>\$ 29,220.23</u>

**Total Income** **\$ 1,533,591.34**

**Operating Expenses**

Liturgical Expense	\$ 184,833.00
Administrative Expense	\$ 419,101.85
Operation and Maintenance	\$ 390,976.03
Rectory Expense	\$ 85,847.11
Property and Liability Expense	\$ 36,176.94
Religious Ed Expense	\$ 88,680.69
Youth Ministry and Young Adult Expense	\$ 113,027.25
Adult Ministries Expense	\$ 27,373.83
Social Service and Community	\$ 55,612.24
Social & Parish Activities	\$ 14,613.12
High School Tuition Aid	\$ 12,025.00

**Total Expenses** **\$ 1,428,267.06**

**Operating Surplus before subsidy** **\$ 105,324.28**

**Non-Operation Receipts/Disbursements**

Net Minuteman Income	\$ 0
Parish Share Income	\$ 514,942.06
Parish Share Assessment	\$ (181,867.00)
School Subsidy Expense	\$ (560,860.00)

**Net Deficit** **\$ (122,460.66)**

**Capital Improvement Expenses** **\$ (447,947.00)**

**SCHOOL FINANCIAL REPORT****Operating Income**

Tuition, Tuition Aid and Fees	\$ 716,402.90
Donations and Bequests	\$ 53,852.86
Net Fundraising	\$ 85,109.20
Diocesan Subsidy	\$ 28,000.00
Endowment Fund Interest	\$ 150,959.95
Misc. Income	\$ 3,314.97

**Total Income** **\$ 1,037,639.88**

**Operating Expenses**

Instructional Expenses	\$ 1,211,934.55
Administration Expenses	\$ 167,738.22
Operating and Maintenance Expenses	\$ 197,372.62
Property and Liability Expense	\$ 27,276.58
Net Food Service Program Expense	\$ (2,491.57)
Net PreSchool Expense	\$ (2,172.00)
Net Extended Day Program Expense	\$ (5,696.36)
Misc. Expenses	\$ -

**Total Expenses** **\$ 1,593,962.04**

Deficit \$ (556,322.16)

Parish Subsidy \$ 560,860.00

**Net Profit** **\$ 4,537.84**

## Renovations

July 1, 2009– June 30, 2010

- Repair of Mary Statue
- Painting in Rectory
- Church front window cleaned, grouted, and new protective glass
- Glass block windows in rectory and school basement areas
- Relocation of Social Service Office
- Church Smoke Detectors
- Rectory Dining and Breakfast Room renovations
- Kitchen Oven
- Curtains behind Clairvaux Altar
- Cement work on School wall and outside Rectory

## ANNUAL FINANCIAL REPORT JULY 1, 2008-JUNE 30, 2009

### PARISH FINANCIAL REPORT

#### Operating Income

Collections at Offertory	\$ 1,261,078.05
Donations and Bequests	\$ 64,981.81
Investment Income	\$ 28,168.18
Other Operating Income	<u>\$ 1,590.00</u>

**Total Income** **\$ 1,355,818.04**

#### Operating Expenses

Liturgical Expense	\$ 184,825.03
Administrative Expense	\$ 387,757.25
Operation and Maintenance	\$ 319,570.15
Rectory Expense	\$ 97,358.13
Property and Liability Expense	\$ 34,057.92
Religious Ed Expense	\$ 90,275.76
Youth Ministry and Young Adult Expense	\$ 103,584.53
Adult Ministries Expense	\$ 26,794.33
Social Service and Community Programs Expense	\$ 63,456.29
High School Tuition Aid	\$ 27,950.00

**Total Expenses** **\$ 1,335,629.39**

**Operating Surplus before subsidy** **\$ 20,188.65**

#### Non-Operation Receipts/Disbursements

Net Minuteman Income	\$ 154,846.13
Parish Share Income	\$ 162,812.60
Parish Share Assessment	\$ (91,489.00)
School Subsidy Expense	\$ (576,096.88)

**Net Deficit** **\$ (329,738.50)**

Capital Improvement Expenses \$ (195,758.89)

### Purchases with Donations

July 1, 2009- June 30, 2010

- Vestments
- Altar Cloths
- Server Robes
- Curtains Behind Main Altar
- Presider Chair and 2 side chairs
- Refurbishing of Sacred Vessels, particularly the Ciboria

### SCHOOL FINANCIAL REPORT

#### Operating Income

Tuition, Tuition Aid and Fees	\$ 652,981.51
Donations and Bequests	\$ 22,381.55
Net Fundraising	\$ 78,043.59
Diocesan Subsidy	\$ 28,000.00
Endowment Fund Interest	\$ 156,096.88
Misc. Income	\$ 5,584.09

**Total Income** **\$ 943,087.62**

#### Operating Expenses

Instructional Expenses	\$ 1,175,045.15
Administration Expenses	\$ 160,061.84
Operating and Maintenance Expenses	\$ 209,990.70
Property and Liability Expense	\$ 26,463.39
Net Food Service Program Expense	\$ (2,566.35)
Net PreSchool Expense	\$ 26,870.73
Net Extended Day Program Expense	\$ (683.33)
Misc. Expenses	\$ 10,000.00

**Total Expenses** **\$ 1,605,182.13**

Deficit \$ (662,094.51)

Parish Subsidy \$ 576,096.88

**Net Deficit** **\$ (85,997.63)**

### Major Projects

July 1, 2009- June 30, 2010

- Front Face of Church
- Rectory Windows
- Rectory Garage Doors
- Church Sound System
- Contemporary Music Sound System
- Surveillance System
- New Parish Truck
- Flooring in Clairvaux Altar Area
- Completion of 3-year project of New School Flooring

## The Future of Saint Bernard Parish

The future of Saint Bernard Parish is so exciting. As your pastor I invite you to embrace it with the heart of Christ, the mind of the Church and the spirit of Saint Bernard. Our rich past which spans over ninety one years and blessed present filled with an abundance of graces offers such a promising future. And yet, with any future there is always the element of the unknown and the perennial questions: What will be the state of the economy a year from now? What repairs will we need to make to our campus and facilities resulting in unexpected expenses? How will the changing demographics in Southwestern Pennsylvania affect our parish and school? What can we do as a parish family to reach out to those who have fallen away?

Amid all of these questions one thing is absolutely certain, namely, the faithful of this parish love the Church and continue in so many ways to be generous with their time, talent and treasure. Thanks for supporting this faith community.

As we forge ahead into the future here are some of the financial initiatives we will be working on with the leadership of our Parish Finance Council.

1. Enhanced Offertory Program—We will be asking each family to increase within reason their weekly offering. If every active family of the 3100 who receive church envelopes contributed even one more dollar a week we would be looking at a projected increase of \$3,100 a month or \$161,200 a year. In addition we will be encouraging on-line giving for the sake of convenience and consistency.
2. Promoting Parish Share—Monies collected above the assessed goal remain in the parish and are free from future assessment. Our goal is to add to the 805 families who participated in the Parish Share Program. If every registered family contributed something to the Parish Share we would have a large annual windfall for much needed Capital Improvements.
3. Emphasis on Planned Giving—For those unable to give something now there are ways to contribute to the Church in the future with Annuities and Bequests. If every member were to remember St. Bernard Parish in their will we could insure a lasting legacy of faith and education for many years to come. Please remember Saint Bernard Parish in your will.
4. Window Restoration Fund—Every month there will be a second collection for the refurbishing of our beautiful stained glass windows with a projected goal of \$200,000.
5. Children's Church Envelopes—Children in our parish school and religious education program will be receiving envelopes. It is our way of teaching them the importance of gratitude and stewardship. Monies collected will be used to purchase a light that will illumine the beautifully restored stained glass window in the front of the Church. This project the children can claim ownership of.

Someone once defined Stewardship as "the acceptance from God of personal responsibility for all of life and life's affairs." We are all called to be good and responsible stewards to all that is entrusted to us. How blessed we are for the gift of our faith and the privilege to live it out in this parish family under the patronage of Saint Bernard in such a stunning complex beyond words. With gratitude for all that has been and hope for that which is to be the Parish Finance Council, along with our Parish Business Manager and me promise to do all that we can to be good and responsible stewards. Thanks again for your continued prayerful and financial support.

Sincerely in Christ,



Fr. David J. Bonnar, Pastor, Trust Administrator

## Did you know you could make your contribution online?

Online Giving is available for parishioners who would like to make donations online. As technology continues to progress, there are more ways that these advances can be utilized for the well-being of our parish life.

Our Sunday Visitor has been chosen as our Online Giving provider and serves millions of Catholics worldwide through its publishing, offertory and communication services.

There are many benefits for the parish as well as parishioners that choose to use it. Some of the benefits include:

### Parishioner Benefits

- No need for writing checks
- Financial planning allows you to align your paychecks with your parish's offertory schedule
- Allows you to give even if you are unable to attend parish services
- Contribution amount is easily adjusted
- Credit card option allows you to take advantage of any benefits such as airline mileage or cash bonuses
- Use Online Giving in conjunction with offering envelopes
- No need to share confidential credit card or bank account information with parish staff; enter it directly into the Online Giving secure site.

### Parish Benefits

- No Check processing fees
- Increases regular giving with recurring contributions
- More accurate revenue forecasting
- Electronic donation summary provided for tax purposes
- Accommodates special parish collections and missions including school tuition

To sign up for Online Giving, visit our parish website at [www.st.bernardparish.com](http://www.st.bernardparish.com) and click on the Online Giving link. The application is simple to complete but comes with a tutorial if questions arise.

Please consider Online Giving and understand that it is not meant to replace but rather to enhance the traditional act of Sunday Offertory.