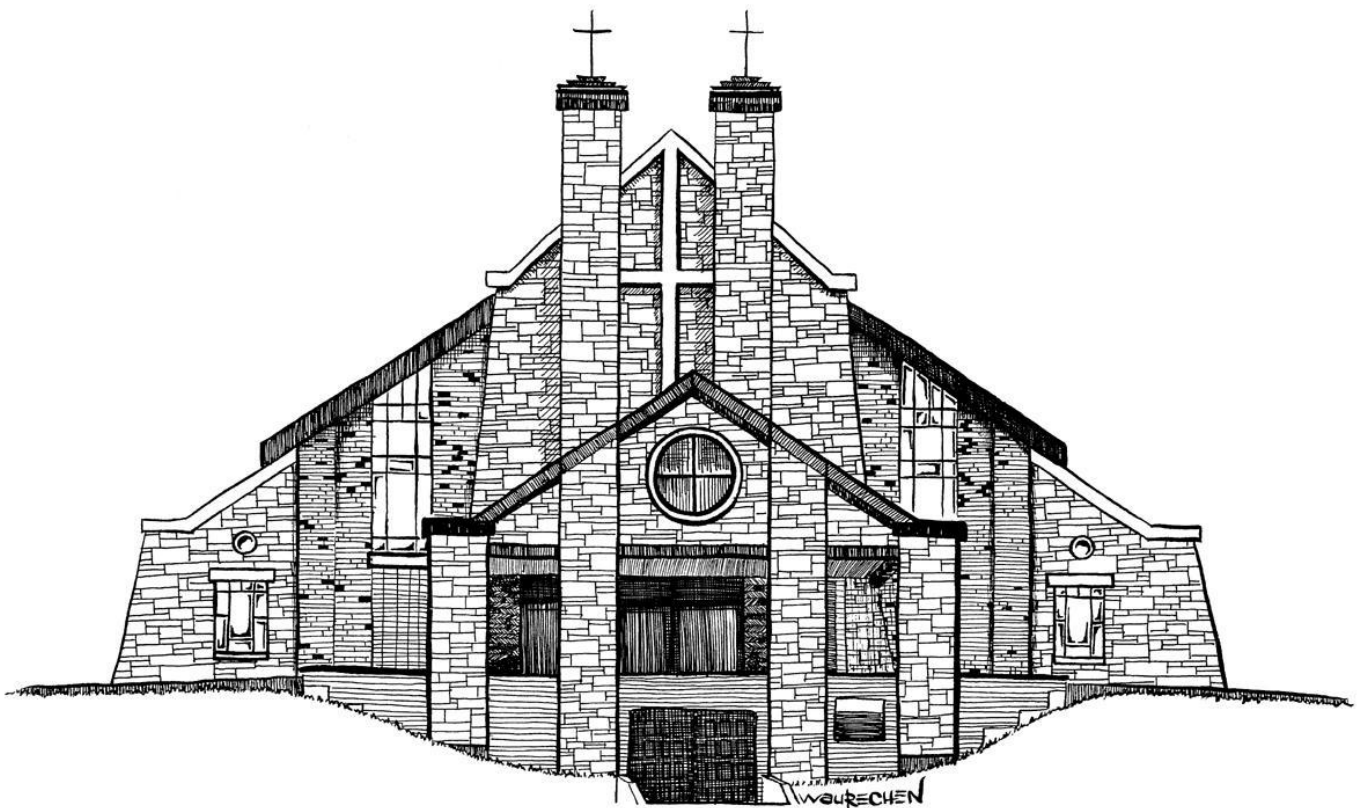


Our Lady of Lourdes Parish Annual Report 2022



173 Lourdes Street
Waterloo, Ontario
N2L 1N5

Message from Our Pastor

“Brothers and sisters: do you not know that you are God’s temple and that God’s Spirit dwells in you?

.... For God’s temple is holy, and you are that temple” (1 Corinthians 3.16-17)

Dear Parishioners:

At the very beginning I would like to acknowledge the 70th anniversary of the founding of our parish, Our Lady of Lourdes, in 1952 and say thank you to all who have been making this temple holy through their words and actions. Let us be ready to support each other in our faith journey and to gather together here for another 70 years being faithful to the faith of our parents.

This annual spiritual and financial report informs and ensures us about our responsibility for our church. I am very grateful to the members of our Finance Council especially our former member Lisa Collins, for their dedication and commitment to our parish. I would also like to say thank you to all our volunteers who create many ministries in our church: lectors, extraordinary ministers of Holy Communion, cantors and choir members, altar servers, ushers, St. Vincent de Paul Society, CWL, Seniors’ Social Group, Prayer Shawl Group, Parish Social Group, Maintenance Committee, Small Faith Group, Children’s Liturgy of the Word, Fantastic Faith Finders, Youth Team of Our Lady, Small Faith Group, Living Rosary and Divine Mercy Group. Please remember, that there is always a great need for new members and new groups in our parish. Let us be ready to share our time and our talents with one another in our church, being guided by the Holy Spirit. I am very blessed to be able to work with a very dedicated parish administrative assistant, organists, custodians, contractors and Sister Barbara.

Above all, I want to thank you, the holy people of Our Lady of Lourdes Church, for your endless generosity, joyful goodness and tireless faith. You create the integrity of our temple and encourage one another to build our church on Christ, following the example of Our Blessed Mother – Mary Mother of God.

Through the intercession of Our Lady of Lourdes – Queen of Peace, may God bless you, your families and friends.

Sincerely,



Fr. Rafal

Spiritual Report

Registered families in the parish	1,742
Baptisms	51
Confirmations	48
First Communions	54
Marriages	7
Funerals	28
Enrollment at Our Lady of Lourdes School	287
Enrollment at Holy Rosary School	447
Students enrolled in the Catechetical Correspondence Course	1

Parish Ministries and Organizations

Ministers of the Word	Finance Council
Extraordinary Ministers of Holy Communion	Property & Maintenance Committee
Altar Servers	Volunteer Screening Committee
Ministers of Hospitality (Ushers)	St. Vincent de Paul Society
Music Ministry - choirs, musicians	Catholic Women's League
Liturgy of the Word Program	Funeral Reception Volunteers
Why@Breakfast	Coffee Weekend Volunteers
Catechetical Correspondence Course	Seniors' Social Group
Fantastic Faith Finders (grades 4-8)	Prayer Shawl Ministry
Youth Teams of Our Lady (high school)	Collection Counters
Parish Social Committee	Small Faith Group
Living Rosary	OLOL Café
Divine Mercy Chaplet Group	

Message from the Parish Finance Council

Dear Parishioners,

Your Parish Financial Council is pleased to report on the financial affairs of our Parish for the calendar year ending December 31, 2022. As representatives of the parish community, we are mandated, under guidelines from the Diocese of Hamilton, to provide accountability and governance to the financial affairs of the parish, and to provide a comprehensive and transparent year end summary of the parish's income and expenditures.

In addition to Father Rafal, the Finance Council is made up of four (4) lay volunteers who meet at various times throughout the year to review and approve financial statements, major expenditures and other business transactions that may impact the financial state of the parish.

In 2022 total Receipts were \$529,657.03. Total Expenditures including extraordinary expenses were \$428,180.05 leaving a Surplus of \$101,476.98. The total receipts included monies from the One Heart One Soul Campaign of \$21,011.98 as well as two (2) grants of \$10,000.00 each from the Government of Ontario. The first grant was used to replace the fence in the Rectory yard. The second grant will be used in 2023 to install a security system and replace (5) outdoor Bollard lights.

This past year the lingering effects of COVID continued to impact attendance at mass but there was an improvement with 2022 average weekly attendance up 72% compared to 2021 but still approximately 52% of normal (pre-COVID) capacity, weekly collections including pre-authorized payments were down by 3.5% compared to 2021. Expenses were trimmed again this year to keep the parish in a secure financial position. The weekly target of \$7,500 which has been in place for many years was down to \$5,955.44 (3.5% less than 2021) as an average weekly amount not including Christmas, Easter and New Years Collections.

Regarding the One Heart One Soul Campaign, we are happy to report the funds that were collected and continue to be collected through pledges for the One Heart One Soul Campaign have been spent in our parish. The main designation for funding in our campaign was the need for major upgrades and improvements to the parish buildings. Most of the items identified at the start of the campaign have been completed and paid for with the campaign pledges. In 2022 the replacement of the ramp to the hall was covered by the One Heart One Soul Campaign funds.

We sincerely thank you, the parishioners, for the continued financial support of our parish community including your special support of the One Heart One Soul campaign. May God's Blessing be with all of you.

The monthly debit plan has been very helpful in smoothing out our parish donations. If you wish to use the pre-authorized payment plan please contact one of the finance committee members or the office to set it up.

The format of the financial report has been changed this year to highlight the important elements. If you have any questions please contact the office or a member of the Financial Council.

Sincerely,
Parish Financial Council

Fr. Rafal Tomon, Pastor

519-886-0342

Alun Masterton

519-576-1082

Louise Ervin

519-746-8380

Victor Perera

519-568-7638

Danny McKinnon

519-884-9330

Our Lady of Lourdes Church

Statement of Revenue and Expenditures

for the year ended December 31, 2022

	2022	2021	2022 vs 2021
Opening balance Bank & Investments (January 1)	\$645,121.15	\$318,862.79	\$326,258.36
Bank of Montreal- Church Operating Funds	\$135,300.40	\$274,566.04	(\$139,265.64)
Bank of Montreal- Mass Stipend Account	\$4,606.47	\$3,396.47	\$1,210.00
Bank of Montreal- Church Building Fund	\$55,214.28	\$40,900.28	\$14,314.00
Diocese Loan to Chancery Investment Account	\$450,000.00	\$0.00	\$450,000.00
Receipts / Donations			
Offerings- Cash, Envelopes, Pre-authorized Giving, E transfer	\$309,683.75	\$320,158.45	(\$10,474.70)
Offerings- Christmas Day	\$34,109.50	\$44,065.00	(\$9,955.50)
Offerings- Easter Sunday	\$22,619.00	\$17,734.00	\$4,885.00
Offerings- New Year's Day	\$1,553.00	\$1,148.00	\$405.00
Building Fund	\$14,920.00	\$14,214.00	\$706.00
Other Revenue, Expense Recovery, Donations in Kind & from Registered Charities	\$58,256.24	\$74,122.91	(\$15,866.67)
One Heart One Soul	\$21,011.98	\$205,914.60	(\$184,902.62)
Bequests	\$0.00	\$0.00	\$0.00
Bank Interest Earned	\$1,318.74	\$0.00	\$1,318.74
Interest Earned on Diocese Loan to Chancery	\$20,221.27	\$0.00	\$20,221.27
Total Regular Receipts / Donations	\$483,693.48	\$677,356.96	(\$193,663.48)
Diocese Collections- Share Lent, Needs of Holy Land, Indigenous Reconciliation etc.	\$20,548.55	\$25,933.20	(\$5,384.65)
Grants- Government Grant Ontario	\$20,000.00	\$0.00	\$20,000.00
Mass intentions- Requested	\$5,415.00	\$7,480.00	(\$2,065.00)
Total Receipts / Donations	\$529,657.03	\$710,770.16	(\$181,113.13)
Expenditures / Disbursements			
Church- Custodial Services	\$17,881.14	\$13,341.04	\$4,540.10
Church- Insurance and Utilities	\$23,846.51	\$19,564.32	\$4,282.19
Church- Repairs & Maintenance including Summer & Winter	\$60,943.61	\$66,028.03	(\$5,084.42)
Rectory- Property Taxes, Utilities, Repairs & Maintenance, Food & Household	\$16,171.18	\$12,121.60	\$4,049.58
Pastoral Care & Administration- Utilities, Repairs & Maintenance, Office & Administration	\$19,982.54	\$16,629.19	\$3,353.35
Sanctuary- choir, missals & hymnals	\$26,021.07	\$17,850.41	\$8,170.66
Salaries- Pastor, Visiting Priests stipends	\$48,434.96	\$44,547.04	\$3,887.92
Salaries Laity- Administrative assistant, Music Ministry, Vacation pay	\$83,616.28	\$79,896.28	\$3,720.00
Payroll Costs- CPP,EI,Green Shield, pensions	\$22,254.18	\$22,130.84	\$123.34
Charity Gifts, Retreats, Education Costs, Donation in Kind, Parish Social & Fellowship	\$26,605.54	\$8,007.27	\$18,598.27
Diocese Collections- Share Lent, Needs of Holy Land, Indigenous Reconciliation etc.	\$16,724.35	\$25,698.20	(\$8,973.85)
Mass intentions- Disbursed	\$7,160.00	\$6,280.00	\$880.00
Bank charges & interest on Loans	\$1,456.17	\$1,712.67	(\$256.50)
HST payments - non-refundable portion	\$0.00	\$4,971.02	(\$4,971.02)
Cathedraticum expense Diocesan assessment at 11% of General revenue	\$20,012.08	\$42,724.71	(\$22,712.63)
Extraordinary Improvements- <i>see Property & Maintenance Message for summary</i>	\$37,070.44	\$10,676.63	\$26,393.81
Total Expenditures / Disbursements including Extraordinary Improvements	\$428,180.05	\$392,179.25	\$36,000.80
Surplus- Excess Receipts over Expenditures	\$101,476.98	\$318,590.91	(\$217,113.93)
Closing balance Bank & Investments (December 31)	\$735,197.23	\$645,121.15	\$90,076.08
Bank of Montreal- Church Operating Funds	\$95,367.30	\$135,300.40	(\$39,933.10)
Bank of Montreal- Mass Stipend Account	\$3,380.71	\$4,606.47	(\$1,225.76)
Bank of Montreal- Church Building Fund	\$41,227.95	\$55,214.28	(\$13,986.33)
Diocese Loan to Chancery Investment Account	\$595,221.27	\$450,000.00	\$145,221.27

2022 Monthly Contributions

	Jan.	Feb.	March	April	May	June	July	August	Sept.	Oct.	Nov.	Dec.	Total
Envelopes & Loose	7,746	10,369	14,816	16,493	17,736	9,271	13,803	9,864	13,323	19,322	13,578	22,984	169,305
Preauthorized Giving	11,818	11,857	11,857	12,087	12,082	11,981	11,981	11,175	11,175	11,132	11,582	11,651	140,378
Total	19,564	22,226	26,673	28,580	29,818	21,252	25,784	21,039	24,498	30,454	25,160	34,635	309,683

Average Weekly Attendance by Mass Time for 2022 (not including Easter and Christmas)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
7:00 p.m.	45	50	75	80	73	98	85	81	90	79	81	82
900 a.m.	79	103	97	138	131	119	100	123	125	140	176	157
11:00 a.m.	80	102	120	146	140	148	136	150	156	166	159	163
Total	204	255	292	364	344	365	321	354	371	385	416	402

WAYS TO GIVE



**MONTHLY DEBIT
PLAN**



**OFFERTORY
ENVELOPES**



INTERACT E-TRANSFER
lourdeswaterloo@rogers.com

Charitable donations over \$50 or more in a calendar year will automatically receive a tax receipt.

If you have any questions or concerns about donating, please feel free to contact us at lourdeswaterloo@rogers.com or call **519-886-0342**. You can also stop by at **Our Lady of Lourdes Parish** in person at **173 Lourdes Street, Waterloo, ON N2L 1N5**.

On behalf of our Our Lady of Lourdes Parish, we thank you in advance for supporting us and our mission.

Message from the Property & Maintenance Committee

The Property and Maintenance Committee has not met in the past year due to the reduced activity in the parish. Most decisions have been attended to by the Finance Council to assist our pastor with the day to day operation of the physical property of our parish. We hope to re-activate the committee as we move forward in the future with new projects.

In addition to the regular maintenance and upkeep of the church, the following summarizes the major expenditures:

- The concrete ramp from the street to the Parish Hall was replaced as the heating cables had failed. We were able to complete this work well below budget.
- The tables in the Parish hall were in need of upgrade and new heavy duty but lightweight tables were purchased. These will be very beneficial for events in the Parish hall.
- The fence around the Rectory back yard was replaced. The cost for this work was covered by a Government of Ontario grant which Our Lady of Lourdes received in the amount of \$10,000. An additional grant of \$10,000 from the Government of Ontario will be used in 2023 to cover the cost of security cameras among other repairs including the replacement of five additional outdoor Bollard lights.

Planned projects for 2023 include-

- Upgrade the electrical outlets and ventilation in the Parish hall kitchen
- Upgrade the exhaust ventilation in te Parish hall. *The current exhaust fan does not do an adequate job of air circulation*
- Renovate the Music Room and Children’s room to better serve the needs of the Children’s Ministry

Report for the Year Ended December 31, 2022

Regular Maintenance

Grounds keeping/snow blowing	\$42,400.52	
Custodial	17,881.14	
Plumbing, Heating / Cooling System Repairs	1,976.29	
General Repairs including electrical	9860.89	
Inspection fees & Maintenance of Elevator & Alarms	3,371.09	
Pastoral Care and Rectory General Maintenance	6,139.54	
Other Church Repairs and Maintenance	3,334.82	\$84,964.29

Extraordinary Items

Replace heated concrete Ramp to Hall	\$18,594.67	
Replace tables for Hall	7,065.80	
Large flat screen TV for Pastoral Care Meeting room	1,409.97	
Replace Fence around the Rectory yard	10,000.00	\$37,070.44

\$122,034.73

Note re Contractors- Our Lady of Lourdes uses contractors rather than employees to do most of the regular maintenance work. In 2022 the main contractors included-

Cleaning of the Main Church	Varoco Inc.
Cleaning of the Pastoral Care & Administration Offices	Cappa Janitorial Maintenance
Summer Grounds Maintenance & Winter Snow Clearing	Fleischauer Brothers Landscaping Ltd
Summer Lawn Condition	Kollegiate Lawn Care
Electrical Repairs	Horizon Electric Inc.
Heating & air Conditioning	Reitzel Heating & Air Conditioning

Authorization Form

I/we hereby authorize the Pastor of Our Lady of Lourdes Parish to debit my/our account **each month** as allocated below:

I/we hereby change my/our **monthly** donation as allocated below:

Offering \$ _____

Name _____

Phone # _____

Envelope # _____

Payment start date _____

Authorization Signature _____

Date _____

Calculating your monthly pre-authorized giving

To help determine the amount of one's monthly contribution, multiply your weekly offering by the 52 weeks in a year, then divide this annual contribution by 12. Examples are provided below for your reference.

Weekly Offering	Monthly Offering
\$10/week (\$520/year)	\$43 per month
\$20/week (\$1040/year)	\$86 per month
\$40/week (\$2080/year)	\$173 per month
\$50/week (\$2600/year)	\$216 per month
\$100/week (\$5200/year)	\$433 per month

Note that the amounts above are provided only for example. Our hope is that parishioners will contribute an offering that is meaningful, sacrificial, and that honours the abundance with which the Lord has blessed each of us.

How will pre-authorized giving replace my current giving?

While your offering will be transferred electronically, the parish will continue to provide envelopes to those who enroll in pre-authorized giving. These envelopes can still be placed into the collection as a sign of the pre-authorized gift you are giving to the parish. Please note that special collections (i.e. Share Lent) and our Building Fund still require that offerings be placed into special envelopes, and will not be processed through this pre-authorized giving

Pre-Authorized Giving

“What shall I return to the LORD for all his bounty to me?”
Psalm 116:12



Our Lady of Lourdes Parish, Waterloo