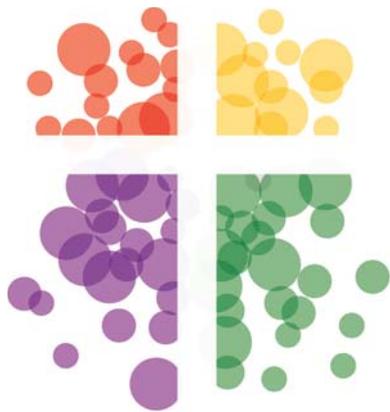


BUILDING A BETTER

Parish

TOGETHER



Saint Paul's

CATHOLIC PARISH ALBION PARK



WHAT IF WE COULD NOT AFFORD TO KEEP THE CHURCH?

Our predecessors contributed a huge amount of time, money and sheer hard work to build the Church campus we use today.

■ What will our legacy be?

Some people like to accuse the Catholic Church of being very wealthy. In our Parish, the buildings and land including St Paul's Primary School, the Church and MacKillop Centre, cemetery and car park are indeed valuable assets. However having these buildings brings with them a responsibility to maintain them and ensure that they will continue to serve us and future families for years to come. The upkeep and insurance require considerable effort on the part of the current Parish community through weekly contributions. As well as these commitments the general management and functioning of the Parish requires a regular income to maintain all the services and support currently provided. A scrutiny of the current balance sheet and budget shows clearly what costs are incurred to keep all the Parish materially alive.

Our Parish does not have any more land it can sell or lease to raise money, nor do we receive any money from school fees — we survive only on the contributions by us the parishioners.

Unfortunately, the income of St Paul's Parish last financial year (ending 31 Dec 2017) has fallen by **\$25,418** or **11.4% since 2015**.

Whilst many expenses including insurance and electricity etc have increased over the same time, due to good management and to meet budget constraints we have been able to maintain overall expenses at **2015 levels**.

Finding enough money to even do urgent repairs on the Church and other buildings has not been possible. Over the three years repairs and maintenance has averaged **\$42,295** due to the aging nature of our buildings and grounds. In fact, urgent repairs to the MacKillop Centre has necessitated an increase in loans of an extra **\$25,000**.

PARISH FINANCIAL POSITION in 2018

Parish Financial Reports are available to you on the notice board in the Narthex. In summary, in 2017 the Parish operated at a **loss of \$4,836 after loan principal payments** of \$28,320 for the year.

In 2017 the parish lost \$4,836

In realising this loss, the **planned giving** scheme contributed \$106,076 or slightly more than **54%** of our total income. The other 46% was from donations and loose collection, as well as income from advertising and candle money, sacramental programs, and bookshop.

This is not sustainable and in fact the budget for 2018 shows a loss of \$16,404. This can only be met by your increased contributions.

The 2018 budget forecast is for a loss of **\$16,404**

Some major expenditure items continue to be:



WHAT DO WE CONTRIBUTE?

There are times when the Church is filled with people. Sadly, those coming to Mass at Christmas and Easter, sacramental programs, or attending Funerals, Weddings, Baptisms, First Holy Communion and Confirmation seem happy the Church is available for them (and that electricity, water, toilets, etc are also there!) but many do not feel they need to contribute to ensure the Church remains here for the benefit of all.

In the 2011 Census, some 29.8% of local people identified as Catholic. By 2016 only **27.4%** of the people in the suburbs of Albion Park, Albion Park Rail, Calderwood, Haywards Bay & Tullimbar identified as Catholic.

Only 8% of people identifying as Catholic attend Mass weekly; about 12% attend monthly.

This is one of the reasons that we started to focus on welcome, our music and to run the **Alpha Program** in our parish in 2017. We will continue in 2018. We want to share the joys and wonder of faith with the 92% of Catholics in our parish who do not regularly come to Mass. But we need you to invite them to Mass or Alpha so that they can find a home here.

Only some of those who attend Mass regularly contribute to planned giving. Some give little.

In our Parish, although 195 people are signed up for planned giving, only 150 give regularly and **60%** average less than \$10 a week. The gifts of **41 parishioners provide half our income. Is that fair?**

Our regular planned givers average \$2,040 per week or **\$106,076** per year. Yet, our known expenditure is **\$150,792** per year. This does not include any repairs or maintenance —

let alone any evangelisation and outreach, youth ministry, or works of compassion we would love to be able to do.

Again and again, you have told us you want the parish to be able to do all of these things and more.

Many people are giving today the same amount they gave five, ten or even twenty years ago or are no longer planned givers at all.

While it is true we do receive loose money in collections which is valuable indeed, these **small coins** do not allow the parish to flourish and grow. We need planned giving

We need confirmed & committed planned givers. Are you one of these?

Historically and biblically, people paid a tithe — one tenth of their gross income — as the first fruits of all they received for the support of the Church and clergy. Today very few do this, which is why we find ourselves so **financially insecure**.

Will you help us grow Planned Giving by 50% to **\$150,000**?

Will you have one less coffee and give **\$5 more** each week?

Will you give **5%** of your income?

Will you give **one hour** of your wages a week?

Will you have one less take-away and give **\$10 more** each week?

What if this **small change for you** would mean the continuation and growth of a **financially stable, vibrant, life-filled, life-giving Parish** — our parish, the parish of Saint Paul's, Albion Park.

WHAT CAN I DO TO HELP OUT?

As Parish buildings age they place an increasing demand on Parish finances. The repairs to the Mackillop Centre are estimated at up to **\$30,000** and our average annual repairs and maintenance (over three years) is \$42,295.

In looking for additional funding sources the Parish Finance Council have gone to the NSW State Government and been successful in securing a grant of **\$25,000** which will allow us to provide **accessible entry for wheelchairs** to the MacKillop Centre which has been sorely needed for many years. Thank you to all who signed the petition late last year and to Gareth Ward MP who made it happen.

We now need more than your signature. We need you to dig deep on a committed planned giving basis, as this Parish needs to survive today and plan for the future.

If you are not on planned giving - make the commitment and **SIGN UP TODAY**

If you are a planned giver, we ask you to give generously - and **INCREASE YOUR GIVING TODAY**

Talk to family and friends about the need for **EVERYONE** associated with Saint Paul's - church and schools - to attend church regularly and contribute to our parish.

WHAT ARE THE COLLECTIONS ALL ABOUT?

First Collection - Pastoral

1 Money from this collection is used for the support of the clergy of the Diocese. All money is banked in a Presbytery Fund for the Diocese for the support of all our priests. Each month, an allowance for food and living expenses is withdrawn by Fr Richard; the remainder each month is automatically transferred to the central Clergy Remuneration Fund (CRF). The CRF pays the stipend for all active and retired clergy within the Diocese.

Second Collection - Parish

2 Second collection includes direct debit, planned giving envelopes and loose money. It is used for all Parish running costs including insurance, electricity, phone, internet, administration, stationery, printing, liturgical needs, the general maintenance and upkeep of the Church, Presbytery and Parish property, remuneration for Parish staff, priests' car expenses. 10% of the second collection is sent to the Diocese for use by the Chancery.

Let's continue to make this a beautiful, vibrant and financially sustainable parish.

Please note if you are paying school fees, none of those funds benefit the parish or contribute to the running of the parish.

PLEASE CONSIDER using DIRECT DEBIT

■ It is very easy!

Attend your bank or credit union or use their website or mobile app and make a direct debit arrangement for payment into the Parish account. It will only take a few minutes.

Account Name: St Paul's Parish, Albion Park

BSB: **066 711**

Account No.: **001754**

Reference: GIFT *Your full name*

If you prefer, Direct Debit Forms are available on the table in the Narthex, or from the Parish office in the MacKillop Centre. Forms may be completed and dropped into a collection bag or delivered to the Parish office, at your convenience.

Fr Richard Healey and the Parish Finance Council wish to express their sincere appreciation and gratitude to all those who have generously contributed their time, their talent and their treasure to the Parish over many, many years.

Please think carefully about what our legacy will be and prayerfully consider making or increasing a direct debit plan, and including the parish in your Will.

■ Please encourage friends & other Catholics to make a gift to keep the Church available for all.

LEAVING A

Legacy

OF FAITH

*In thanks for the gift of faith
... a gift for the future of faith*

By leaving a gift to your Church in your Will, you will leave a legacy of faith, a legacy to help ensure that the mission and pastoral outreach that has been important to you, will continue and grow both for today's needs and for those of our children and our grandchildren.

A gift in your Will is called a bequest.

A bequest can be a gift of property or cash. For example; a specific amount of your choice, a particular belonging such as jewellery, property that you own, a percentage of part of your estate, part of your estate that remains after you have provided for your loved ones or the whole of your estate. Every gift is greatly appreciated as it is cherished by you.

It is important the correct clauses and terminology are used in your Will.

■ To leave a gift to St Paul's Parish, we suggest wording like this:

"I give to the Trustees of the Roman Catholic Church for the Diocese of Wollongong, as trustee for the Catholic Parish of Saint Paul's Albion Park, in the State of New South Wales (ABN 25 175 058 859) for its general purposes, the sum of \$_____ or ____ percent of my estate or the property at _____ (or other specific items), free of all duties, taxes and other deductions of whatever kind. I declare that the receipt of the Parish Priest, or other designated officer, of the Catholic Parish of Saint Paul's Albion Park shall be sufficient discharge to my Executors and Trustees."

"Each person should give what they have decided in their heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Corinthians 9:7).

Saint Paul's Catholic Parish, 251 Tongarra Road, (PO Box 194) Albion Park NSW 2527

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Tel: (02) 4256 2038 Office hours: Tuesday 1pm - 3.30pm; Wed, Thurs & Fri 8.30am to 3.30pm

Current Parish Finance Council members: James Bokenham (Chair), Fr Richard Healey (Pastor), Peter Keyes, Mark Grimson, Lisa Burton, Monica McCann; Mary Jennings (Council Secretary).