

STEWARDSHIP OF TREASURE 2024

Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor for everything in heaven and earth is yours. Yours, O Lord, is the Kingdom; you are exalted as head over all. Wealth and honour come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all.
Now, our God, we give you thanks and praise your glorious name.

1 Chronicles 29:11-13

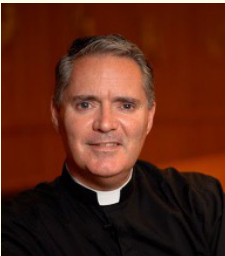


PARISH PURPOSE:
To make joyful disciples of Jesus who form a community
that overflows in faith and charity.

Our Lady of Guadalupe Parish

ST. PETER'S AND ST. ANTHONY'S LOCATIONS

A Letter From Our Pastor



Dear Parishioners,

I am thrilled to offer, once again, our annual Stewardship of Treasure Report. My immediate hope is that you take time to read and understand the contents. This document is much more than a year-end financial report, but a sign that we are a parish on the move. We still have many challenges to overcome but we are moving towards being a parish that makes “joyful disciples of Jesus who form a community that overflows in faith and charity.” If we are faithful to this purpose we will move closer to achieving our vision of being The Heart of Dartmouth.

At first glance you will notice that there are still a number of financial challenges, but our 2023 deficit is less than we had budgeted and this was with several unexpected expenses, most related to the sale of the Immaculate Conception and St. Paul’s properties and several maintenance costs. As we move into 2024, we are reducing our building related costs while our Sunday attendance and income is slowly rising. More and more parishioners are serving in ministry and engaging in adult faith formation initiatives. Our parish pastoral council has completed a five year strategic plan and has identified four pastoral priorities for the coming year. We are moving in the right direction and I truly believe that we have momentum on our side.

Thank you so much for your yes to the Lord and as you reflect on the contents of this report I hope that you will prayerfully discern how the Lord is calling you to support the mission of Our Lady of Guadalupe in this coming year.

In Christ,
Fr. James Mallon, Pastor

Pastoral Priorities for Our Lady of Guadalupe Parish 2024-2025

PREACHING:

Objective: to cultivate a more impactful and spiritually enriching preaching experience within our parish and broader community, with a primary focus on leveraging the strength of our messages to inspire, guide, and foster a deeper connection with God among our parishioners.

ALPHA MOMENTUM

Objective: We seek to deepen the spiritual journey of all and foster authentic encounters with and conversion to Christ within the parish and broader Dartmouth community through the ongoing development and expansion of the Alpha Ministry.

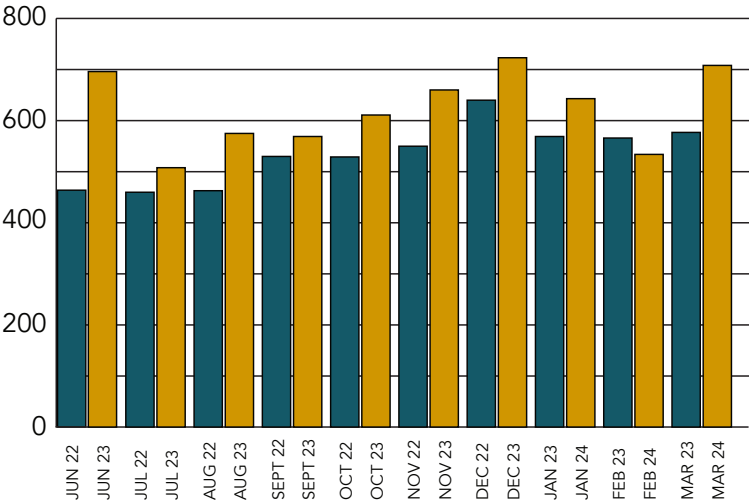
HOSPITALITY

Objective: To create a welcoming and accessible environment both online and in person, where individuals feel valued, supported, and spiritually nourished within the parish community.

ONBOARDING




Objective: Our overarching goal is to create a culture of service in our parish. Engaging with and serving in ministry will be so normal that it will create momentum for new parishioners to serve according to their gifts.

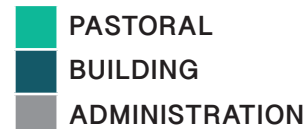
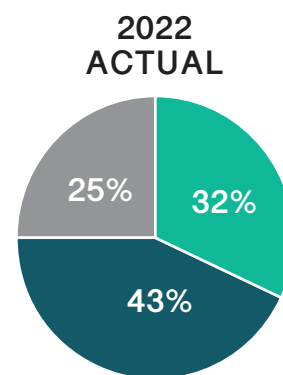
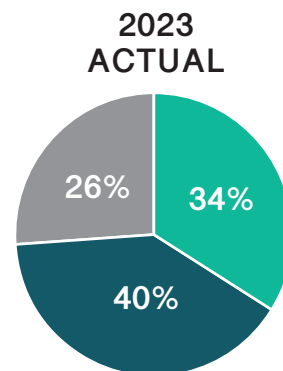
AVERAGE MASS ATTENDANCE



2023 Year-end Report

OUR LADY OF GUADALUPE PARISH EXPENSES

	2023	2022
REVENUE		
Sunday collections	486,885.44	442,247.93
Other collections	31,202.80	34,227.05
Bequests, grants, donations, fundraising	251,294.72	265,814.16
Interest	109,753.58	26,716.04
Ministry	13,100.10	12,447.90
Rental income and room & board	161,398.79	202,085.01
Other revenue	36,865.40	32,706.20
TOTAL REVENUE	1,090,500.83	1,016,244.29
EXPENSES		
 Pastoral	398,201.73	339,698.81
 Building	456,950.71	456,062.91
 Administration	302,227.75	262,531.69
TOTAL EXPENSES	1,157,380.19	1,058,293.41
NET PROFIT (LOSS)	(66,879.36)	(42,049.12)



Archdiocesan Assessment

The Diocesan assessment is a monthly payment by each parish to the Archdiocese which enables an equitable sharing of the resources of the Archdiocese among all of its members. It is calculated based on the parish's previous years "net assessable revenue" which is income less certain allowable deductions.

Year	Total Paid Per Year
2021	\$81,540
2022	\$99,951
2023	\$105,384

Funds on Deposit with Diocese

It is common practice for parishes that through the years have accumulated excess funds in their operating bank account to put them on deposit with the diocese. These funds accrue interest at a very competitive rate and are accessible at any time should they be needed for parish operations. As of December 31, 2023 our funds on deposit are as follows:

PROCEEDS FROM PROPERTY SALES	\$3,230,821	Restricted
GENERAL FUND	922,886	Unrestricted

Sunday Collections

2023 Sunday Collections	Amount
January	\$52,003
February	\$33,832
March	\$36,393
April	\$40,177
May	\$39,729
June	\$34,840
July	\$39,887
August	\$35,619
September	\$33,256
October	\$40,223
November	\$36,705
December	\$64,221
Total	\$486,885

Special Collections

AMOUNTS COLLECTED IN 2023

Society of St. Vincent de Paul	\$ 18,102
Pro-Life	\$ 1,271
Good Friday/Holy Lands	\$3,958
Development & Peace	\$3,200
Papal Charities	\$1,000
Total	\$27,531

Note: All funds received are given to the respective charities or remitted to the Archdiocese

Program Participants

Programming	Leaders	Served
Catechetical	13	65
Adult Faith Formation	24	85
Alpha	32	70
RCIA	2	3
Marriage Prep	1	4
Youth	10	36

Regular Giving

The chart below may assist you, along with your prayerful consideration, as to the amount of your regular Sunday offering:

To calculate what you would like to give based on your annual household income, please complete the chart below:

Annual Household Income	Percentage You Wish to Give	/52	Weekly Offering
\$	%	\$	\$

INCOME VS. PROPORTIONAL GIVING

Suggested Weekly Gift to Parish (rounded nearest \$ amount)

Annual Household Income	1%	5%	10%
\$20,000	\$4	\$20	\$40
\$25,000	\$5	\$25	\$50
\$30,000	\$6	\$30	\$60
\$35,000	\$7	\$35	\$70
\$40,000	\$8	\$40	\$80
\$50,000	\$10	\$50	\$100
\$60,000	\$12	\$60	\$120
\$70,000	\$14	\$70	\$140
\$80,000	\$16	\$80	\$160
\$90,000	\$18	\$90	\$180
\$100,000	\$20	\$100	\$200
\$120,000	\$23	\$115	\$230
\$150,000	\$29	\$145	\$290



Fruit of our Giving



I moved to Canada from Cuba with almost no English language skills and only a fragment of knowledge of the faith that my grandmother took the time to teach me while growing up. It was the mustard seed that found fertile ground as I established in Dartmouth and Father Jim Richards invited me to be part of St Peter church. Along

with my daily struggles to make a living, I learned the language of the faith. After the amalgamation of churches and now being part of Our Lady of Guadalupe parish, I was super keen about participating in faith studies. I really love everything connected to Jesus and whatever helps me grow in knowledge and understanding. Monday Night More has offered opportunities to learn in a small group setting. I do not have a problem sharing my experience, even though it may not be in perfect English. There is something very beautiful about speaking from your point of view and being heard respectfully and compassionately.

Something that I would like to share is that, very early in my coming to Canada, an image appeared on my computer screen. I have never known how it happened, but it was the face of Jesus looking at me tenderly, with a halo around his head. I printed it, framed it, and hung it in a prominent place where I could see him, speak to him, blow him a kiss, or things like that. He kept me company and assured me of his presence. Years later I learned that it is the face in the Divine Mercy image. Just recently and as part of growing through Lent, I joined a study called Forgiven. It has given me an awareness of human frailty through unconscious living, and how we always have the Father's forgiveness. As I receive his mercy, I learn to treat others mercifully. Humility becomes a necessity to receive God's grace, and if I receive it, I must pass it on. The effects of my relationship with God are without a doubt, profound peace, hope and joy.

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Outreach

FOOD SUPPORT

The number of people living with food insecurity in Nova Scotia jumped from 17 per cent in 2021 to 22 per cent in 2022. Our parish works hard to provide food to those in need through a variety of ministries.

- 1,160+ households served 4,800+ meals served 880+ home deliveries
- Over 1000 volunteer hours contributed
- 200+ mental health group sessions provided
- 3,200+ volunteer hours contributed
- Use of space increased by 40%+ since 2022

GIVING

Each year we publish our parish Christmas Gift Catalogue. This appeal supports ALL of the Outreach Ministries in our parish. *Registered Charity No. 119109833 RR 0024*

- The 2023 Christmas Gift Catalogue supported 11+ outreach initiatives and raised a total of \$22,190.

A COMMUNITY WITH "HEART"

Our Lady of Guadalupe Parish was part of the Dartmouth Wide Winter Coat Drive for the third consecutive year, and going strong! We were joined by Dartmouth North and Alderney Gate Public Libraries, Christ Church, SonLife Church, Life Branch Church, Dartmouth Masjid, Inspiring Communities, Schools Plus, MLAs, and the Public Good Society of Dartmouth. Together, we provided over 200 winter coats, boots, hats, gloves and mittens to families in Dartmouth this winter.

- 200+ Winter Coats Provided



- Every month 25+ people receive mental health support through out peer and activity groups

Building for Our Future Project

Since our report in spring 2023, the Building Renewal Committee has been busy working on the planning and concept design for our buildings.

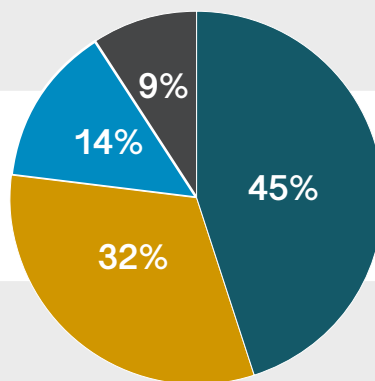
As reported last year, the total from the sale of Immaculate Conception buildings and Saint Paul buildings, on deposit with the Diocese, is \$3,230,000. This capital is being held in reserve for the renewal of our buildings.

A Master Plan for the Saint Peter site was prepared by zzap which will help guide us with respect to potential development at this location. zzap also continued to work on the concept design for the renewal of the church building. This renewal is necessary due to the need to modernise systems, bring in up to date technology, and prepare our 55 year building to serve the parish for the next 60 years. We anticipate engaging with parishioners on more detailed information, as

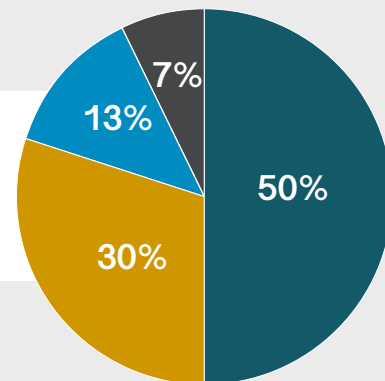
well as costs, in the coming months.

At the St. Anthony site, our commitment to serving the Dartmouth community remains steadfast as we continue to build successful partnerships to further our mission. With support of the Diocese a Building Condition Assessment and Energy Audit of the buildings was recently completed. This assessment has highlighted necessary renewal work required at both the church and hall, stemming from a combination of deferred maintenance and the natural ageing of the buildings. Such work includes imperative items such as flooring replacement, heating/cooling and electrical system work. As we continue to explore avenues for maximising the potential of the site, we will also be identifying critical work that needs to be carried out in the near future. In doing so, we are actively seeking funding opportunities to ensure the realisation of these vital projects.

Ways to Share Your Treasure



2023 ACTUAL



2024 GOAL

LOOSE CASH

No matter how you give to our parish, we are so grateful for your contributions. If you give to our parish with loose change, though, did you know that you could get a tax receipt at the end of the year? That means that by simply giving with Pre-authorized Giving (P.A.G.) or envelopes instead of loose change, you can get deductions on your income tax at the end of the year, which puts more money back in your pocket, even if you give the same amount. This year may be the right time to change how you give!

If you are currently giving using e-Transfers, it's worth considering a move to P.A.G. Unlike e-Transfers, which have to be manually processed by our finance team each week, P.A.G. allows for a recurring donation to be automatically deducted from your bank account each month. This saves time and reduces administrative costs for the church, allowing the finance team to focus on other important tasks. So if you regularly give with e-Transfers, consider making the switch to P.A.G. to simplify your donations and continue to support our mission.

PRE-AUTHORIZED GIVING

There is no wrong way to give to the parish, but there is one way that might be the best: Pre-authorized Giving (P.A.G.). It is a safe, secure process for automatic withdrawals from your bank, and it gives you the flexibility of choosing weekly, bi-weekly or monthly donations. The consistency of P.A.G. is incredibly helpful when it comes to budgeting for the parish; just like your personal budget, it's much easier to manage your finances when you know how much is coming into your account on a consistent basis.

Setting it up is simple: you fill out the P.A.G. form, send it in with a void cheque, and it's all done. You can change the amount you give at any time by emailing finance@ourladyofguadalupe.ca, no questions asked.

All of our P.A.G. transactions are managed by RBC, which means we're protected by their security features, and the system we use greatly reduces the amount of time spent handling transactions, especially compared to giving with envelopes or e-Transfers. There's also less room for error with year-end tax receipts, as P.A.G. transactions are automatically posted to your account, whereas other forms of giving require manual posting.

If you move from giving with an envelope to P.A.G., you can help reduce the cost of printing envelopes, not to mention the environmental cost of printing that many envelopes.

Unlike giving online with a credit card, with P.A.G. there are much lower transaction fees. We currently pay 3% on all online credit card transactions. 3% may not sound like much, but over the course of a year, it makes a real difference in what we can invest in our mission.

Please consider using P.A.G. for your regular Sunday offering, with the form attached, or via our website below.



To sign up for Pre-Authorized Giving (PAG) visit:
www.ourladyofguadalupe.ca/donate



LEGACY GIVING

To set up a Legacy Gift, simply name Our Lady of Guadalupe Parish as your beneficiary. Please contact our office for additional information if you would like to arrange for Legacy Giving.

NON-CASH GIFTS

Did you know that you can donate non-cash gifts? You can donate marketable securities such as stocks, bonds or mutual funds. You can also give other non-cash gifts or include Our Lady of Guadalupe Parish in your estate planning.

MARKETABLE SECURITIES – TRANSFER OWNERSHIP OF STOCKS, BONDS, OR MUTUAL FUND SHARES

You receive a tax deduction for the full market value of the securities you transfer. In addition you pay no capital gains tax which is a win-win for everyone.

CORPORATE MATCHING GIFT PROGRAM

Matching gifts are when companies match donations that their employees make to charities. When an employee makes a charitable donation, they'll request a matching gift from their employer, who then makes their own donation. Companies usually make a donation on a 1:1 ratio, but some will double, triple, or even quadruple your donation.

If you are interested in finding out more about any of these ways to give please contact Chris Yetman directly at finance@ourladyofguadalupe.ca.

ONLINE GIVING

Three Reasons to Consider Giving Your Treasure Online

1. It's a good back-up for forgetting. Most of us have been there one time or another: The collection basket comes your way, and you realize that you left your envelope on the kitchen table. Our online giving system allows you to give on our website, which you can pull up on your phone right where you're sitting. Just like giving with Automatic Giving or envelopes, you will receive a tax receipt at year end.

2. It's safe. Just like you trust P.A.G., or the collection basket, you can trust our online giving system. The system we use to accept online gifts is run by Stripe, who also handles transactions for Amazon, Google, and Expedia. Stripe is regularly audited and currently has the most stringent level of certification available in the payments industry.

3. It's convenient. Giving online is hard to beat for convenience, for the same reason why millions and millions of people now shop, order food, and watch movies online.

E-TRANSFERS

Giving by e-transfer is a safe, convenient, and easy way to share your treasure. You can do an e-transfer without the need for either a credit or debit card. The parish bank account is set up to automatically deposit all e-transfers received from major financial institutions which means no security question is necessary. You can also set up recurring transfers which means you do it once and then don't have to worry about it after that. To use e-transfers please use the following email address: finance@ourladyofguadalupe.ca

NEED MORE INFORMATION?

For more information on any form of Giving mentioned here please contact Chris Yetman at: finance@ourladyofguadalupe.ca or by calling the Parish office.

COMPARATIVE STATEMENT OF REVENUE AND EXPENSES

Year Ending December 31, 2023 Actuals vs Budget along with 2024 Budget amounts

Revenue/Expenses	Actuals 2023	Budget 2023	Variance	Budget 2024	% of Total 2024 Budget
REVENUE					
Ordinary (Sunday Collections)	\$486,885	\$468,525	\$18,360	\$500,613	40%
Extraordinary (Christmas & Easter Collections, Diocesan Rebates, Outreach Donations, Bequests, Grants, Clergy Rent, Family Faith Formation, Parish Mission donations, Programs, Alpha donations, Interest on Deposit etc)	\$603,616	\$577,080	\$26,536	\$736,263	60%
Total Revenue	\$1,090,501	\$1,045,605	\$44,896	\$1,236,876	100%
EXPENSES (Explanatory Notes Below)					
Buildings (3)	\$456,951	\$425,052	\$31,899	\$517,596	43%
Worship, Sacraments, Liturgical (4)	\$196,194	\$229,973	\$(33,779)	\$192,135	16%
Administration (5)	\$188,657	\$166,954	\$21,703	\$137,705	11%
Diocesan Assessment	\$105,384	\$86,800	\$18,584	\$110,000	9%
Formation & Mission (6)	\$86,413	\$102,423	\$(16,010)	\$104,110	9%
Outreach (7)	\$79,670	\$68,245	\$11,425	\$88,375	7%
Communications (8)	\$44,111	\$49,600	\$(5,489)	\$60,906	5%
Total Expenses	\$1,157,380	\$1,129,047	\$28,333	\$1,210,827	100%
Excess of Revenue over Expenses	\$(66,879)	\$(83,442)	\$16,563	\$26,049	

NOTES TO 2023 RESULTS

1. Total Revenue is showing an \$44,896 increase vs budget due to increased E-Transfers & Credit Card donations & increased interests on deposit
2. Total Expenses are + \$28,333 vs budget due mainly to the increased cost of operating the buildings.

EXPLANATORY NOTES ON EXPENSE CATEGORIES

3. Includes all costs associated with maintenance of the churches, halls, residences such as repairs & maintenance, equipment, snow removal, landscaping, municipal taxes, water, heat & lights, insurance, property taxes, cleaning supplies, cleaning contract hours, etc.
4. Includes all costs such as clergy and respective staff salaries & benefits, candles, sacristy supplies, music, mass wine and altar breads, parish decorations, missals, etc.
5. Includes all costs associated with the administration of the parish such as respective staff salaries & benefits, office supplies, printing and stationery, photocopying, postage, cost of Sunday Offertory envelopes, office telephone & internet, police checks, banking charges, database fees, pension solvency, etc.
6. Includes all costs associated with Alpha, Faith Formation, Youth Ministry, parish mission, including respective staff salaries & benefits, etc.
7. Includes costs related to our Outreach ministry, excluding Building costs.
8. Includes all costs such as respective staff salary & benefits, livestream, various licensing fees etc.

Stewardship Prayer

Lord God, You alone are the source of every good gift, of the vast array of our universe, and the mystery of every human life. We praise You and thank You for Your great power and Your tender, faithful love. Everything we are and everything we have is Your gift, and after having created us, You have given us into the keeping of Your son, Jesus Christ. We pray that through the Holy Spirit we may be bonded together into a community of faith, a parish family, a caring people. Fill our minds with His truth and our hearts with His love, that in His Spirit we may be bonded together into a community of faithful, caring people. In the name and spirit of Jesus, we commit ourselves to be good stewards of the gifts entrusted to us, to share our time, talent and our material gifts as an outward sign of the treasure we hold in Jesus Christ. **Amen.**

**Our Lady of
Guadalupe Parish**

St. Peter's Location:
Saint Anthony's Location:

10 Maple St, Dartmouth, NS B2Y 2X3
26 Courtney Road, Dartmouth

Tel: 902-466-6183 | Email: office@ourladyofguadalupe.ca