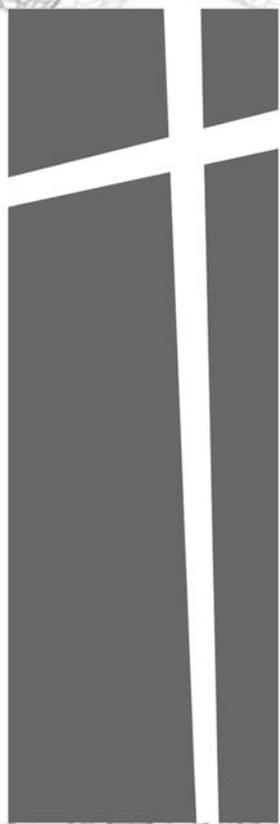


# STEWARDSHIP

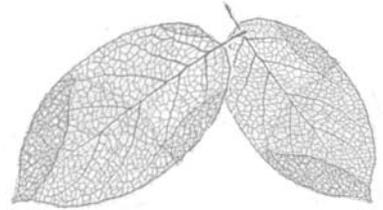
*a way of life*



*Annual Stewardship Report*

**St. Rose of Lima Catholic Parish**

October 1, 2016



My Dear Parishioners,

Presented here is the Annual Stewardship Report for fiscal year 2015-2016. I am very pleased to inform you that St. Rose of Lima Parish remains financially strong, and is current with all of our financial obligations.

There is much good news to report! Thanks to God and the power of prayer, our church membership continues to grow. There are now 1,540 registered parish families. In fact, 37 RCIA participants are preparing to receive the Sacraments of Christian Initiation. Some of them will be baptized, confirmed and will enjoy the Lord in the Eucharist for the first time, others are preparing to be received into full communion with the Catholic Church, and some Roman Catholics are preparing to complete their initiation. What a blessing! With 708 children and youth enrolled, our Religious Education program is strong and growing. Many of our parishioners have made Adoration of the Most Holy Sacrament each Thursday a remarkable success. Jesus is greatly blessing our parish for our love, humility and devotion to His real presence in such a simple but powerful way. Our Accommodating Hearts Ministry remains a beacon of light and commitment to spreading the Gospel in our parish and local community.

During this past year, your donations included \$1,424,191 in Offertory, compared to \$1,332,105 in FY 2014-15; \$156,389 in our Green Envelope Debt Reduction Fund, compared to \$181,061 in FY 2014-15; and \$105,059 in our Blue Envelope Capital Campaign, compared to \$183,032 in FY 2014-15. Thank you for your willingness to “grow one step” which was clearly indicated in the increased donations to the Offertory. As you can see in the graph on the back page, during the last five years your total giving has been at historically high levels.

The Debt Reduction and Capital Campaign are critical for our parish. We paid \$963,767 towards our debt, bringing it down to \$891,262 as of June 30, 2016. This included a one-time payment of \$725,000. We refinanced the loan that expired in May with a five year note at 3.38%. This resulted in our monthly payments dropping from \$30,339.67 to \$16,946.85. We are currently setting aside \$10,000 per month to build up our reserves.

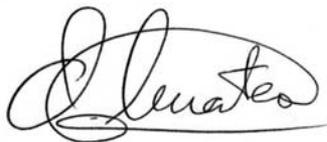
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I am delighted to report that good, solid progress has been made on pre-construction work for the Narthex/Gathering Space which will finally complete our Church. For months, the Gathering Space Team and I have been reviewing concepts, design and engineering issues, and costs. We have contracted with the Kerns Group, our original architect, and are working with them to complete the design and final plans. Several weeks ago, the Gathering Space Team reported on our current position and progress to a joint meeting of the Pastoral Council, the Finance Council and the Staff. Input and comments from that parish leadership group were received. Recommendations based on the input will soon be provided for my review and will inform my decision making. Although we have the funds to build the basic plan, it is recognized that we will need to rely on the generosity of our parish family to complete the interior of the Gathering Space so it can serve its liturgical, community and integration functions in a way that is warm, inviting, practical and inclusive. Fundraising efforts will be made later this year. We will soon approach the Archdiocese for final approval and permission to work towards Groundbreaking next year.

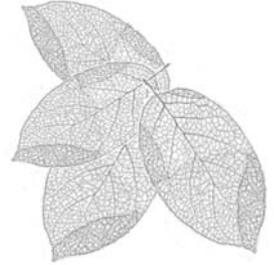
Overall St. Rose enjoyed its best year ever in Offertory income received. As a result, we were able to grow several ministries and make needed improvements to the parish campus. These improvements included the recent painting of the Parish Centre (the exterior and much of the interior), as well as painting in the lower level of the church and rectory interior. We also converted all the outdoor lighting to LED's, which will reduce our electricity usage. We installed a digital surveillance system and new door access system. The total operating expenses were \$1,820,176, which was \$31,281 less than the Finance Council budgeted to be spent during the fiscal year. Our operating income was \$1,848,398, so we ended up with an operating gain of \$28,222.

Our healthy financial position and the growth of our membership are the result of your generous support and participation in parish life. Thank you for the loving contributions of your prayers, time, talent, and treasure to St. Rose of Lima. God bless you for your generosity, faith and support. I want to also thank our Finance Council for their loving support in helping our parish in fulfilling its sacred mission.

Gratefully in Christ,

A handwritten signature in black ink, appearing to read "A. Mateo", written in a cursive style with a large, sweeping flourish at the end.

Fr. Agustín Mateo Ayala  
Pastor

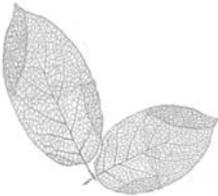


*"Who is a Christian steward?  
One who receives God's gifts gratefully,  
cherishes and tends them in a  
responsible and accountable manner,  
shares them in justice and love with others,  
and returns them with increase to the Lord."*

(Stewardship: A Disciple's Response, USCCB: 1993)

*With each contribution  
show a cheerful countenance,  
and pay your tithes in a spirit of joy.  
Give to the Most High  
as He has given to you,  
generously, according to your means.*

(Sirach 35:8-9)



# Statement of Income & Expense

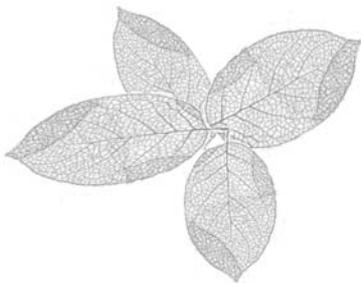
July 1, 2015 - June 30, 2016

	FY 2015-16			(Prior Year)	(Next Year)
				FY 2014-15	FY 2016-17
	Actual	Budget	Difference	Actual	Budget
<b>INCOME</b>					
<b>COLLECTIONS</b>					
Offeratory	1,424,191	1,351,658	72,533	1,332,105	1,436,263
Christmas	37,684	35,934	1,750	40,776	36,368
Holy Days	15,427	10,797	4,630	11,878	12,514
Easter	22,468	21,315	1,153	26,003	21,989
Debt Reduction	156,389	183,198	(26,809)	181,061	155,150
<b>Total Collections</b>	<b>1,656,158</b>	<b>1,602,902</b>	<b>53,256</b>	<b>1,591,822</b>	<b>1,662,284</b>
<b>FUND RAISING</b>					
Christmas Tree (net)	39,937	35,922	4,015	37,568	36,512
Fiesta (net)	24,463	20,720	3,743	20,266	23,520
Other (net)	9,787	10,396	(609)	10,920	9,640
<b>Total Fundraising</b>	<b>74,187</b>	<b>67,038</b>	<b>7,149</b>	<b>68,754</b>	<b>69,672</b>
<b>OTHER REVENUES</b>					
Cemetery Sales	20,770	26,110	(5,340)	30,511	26,720
Contributions & Donations	14,639	7,096	7,543	8,367	10,137
Flower Offerings	2,076	0	2,076	0	2,400
Forward in Faith	90	0	90	60	0
Investment Income	23,133	15,406	7,727	23,273	19,336
Poor Box Offerings	6,890	10,692	(3,802)	9,386	9,048
Rental Income (net)	31,343	35,040	(3,697)	40,169	31,768
Sacramental Offerings (net)	17,759	11,588	6,171	8,266	13,100
Other	1,352	2,368	(1,016)	4,199	1,767
<b>Total Other Revenues</b>	<b>118,053</b>	<b>108,300</b>	<b>9,753</b>	<b>124,230</b>	<b>114,276</b>
<b>TOTAL INCOME</b>	<b>1,848,398</b>	<b>1,778,240</b>	<b>70,158</b>	<b>1,784,806</b>	<b>1,846,232</b>

continued...

	FY 2015-16			(Prior Year)	(Next Year)
				FY 2014-15	FY 2016-17
	Actual	Budget	Difference	Actual	Budget
<b>EXPENSES</b>					
Admin - Payroll & Benefits	750,108	746,240	3,868	675,095	808,211
Admin - Parish Life	76,268	79,420	(3,152)	97,130	83,896
Building & Improvements	0	8,000	(8,000)	0	20,000
Furnishings & Equipment	50,374	17,000	33374	10,501	17,000
Loan Debt Service	297,750	350,561	(52,811)	364,076	203,362
Offertory Assessment	171,147	162,200	8,947	160,137	172,351
Parish Life & Worship	54,918	60,598	(5,680)	43,067	63,068
Physical Plant	232,751	167,296	65,455	186,893	185,972
Rectory & Parish Clergy	51,045	50,230	815	46,357	52,310
Religious Education (net)	(9,863)	1,928	(11,791)	(8,998)	5,498
Social Concerns	139,841	138,903	938	144,880	150,572
Other	5,837	6,519	(682)	6,628	6,979
<b>TOTAL EXPENSES</b>	<b>1,820,176</b>	<b>1,788,895</b>	<b>31,281</b>	<b>1,725,766</b>	<b>1,769,219</b>
<b>INCOME-EXPENSE</b>	<b>28,222</b>	<b>(10,655)</b>	<b>38,877</b>	<b>59,041</b>	<b>77,013</b>

The budgeted shortfall for FY 2015-16 is the result of utilizing distributions from the Leal Fund to pay for the parish's Social Concerns program. The expenses for the program are reflected on the Statement of Income and Expense, but the funds to pay for it are not.



*Thank You*  
*for your ongoing generosity!*

# Sacrificial Giving Report

July 1, 2015 - June 30, 2016

The information herein illustrates the generosity of our parishioners. Last fiscal year a total of \$341,084 was contributed to a wide variety of social ministries on behalf of the poor and vulnerable, in both the St. Rose Community and beyond our parish boundaries. In addition to these easily measured sacrificial gifts of treasure, parishioners also contributed tremendous gifts of time and talent impossible to calculate. Through these three elements of Christian Stewardship, we truly are Bread for One Another.

Through the ARCHDIOCESAN COLLECTIONS listed below, we join Catholics throughout the United States in supporting ministries at home and abroad.

Cath. Communications & Human Dev. ....	782
Catholic Relief Services .....	2,205
Catholic University .....	694
Church in the Developing World.....	732
Church Missions in the U.S. ....	1,319
Holy Father.....	2,041
Holy Land .....	3,314
Operation Rice Bowl .....	1,518
Archdiocesan Priests Retirement.....	2,979
Propagation of the Faith .....	1,852
Retirement for Religious .....	2,274

**2016 ARCHDIOCESAN COLLECTIONS... 19,710**  
 2015 ARCHDIOCESAN COLLECTIONS .... 25,172

Funds pledged to the CARDINAL’S APPEAL support a wide variety of archdiocesan works, including: soup kitchens, shelters, outreach and counseling to families in crisis, support for women in crisis pregnancies, emergency financial assistance, and support for inner-city Catholic schools.

**2016 CARDINAL’S APPEAL..... 156,716**  
 2015 CARDINAL’S APPEAL .....142,193

We also provide support for CATHOLIC EDUCATION. This goes to the Archdiocesan Education Fund (an assessment of 3% of our Offertory) and to our local school, Mary of Nazareth (an assessment of 5% of our prior year’s Offertory).

Archdiocesan School Fund.....42,787  
 Mary of Nazareth Scholarship Fund ...60,837

**2016 CATHOLIC EDUCATION ..... 103,624**  
 2015 CATHOLIC EDUCATION .....102,338

continued...

The following ST. ROSE MINISTRIES, which serve both parishioners and non-parishioners, are funded through our parish tithe and parishioner contributions:

Stephen’s Ministry .....	282
Martha’s Ministry .....	1,528
Outreach Ministry - Food Collections .....	314
<b>2016 MINISTRY SUPPORT .....</b>	<b>2,123</b>
2015 MINISTRY SUPPORT .....	6,738

Through direct contributions, parishioner generosity extends well beyond parish boundaries in support of Fr. Ryan’s TOGO MISSION in Africa.

<b>2016 TOGO MISSION.....</b>	<b>20,765</b>
2015 TOGO MISSION .....	18,834

Our SOCIAL ACTION FUND is intended to direct money to groups within the Archdiocese in which the poor work to change the conditions causing poverty and injustice. Funding comes from direct contributions by parishioners. This year, the funds were split between The Housing Initiative Partner and The Dwelling Place. The Housing Initiative Partner provides extensive one-to-one housing counseling services to both homeowners and renters. The Dwelling Place supports homeless families in Montgomery County in their pursuit of self-sufficiency by providing education in finances, life skills and career training.

<b>2016 SOCIAL ACTION FUND.....</b>	<b>2,035</b>
2015 SOCIAL ACTION FUND .....	2,370

The POOR BOX receives a tithe from the parish Operations Fund, as well as direct contributions from parishioners. While much of our Poor Box giving is channeled on a monthly basis through the Upper Montgomery County Assistance Network (UMAN), Gaithersburg HELP and Germantown HELP, it also supports advocacy organizations such as Action in Montgomery. We often work closely with the City of Gaithersburg’s Community Services Program Manager in contributing to collections supported by many organizations to assist especially needy persons in the local community. Emergency assistance, usually for parish members, is also given from our Poor Box. This help is for such items as food and utility bills, especially for the unemployed; emergency travel expenses, gas, rental assistance, etc.

UMAN.....	12,000
Gaithersburg HELP .....	6,000
Germantown HELP .....	6,000
Action in Montgomery .....	6,000
Emergency Assistance.....	6,110

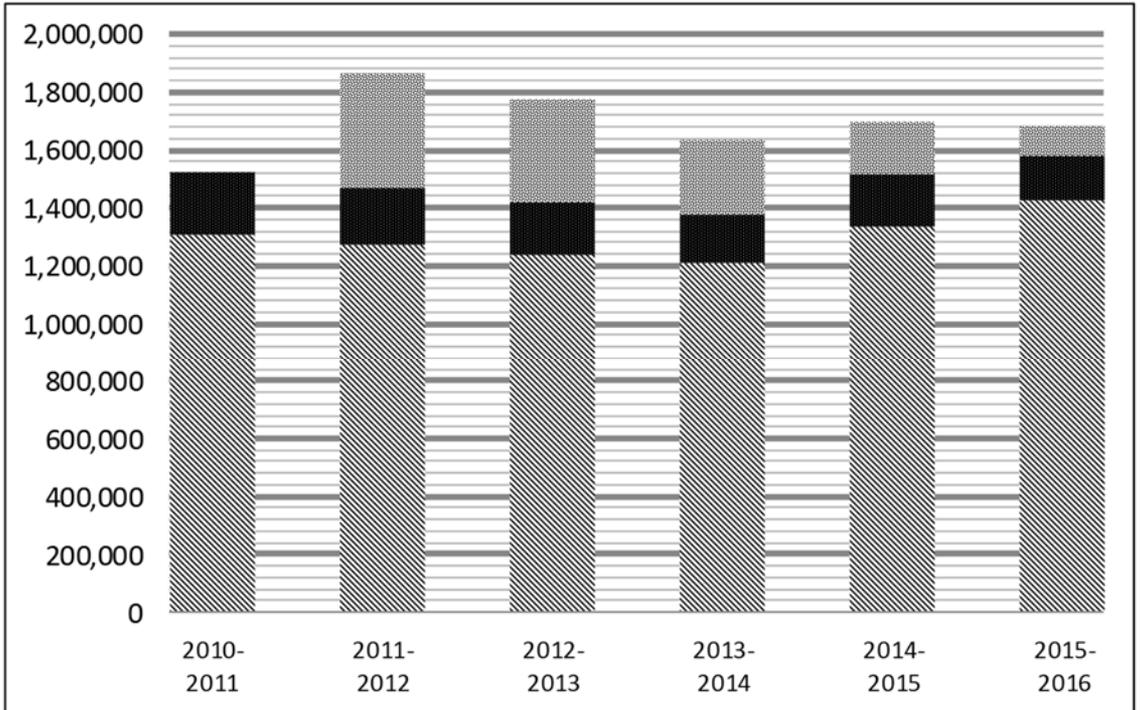
<b>2016 POOR BOX .....</b>	<b>36,110</b>
2015 POOR BOX .....	36,253

<b>2016 GRAND TOTAL .....</b>	<b>341,084</b>
2015 GRAND TOTAL .....	333,898

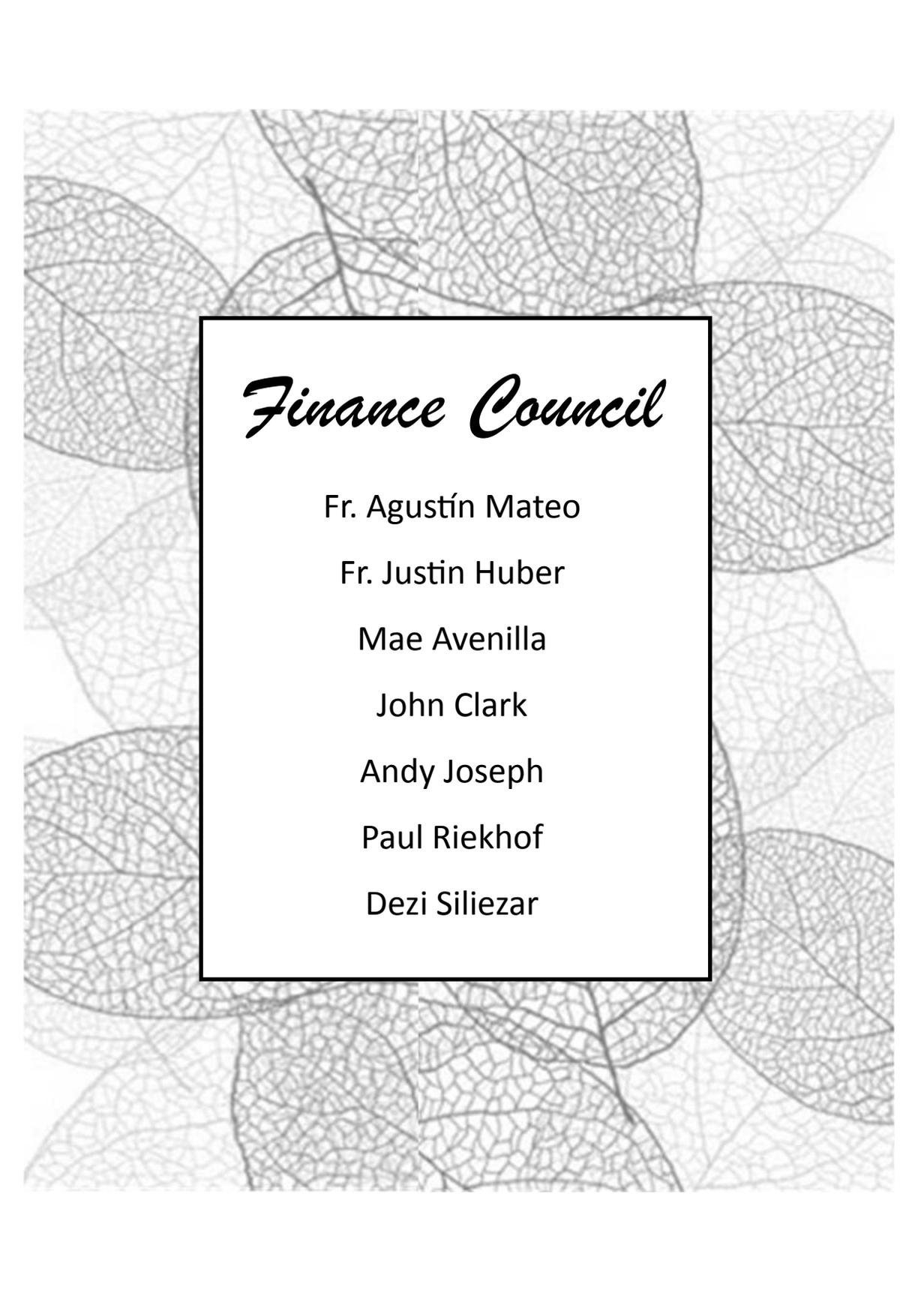
# Offertory, Debt Reduction & Capital Campaign Donations

	<u>2010-11</u>	<u>2011-12</u>	<u>2012-13</u>	<u>2013-14</u>	<u>2014-15</u>	<u>2015-16</u>
OFFERTORY	1,309,913	1,269,468	1,236,877	1,208,866	1,332,105	1,424,191
DEBT REDUCTION	215,564	199,624	184,827	167,279	181,061	156,389
CAPITAL CAMPAIGN	0	392,599	355,430	261,521	183,032	105,059
<b>TOTAL</b>	<b><u>1,525,476</u></b>	<b><u>1,861,691</u></b>	<b><u>1,777,134</u></b>	<b><u>1,637,665</u></b>	<b><u>1,696,198</u></b>	<b><u>1,685,639</u></b>

This graph shows the importance of your Debt Reduction and Capital Campaign contributions.



OFFERTORY
  DEBT REDUCTION
  CAPITAL CAMPAIGN



# *Finance Council*

Fr. Agustín Mateo

Fr. Justin Huber

Mae Avenilla

John Clark

Andy Joseph

Paul Riekhof

Dezi Siliezar