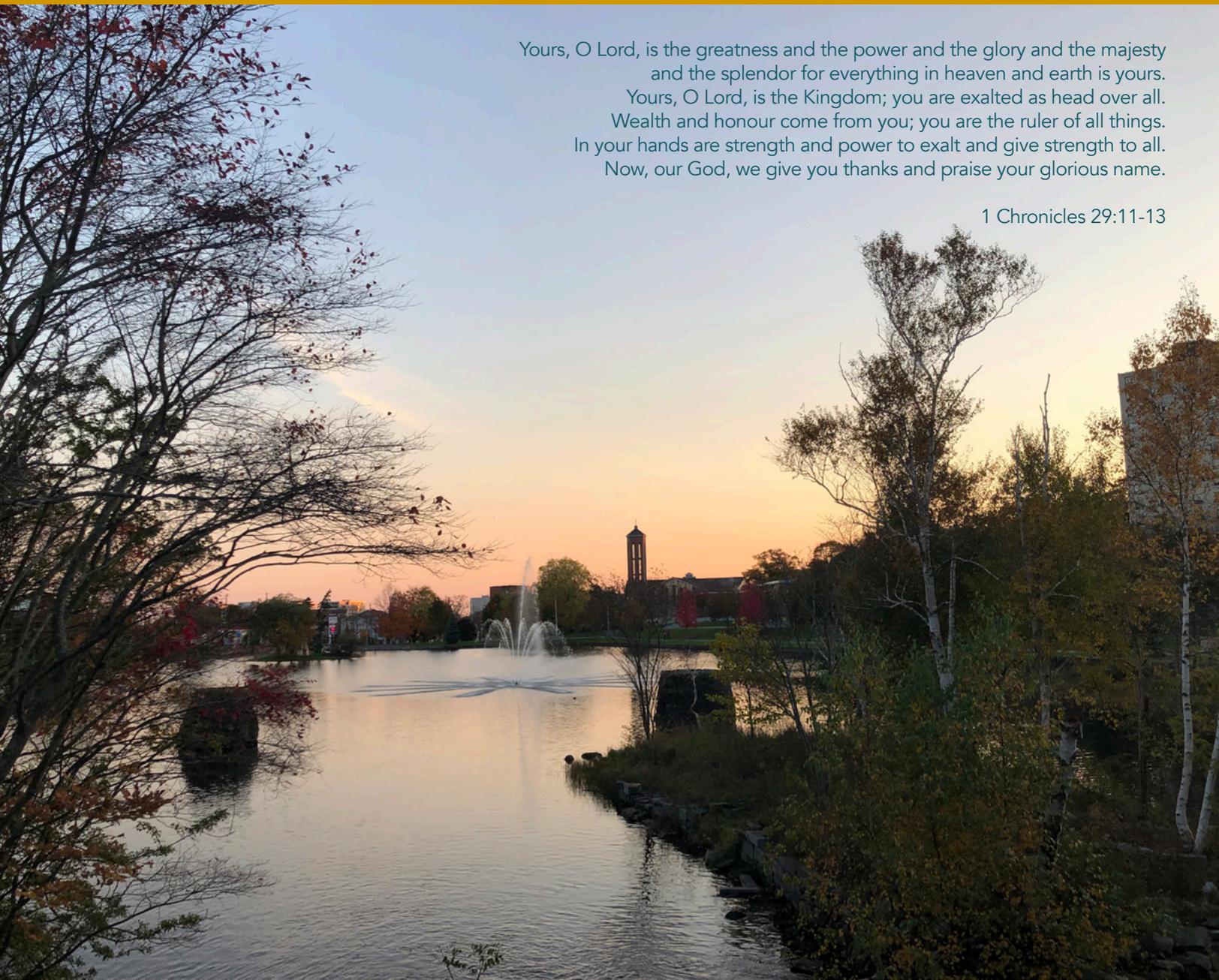


STEWARDSHIP OF TREASURE

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



Our Lady of Guadalupe Parish

IMMACULATE CONCEPTION | ST. PAUL'S | ST. PETER'S | ST. FAUSTINA'S | ST. ANTHONY'S

Dear Parishioners,

It is my pleasure to introduce this Stewardship of Treasure booklet. In the pages that follow you will find concrete descriptions of what your gift of Treasure means to our parish and exactly how your offering is put to use.

As someone who often struggles to read financial charts, I hope that you, like me, will find the information in this booklet easy to understand, enlightening, inspiring and meaningful. We have sought to respond to the kind of questions that many in the parish have about parish finances. We want you to know exactly how your contributions are used and to equip every parishioner with updated and relevant information about every aspect of parish finances.

Financial transparency is crucial if every member of the parish is to take personal responsibility for the financial requirements of being a Church that has moved beyond simply maintaining itself to being a Church concerned with the mission that has been entrusted to us. Therefore this booklet will take the place of the traditional year-end report, budget presentation and first quarter year-to-date report. However, there is far more in this book than financial reports. You will also find several testimonies of how our parish has helped to change and transform lives. It is my hope that you will not only see your financial gift going towards paying for our many buildings, utilities, administration and parish staff, but see your contributions as directly connected to the changed lives you will read about.

Finally, as we move forward into another year of lockdowns and uncertainty, I invite all parishioners to be intentional about your financial gift to the mission of our parish so that we can face the future with confidence.

In Christ,

Fr. James Mallon, Pastor





On January 20th, 2021, I began as a volunteer working in the parish office on Wednesdays from 1:00pm to 4:00pm. Some may ask 'why?' I have so much in my heart and soul today that I could go on and on in answering that question. However, I know I must be brief.

In mid 1990s, after struggling with my faith, I became very much agnostic. I no longer wanted anything to do with my Catholic upbringing. Where was the evidence that all I was taught was true? Did God even exist?

In my life I have seen things I wish I had not and had to do things I wish I hadn't! I have many regrets. I had so much to be grateful for but my gratitude was nil. In October 2017, while on a trip to Ireland, I became seriously ill, was hospitalized, given last rites and had major surgery. While there, a lovely, kind Sister offered me Holy Communion and my response was that I could not receive Christ as I was not in "a state of grace." It was not the answer she expected from an agnostic! I'm sure I realized then that God was truly near me. She arranged for a priest to come to me and I made the Sacrament of Reconciliation. A new chapter of my life began.

The evidence of God I was looking for was all around me. I just wasn't looking. On November 12, 2017, after returning from Ireland, I went to Mass and have continued to do so. I became a member of Our Lady of Guadalupe Parish and I want to give back something. I've heard that "gratitude is to be shown and not just spoken of" (quite often from my wife). I decided I would volunteer any services I could to assist my parish.

Father James and Father Rob have touched my heart and my wife, Nancy's, also. I felt comfortable in speaking to Father Rob and offering any help that I could give. The opportunity came up to work in the office so I volunteered and was fortunate to be accepted. With every phone call that gives me the opportunity to assist a parishioner I feel God's presence. In getting to know the staff and watching their commitment to their duties makes me feel very blessed. I am much more a part of the parish and look forward to my afternoons each week. In the future, I hope I can give much more!

In closing, to volunteer had been a blessing so why would I not do it? I now have faith in what I have not seen because of the things I have seen. Volunteering reminds me of this and is a wonderful gift.

Kevin McLellan



2020 Year-end Report

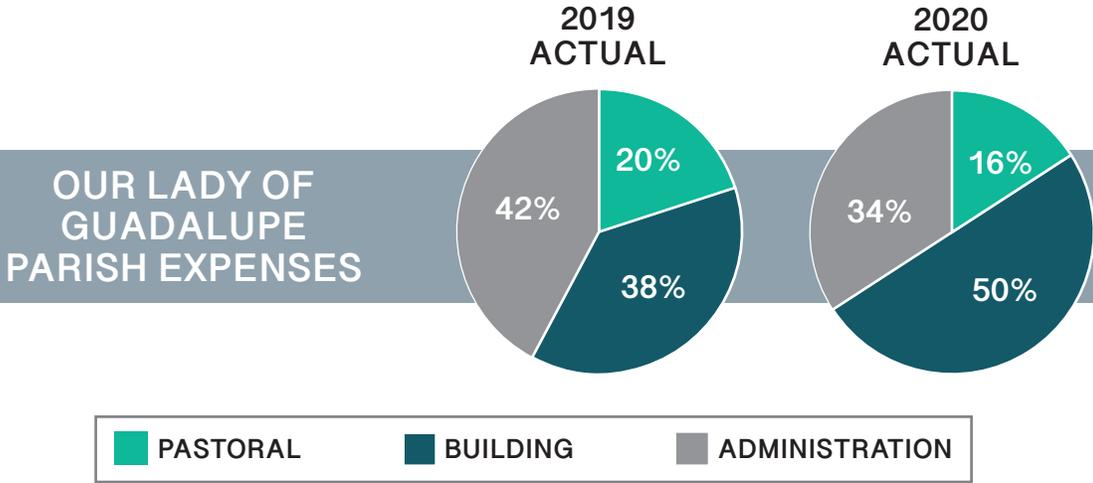
2020

REVENUE	
Sunday collections	378,752.96
Other collections	68,152.70
Bequests, grants, donations, fundraising	218,582.71
Wage subsidy	63,376.74
Interest	19,055.69
Ministry	637.80
Rental income and room & board	87,760.00
Other revenue	6,436.51
TOTAL REVENUE	842,755.11

EXPENSES	
Pastoral	141,338.24
Building	446,162.65
Administration	299,400.68
TOTAL EXPENSES	886,901.57

NET PROFIT (LOSS)	(44,146.46)
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Notes: Building costs in 2020 remained high as we installed a full audio visual system at St. Peter’s church, brought the parish office up to acceptable standards and renovated the hall at the St. Anthony’s location for the sake of the food bank and other outreach ministries. We also installed a new key system in all our buildings and had to deal with repeated issues with the boiler and furnace at the St. Peter’s location.





Why Am I Financially Supportive of my Parish?



As with any other aspect of life, it takes time, energy, and sometimes money to make things happen. As a member of the parish, I take this seriously. - What can I do to help ensure OLGP is a vibrant Catholic parish? - I can step up and do my part. This does not mean a "casual" step forward when I feel

the time, energy level, or financial level of input is right and comfortable for me. Thus, what is my responsibility in truly helping to make our parish thrive? This takes solemn discernment. As with any aspect of life, I have always felt that it is my responsibility to be a part of the solution, not to be just a consumer or passive observer. Thus, it is important to be an active participant in what is necessary for our parish to not only be maintained, which may seem difficult at times, but to become fully alive as Christ wishes us to be.

How are we as parish members going to fulfill our financial responsibility to move beyond the desperation of our current financial state within OLGP?

It is necessary for each of us to ensure God's desires for our inputs are implemented. This includes fulfilling both the "spiritual and corporal works of mercy." We must step up and ensure that each of us assists in the giving that is required to fulfill God's commands of us, e.g. "love one another as I have loved you".

All we have to do is to pray and allow our actions guided by what has been proclaimed in the Bible:

The point is this:

"The one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that always having enough of everything, you may share abundantly in every good work."

(2 Corinthians 9:6-8)

- Pat Mullins

2021 Budget

The most significant adjustment to the 2021 budget is the increased investment in the pastoral dimension of our parish and the reduction of resources invested in our buildings.

There are several extraordinary means of revenue included in the budget including:

1. A donation of \$30,000 from Divine Renovation Ministry to compensate for the time Fr. James contributes to that ministry. In addition, Divine Ministry also covers the cost for Anne Marie Sime, Fr. James' personal assistant, to give 25% of her time to the parish, as well as providing significant help with video production.
2. A one time donation of \$75,000 to invest in the development of the North-Dartmouth outreach project.
3. The anticipation of a \$30,000 grant from the archdiocese to help cover the real cost of operating a residence for retired priests. We are in conversation with the archdiocese about this.

You will also see that we budgeted a 32% increase in Sunday giving. This is based on the hope that we will return to pre-Covid levels of giving in 2021 and have a slight increase in Sunday revenue.

REVENUE

Sunday collections	500,000.00
Other collections	43,000.00
Bequests, grants, donations, fundraising	157,800.00
Wage subsidy	0
Interest	19,055.00
Ministry	0
Rental income and room & board	111,480.00
Other revenue	6,500.00
TOTAL REVENUE	837,835.00

EXPENSES

Pastoral	276,191.00
Building	297,284.00
Administration	252,675.00
TOTAL EXPENSES	826,150.00

NET PROFIT (LOSS)	11,685.00
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Funding Parish Growth

In November of 2020 we winterized the Immaculate Conception and St. Paul's locations in the hope to reduce what we spent on utilities and be able to invest this money into the growing our parish.



Immaculate Conception

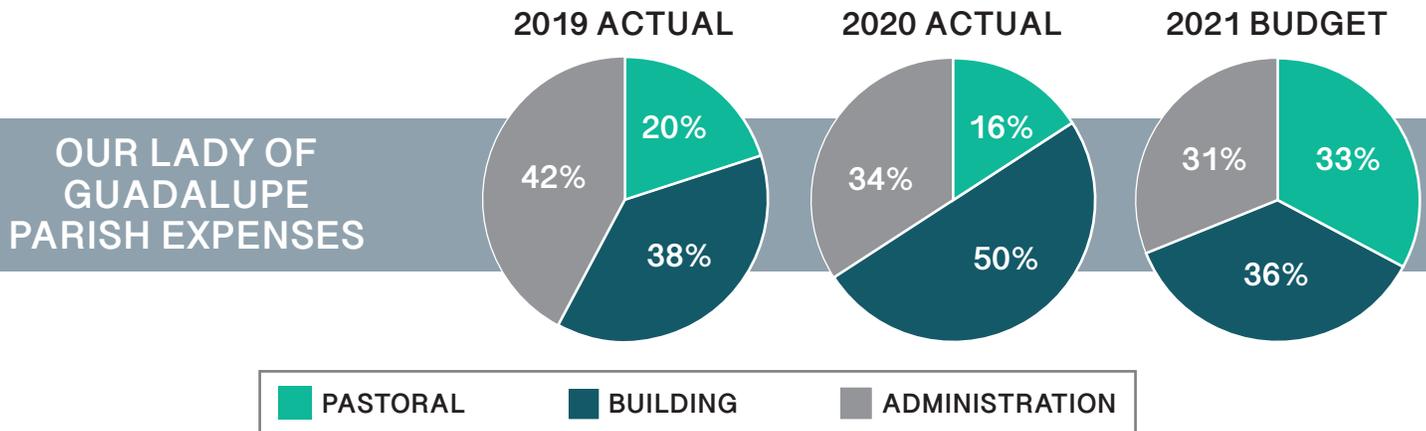
Oil + water = \$13,800

St. Paul's

Gas + water = \$12,000

TOTAL SAVINGS

\$25,800





THE FRUIT OF OUR GIVING

Why is the House of Hope Important to this Parish?

I am very pleased Father Rob asked me to write a couple of paragraphs about why I think the House of Hope is important for the parish. I was one of the first people to enter the House of Hope after losing everything I had from battling addiction for a large part of my life. I found my home within the community of Our Lady Guadalupe Parish thanks to the warm welcome I received.

I also established a family of brothers, Michael and Sean, who continue to live in the house and will forever be in my life. Not only did I form an understanding of how life was like living not for myself but now for God. I am truly blessed to have the House of Hope in my life. It taught me to understand a deeper meaning of life and LOVE!!

I can go on for days on how the world needs more Houses of Hope to bring individuals closer to God. But the proof is that I would not be where I am today if it was not for the House of Hope and Father Rob. The House of Hope helped me get back on my feet and as of April 1st of this year, I am now living on my own after 15 months at the House of Hope. I feel like I have the stability and abundant love needed to carry the message.

If anyone would like to sit with me personally and listen to me share my life and how the house of Hope has changed it dramatically, please feel free to let Father Rob know how and what I can do to help. Forever in God's name!

- Cole Dreger

January to March 2021

REVENUE

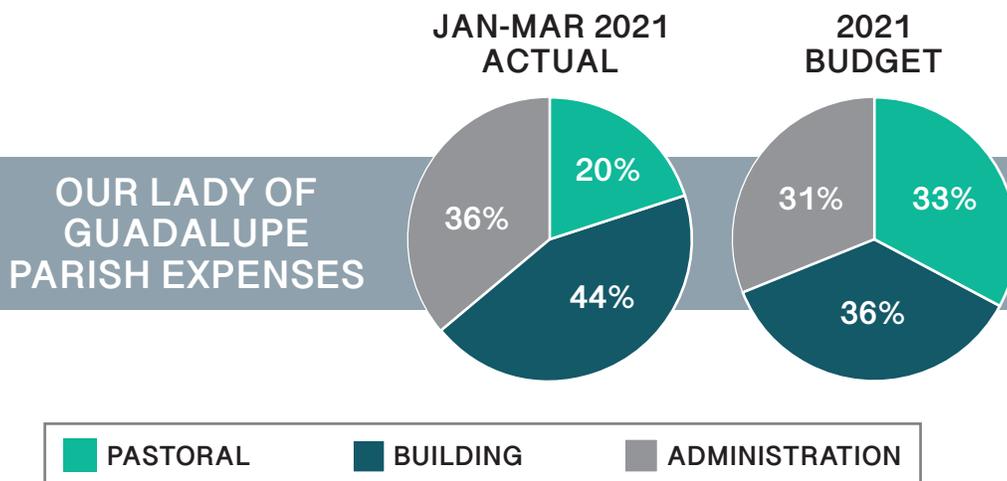
Sunday collections	101,124.49
Other collections	13,001.00
Bequests, grants, donations, fundraising	62,860.01
Wage subsidy	5,363.72
Interest	4,838.97
Ministry	
Rental income and room & board	20,200.00
Other revenue	2,978.80
TOTAL REVENUE	210,366.99

EXPENSES

■ Pastoral	48,076.16
■ Building	103,114.97
■ Administration	86,384.43
TOTAL EXPENSES	237,575.56

NET PROFIT (LOSS) (27,208.57)

Notes: You will notice the \$27,000 deficit in the first three months of the year. The Finance Council is aware of this and is concerned about it. There are front end costs for the parish that have to be covered early in the year. This accounts for some of the deficit. the other reason is the impact of Covid and the drop in Sunday collections.



Sunday Collections and COVID

2020 vs. 2019 Sunday Collections

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
-1%	-27%	-22%	-51%	-18%	-44%	-19%	-6%	-23%	-14%	-23%	-33%

Notes: The total drop for the year was 22%. Overall, we were not hit as badly as other parishes, but this drop is significant and could have long-term consequences if it continues. The worse months were when we had total lockdown. This could be easily remedied by more parishioners contributing to automatic giving.

Sunday Collection from January to March 2020-2021 Comparison

JANUARY	19% Decrease	(from pre-Covid)
FEBRUARY	18% Decrease	(from pre-Covid)
MARCH	24% Increase	(lockdown happened mid-month)

Note: There were five Sundays in March 2021. On a per-Sunday basis, there is no increase (or decrease from March 2020). There were also five Sundays in March 2019 and our March 2021 collection was only 3% less, in spite of limited attendance. This is a very hopeful sign that we are moving in the right direction.

Regular Giving

The chart to the right 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

Why Am I Committed to Pre-Authorized Giving?



Before I took advantage of pre-authorized giving, I used to put money into the collection basket each week. When tax season would come, I found it frustrating because I did not have a record of my financial contributions for tax benefits. I knew about weekly giving envelopes, but that seemed like an extra step that I did not want to be bothered with.

When I learned about pre-authorized giving, I liked that it was something I could setup once, not have to worry about, and at the end of the year I would get my tax receipt. An added bonus was that I could feel good even when I am away, that I was faithful in supporting

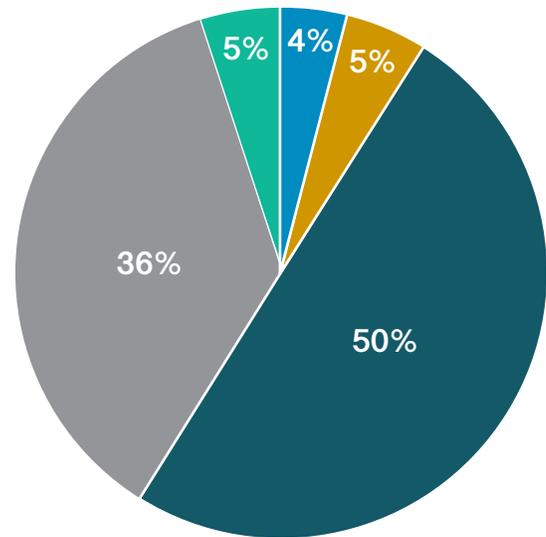
the mission of Our Lady of Guadalupe Parish and our various ministries and programs. I also knew that my giving would be honouring God and allowing me to trust Him further with the resources that He has entrusted to me and my family.

Becoming an intentional giver has been a blessing to my life. I can change the pre-authorized amount at any time, which has enabled me to test my faith that God will provide by periodically increasing my giving. I have learned that I cannot out give God. I have heard others say that before, but now I have experienced that truth for myself. It has grown my heart, my faith and my appreciation for how good God is.

- Joe DiPenta

Pre-Authorized Giving

PARISH CONTRIBUTIONS		%
Online Giving (Canada Helps)	\$16,255	4%
E-Transfer	\$19,525	5%
Envelopes	\$189,210	50%
PAG - Pre-authorized Giving	\$136,800	36%
Loose	\$16,970	5%
TOTAL REVENUE	\$842,755	



■ ONLINE GIVING
 ■ E-TRANSFER
 ■ ENVELOPES
 ■ PAG
 ■ LOOSE

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

Account Balances

	Dec-20	Mar-21
On Deposit with the Archdiocese	\$783,596.75	\$788,435.72
Bank balance	221,121.00	147,710.62
Net income	(44,146.46)	(27,208.57)
Wage subsidies received	63,377.00	5,363.72
Amount of Assessment waived (2020)	54,000.00	-



FH. SCHEME

THE FRUIT OF OUR GIVING

Why I Volunteer at the Dartmouth North Christian Food Bank



At the heart of the Gospel of Jesus, as we read in Mathew 25, we are reminded that when the day comes to stand before God, when our life is over for judgment, we will be judged by our actions. We will be questioned on whether we saw Jesus in the hungry, the thirsty, the sick, the naked, the imprisoned and reached out to touch them.

The lives of many saints and the teachings of the church constantly remind us that we must be willing to smell like the sheep if we want to be good shepherds. Good priests and good Christians, if the Covid virus has taught us anything, it is that in our society the poor, the elderly, the marginalized have suffered the most and we need to hear their cries for help and fair treatment.



Since my retirement I have found a wonderful ministry in The North End Christian Food Bank. Here Our Lady of Guadalupe and First Baptist Church have joined together to witness to the Gospel in servitude the poor. I am very happy for the opportunity to be present on Thursday mornings to meet the needs of the poor and see the face of Jesus on them regardless of their religion or their situation in life. It is the Gospel in action, being lived out in our midst.

- Bishop Martin Currie



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

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Dartmouth, NS B2Y 2X3

Tel: 902-466-6183

Email: office@ourladyofguadalupe.ca

Immaculate Conception

339 Pleasant Street, Dartmouth

Saint Anthony & Saint Faustina Mission

26 Courtney Road, Dartmouth

Saint Paul

197 Windmill Road, Dartmouth,