Greetings to you, friend of St. Mary Student Parish, who has chosen to read this Annual Report, which we have entitled Financial Examen. The Examen, as you know, is a mode of prayer coming to us from St. Ignatius of Loyola. He created it as a product of his own experience, notably, the experience of discovering God already at work on his behalf in his life.

The discovery came as a great revelation for Ignatius, because he simply assumed that God was in His heaven, leaving us the task of managing our daily lives. Ignatius’ idea of managing his own life was to be a man of chivalry, fighting unwinnable battles out of blind machismo, womanizing, and getting into fights in local bars. Ignatius then not only found God looking for him but he found God trying to heal him, leading him to a richer and more fulfilling life than anything he could have imagined. From the experience of his own life, Ignatius came to understand that all we have is a gift.

Some of these gifts come to us directly from God, in the form of the many blessings we enjoy in our lives - life itself, family, friends, career, health, safety, and the many delights we enjoy in Ann Arbor. Some come from God indirectly through other people: friendship, respect, kindness, attentiveness.

This is our Financial Examen of the last full fiscal year. In it we record your gifts to this parish, and I encourage you to read these pages carefully to appreciate in greater fullness St. Mary Student Parish. Together, we create this parish for God’s greater glory as we gather for praise and worship of God, for fellowship and mutual upbuilding with one another, and service to those in our community who need friendship, kindness and assistance.

These pages cannot record your many gifts to me of this same type: friendship, respect, kindness, and attentiveness. It is such a blessing for me to be pastor of such a parish community as this one. Sunday is my favorite day, since I get to see so many of you, enjoy your company, and be edified by your faith.

I do ask one great favor of you. These pages relate our success last year in meeting our Sunday Collections goal, though we continue to lag in Annual Fund contributions. The greater number of you participating in our programs led us to increase our budget for program costs, salaries and overhead. I ask you to consider increasing your Sunday contributions by 3%. We are increasing our efforts to raise additional funds for the Annual Fund and various projects through special contributions such as those described in these pages. If either of these are options for you, I would greatly appreciate your considering them. If we can help in any way, please let me know, and we will do our best.

Thank you again for all you do, God has blessed us all great. Praised be God’s Name now and forever!

Rev. Benjamin B. Hawley, S.J.
Pastor and Director of Catholic Campus Ministry at the University of Michigan
everything we have is a gift

A Reflection on Stewardship

The word *stewardship* refers to managing someone else’s property. Scripture tells us that everything - all of Creation - comes from God and so, in a sense, belongs to God. By extension we are stewards of that part of Creation that comes to us in our lives.

The ideas of "owning" or "possessing" are in this sense an illusion. Our lives, gifts, talents, and abilities, all given to us by God, are ours to use and even enjoy. But they are not truly ours. Our Catholic faith asks us to realize that since everything arises from Christ and belongs to Christ, our things are His things, on loan to us, so to speak.

All we could have, all we have lost, and all we will have, is His, including our very bodies and souls.

Yet, some people fear that stewardship in a parish means being required to do the impossible: for the parishioner who may be already stretched to their limit in time and giving or for the person who is comfortable with their present level of contributing, whether in time, money or in any other way.

At the same time, contributing is essential - and a great source of blessing. The heart of stewardship is a paradox: as I give in a spirit of generosity, whether in small gifts or large ones, I receive back more than I have given.

This is the beauty of God’s friendship, of God’s grace. Jesus pointed out to his contemporaries the great generosity of spirit that led the poor widow to contribute her two pennies to God. Those of us living in Ann Arbor have the daily experience of how much God has done for us, including trusting us enough to be faithful stewards. And scripture gives us a variety of kinds of stewards on whom to reflect: the generous, responsible, forgiving ones and the parsimonious, self-centered, unjust ones.

This Annual Report is the record of the many generous, responsible, forgiving stewards we are proud to call our parish. What a special blessing to be invited by God to be stewards for the benefit of the Kingdom and to enjoy the blessings of God’s love in our parish family.

"The earth is the LORD's, and everything in it, the world, and all who live in it." *(Psalm 24:1)*
Here at St. Mary, we manage two major sources of income: Sunday Collections and the Annual Fund. In addition, we receive individual gifts that are for more specific programs or ministries. Some of the programs that are frequent recipients of these donations include Faith Doing Justice, Hispanic/Latino Ministry, and Alternative Spring Break. That being said, we receive no funding from the university or the Diocese of Lansing, and the vast majority of parish operations are funded by the following:

**Sunday Collections**

Sunday Collections include all offerings received at our six Sunday masses. This includes offering envelopes, loose cash, Venmo and other online giving contributions. Support for Sunday Collections is provided by parishioners, students, and any visitors attending mass.

**Annual Fund**

Campus Ministry donations received outside of Sunday Collections are placed into the Annual Fund. This includes March Match Madness, year-end offerings, several appeals to alumni and parents outside of Ann Arbor, and more.

2016-2017 financial data for Sunday Collections and the Annual Fund can be found on pages 6 and 7.

**Non-Traditional Ways to Give**

When you think of online platforms and smartphone apps, you probably don’t think of your parish. However, St. Mary offers these non-traditional ways to give:

**Venmo**

Founded in 2009, smartphone app Venmo allows contributions by students who often do not carry cash and do not use envelopes and by anyone choosing to give online. From February, 2017 when we made the Venmo app available to students, we logged 213 transactions generating $2,351* in contributions to St. Mary, and the trend is upward.

In addition, Venmo continues to be a popular with students for paying retreat fees, other activity fees, and making donations toward the coffee, tea, and snacks available in Newman Lounge. It is so efficient a means of giving that even resident parishioners pay their Family Faith Formation fees, as well as mass intentions, through Venmo!

If you’re not giving online, consider starting an account today! 70% of our online transactions are recurring, which you can set as weekly or monthly, from your bank account or credit card, and you always have access to your own account and can change the giving provisions at any time.

*These figures include donations as well as program fees.

“St. Mary Student Parish is a place I go to get away from the stress of school. A place where I always see a friendly face and feel at home. Even during the busiest of times, St. Mary helped me stay grounded and focused on what mattered most. I give so students continue to find a place of rest.”

Senior Katie Cox, Intern for Special Events
Giving Story: Sacristy Renovation

The sacristy – the nerve center of each Eucharistic celebration in the main church.

Located out of sight to the left of the sanctuary, the sacristy stores the vestments, vessels, liturgical books, candles and all else necessary to each mass. It is also the place of where our Jesuit priests, mass coordinators, readers, servers, ushers and musicians prepare everything for each mass and clean up afterwards. It is a very busy and essential place.

Yet the wear and tear of more than twenty years since the last renovation (nine masses each weekend prior to 2012, six masses each Sunday now) and its unfortunate layout left our sacristy in great need of rethinking and renovation. A window was cracked, untraceable water pipes lined the walls, the primary sink was located inside a closet, and those preparing for a mass had to crisscross one another as they prepared in a most inefficient way.

In the spring of 2016, a benefactor approached our staff asking about options for a generous financial contribution. A Eucharistic Minister, reader, and a regular mass participant, this benefactor was drawn to the idea of renovating the sacristy.

In a collaborative effort among our Jesuit priests, mass coordinators, and a parionshioner-architect, we redesigned the storage, plumbing, and countertop space. The renovation was undertaken entirely by parish staff. The work was completed in late summer of 2016, giving us more efficiently arranged preparation spaces, more work space, repaired windows and plumbing and overall a more attractive space.

In the fall of 2016, we invited the benefactor and their family to tour the new sacristy and take part in the special blessing of this sacred space. (See photo below.)

Fr. Ben Hawley, S.J. blesses the refurbished sacristy as the benefactor, their family, and staff enjoy a light reception. Fr. Ben is assisted by intern Brett Patterson.

frequently
asked
questions

If I already give to Sunday Collections, should I also give to the Annual Fund?

Yes! Both Sunday Collections and the Annual Fund are used to support parish operations, which includes everything from building maintenance to salaries. The Annual Fund is an additional way to support our many programs and ministries, most often used by parishioners for special gifts, by alums who live outside Ann Arbor and don’t contribute each Sunday, and by those who wish to remember us in their wills.

Is online giving safe and secure?

Yes! No parishioner nor staff member, except the controller and her staff, have access to any parishioner’s giving information, though parish staff have access to email and addresses.

Your account information is encrypted immediately using 128 bit encryption. There is no escrow holding account, and contributions are processed daily. Lastly, there are no paper forms to store or secure.

I would prefer to steward my gift in a way that makes the greatest impact on the parish’s life. What are my options?

All organizations naturally prefer unrestricted gifts. The parish staff, however, will always make every effort to ensure that your particular gift is used in a way most meaningful to you.

For example, over the last several years, we have used special gifts for new hymnals, refurbishing the stained glass windows, and renovating the sacristy. We recently received a substantial gift towards replacing the now old and fragile slate roof of the church building with one the same in appearance but greater durability.

Contact Danielle Kopin, Stewardship Director, for more opportunities dkopin@smspnemwan.org.
Year in Review

Our vibrancy as a parish that serves faculty, staff, students and alumni of the University of Michigan, along with our Hispanic/Latino community, means that our budget for programs, operations, salaries and benefits grows each year.

St. Mary Student Parish receives no funding from the university nor the Diocese of Lansing. We rely fully on the generosity of parishioners and other friends to support the growth of our many programs and ministries.

Even with guidance and support from our Finance Council and our own careful monitoring of expenditures, financial contributions do not cover our operating budget. Here is a summary of our blessings and opportunities for improvement of the 2016-2017 fiscal year.

Blessing: Sunday Collections

Our 2015-2016 Annual Report aptly titled “Future Church” reported a $44,668 or 4.6% gap between actual & budget for Sunday Collections (illustrated on right). By contrast we’re thrilled to report that this past year we surpassed our $1,000,000 goal, raising $1,005,410.

Our Deepest Gratitude

We recognize the many sacrifices our parishioners, alumni, and friends make to contribute to our parish. We thank all of you who helped us meet our budget goal. We continue to ask you to review your Sunday contribution each year and consider raising it – just a few dollars – to help us meet our minimal yearly increases.

Opportunity: Annual Fund

Our Annual Fund continues to lag behind the increased pace of needs. For the 2016-2017 fiscal year, we fell short of our $420,000 goal by over $30,000. See chart at right for details.

Thankfully, we saw a large increase in “Other Income,” which represents our return on investment due to favorable market conditions. We cannot, of course, plan on market conditions to remain favorable. We are laying plans to increase participation to meet future goals.
## Year Over Year Comparison

### 2015-2016 Operating Income

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sunday Collections</td>
<td>955,332</td>
</tr>
<tr>
<td>Annual Fund</td>
<td>364,219</td>
</tr>
<tr>
<td>Estate Gifts</td>
<td>250,201</td>
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<tr>
<td>Other Income</td>
<td>217,334</td>
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<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$1,787,086</strong></td>
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### 2015-2016 Operating Expenses

<table>
<thead>
<tr>
<th>Category</th>
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<tbody>
<tr>
<td>Salaries with Benefits</td>
<td>(1,129,219)</td>
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<tr>
<td>Diocese Assessment</td>
<td>(117,218)</td>
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<tr>
<td>Capital Expenses</td>
<td>(26,963)</td>
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<tr>
<td>Maint/Utilities/Tech</td>
<td>(113,102)</td>
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<tr>
<td>Administration</td>
<td>(120,206)</td>
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<tr>
<td>Programs</td>
<td>(289,803)</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>($1,796,511)</strong></td>
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</table>

**Revenues over Expenses** **($9,425)**

### 2016-2017 Operating Income

<table>
<thead>
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<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sunday Collections</td>
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<tr>
<td>Annual Fund</td>
<td>389,636</td>
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<tr>
<td>Estate Gifts</td>
<td>6,479</td>
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<tr>
<td>Other Income</td>
<td>574,908</td>
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<td><strong>Total Revenue</strong></td>
<td><strong>$1,949,433</strong></td>
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### 2016-2017 Operating Expenses

<table>
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<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Salaries with Benefits</td>
<td>(1,122,093)</td>
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<td>Diocese Assessment</td>
<td>(92,068)</td>
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<td>Capital Expenses</td>
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<td>Administration</td>
<td>(127,172)</td>
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<tr>
<td>Programs</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>($1,752,863)</strong></td>
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</table>

**Revenues over Expenses** **$166,570**

**THANK YOU!**

**Sunday Collections met its $1,000,000 goal.**

**Estate gifts and other income varies widely from year-to-year. Other income is mostly investment income, or a reflection of market conditions.**

**Increased capital expenses included our major HVAC work in the church.**

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**financial quick reference**

**Our federal tax ID number is 38-1358228.**
St. Mary Student Parish is registered as a tax exempt organization under 501(c)(3).

**Stock transfer through Wells Fargo**
Depository Trust Company (DTC): 0141
Account Number: 5826-5216

**Stock transfer Vanguard to Vanguard**
Account Number: 881-60554382

For more information, please visit www.stmarystudentparish.org/give
daily examen

Know the Holy Spirit of Christ is with you
   Ask the Holy Spirit to help review your day

Recall the good things you experienced today
   Thank God for these things

Name the challenges of today and tomorrow
   Ask God for help

Acknowledge missteps today
   Ask for God’s forgiveness

Look forward to tomorrow with confidence
   Trust that the Holy Spirit of Christ is always with you