



STEWARDSHIP OF TREASURE

2023-2024

SAINT BENEDICT PARISH



"For where your treasure is, there your heart will be also." - Matthew 6:21



LETTER FROM FR. SIMON

Dear Parishioners,

I am so excited to read and share this magazine with you every year. We know that there are always new people joining us at Saint Benedict, so I'd like to explain why we put a great deal of effort into this booklet to accompany our preaching series on giving.

We want to be good stewards (managers) of all that God has given us. Everyone has been blessed by God with time, talents, and treasures, and we are responsible for offering those gifts generously to help others and glorify God. As a parish we collectively have incredible spiritual and material riches, and we want to do all we can to multiply what we have received to increase God's Kingdom. In the final pages, you will see a summary of our financial report and budget.

When we made the decision a few years ago to give away 10% of our ordinary income to help individuals and families in need, we knew that this would put us in a position of greater reliance on God's providence. The Finance Council, chaired by Maria Pacurar, and Chris Yetman, our Finance Manager, offer expert support to ensure that we balance the books and that your generosity serves our parish purpose: "To make disciples who joyfully live out the mission of Jesus." This past Fall things were looking tight, and the Finance Council discussed whether we should reduce the 10% amount that we give away. In the end, we were united in honouring what God has called us to. We continue to rely on your generosity so that we can be a parish that tithes to those who God loves so much. After closing the year we recorded giving away 9.2% or \$122,621.

What you will find in these pages are stories of parishioners whose lives have been impacted by Jesus through the ministry that we are engaged in together as a parish. There are two primary types of witnesses: those who have experienced the spiritual freedom that comes with giving consistently and generously, and those who have been blessed by our mission, which is funded by your giving. I am so edified to hear these stories of what the Holy Spirit is doing in people's lives. A few years ago, I was challenged to tithe 10% of my income to the parish, and it has been a worthy investment ever since! As you will hear in our preaching series, our giving is 'Bearing Fruit'.

On a personal note, I would like to thank all of those who have given or who continue to give to the 'Apprentice Fund' (almost \$20,000 in Q4 2023!) This has enabled the priests here to get established in a new home near the parish this past October. During winter storms, we were still able to walk up to the parish for Mass.

I hope that you will prayerfully consider switching to Automatic Giving or to increase your gift to help us reach more people in the name of Jesus!

In Christ,

Father Simon Lobo, CC

Father Simon Lobo, CC



REGULAR GIVING

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

INCOME VS. PROPORTIONAL GIVING

Suggested Weekly Gift to Parish (rounded to the 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

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

annual household income	% you wish to give	/52	weekly offering
\$	%	\$	\$

THE FRUIT OF OUR GIVING

Youth



Hey there! I am 13 years old, currently in grade 8, and I go to The Rise. I love going to The Rise because there is not a single day I attend that I don't learn something new about God. Before going to The Rise I was a negative dude who always complained about stuff and never really looked to the bright side, or at least that is what I thought of myself back then, and I never really looked to change my attitude.

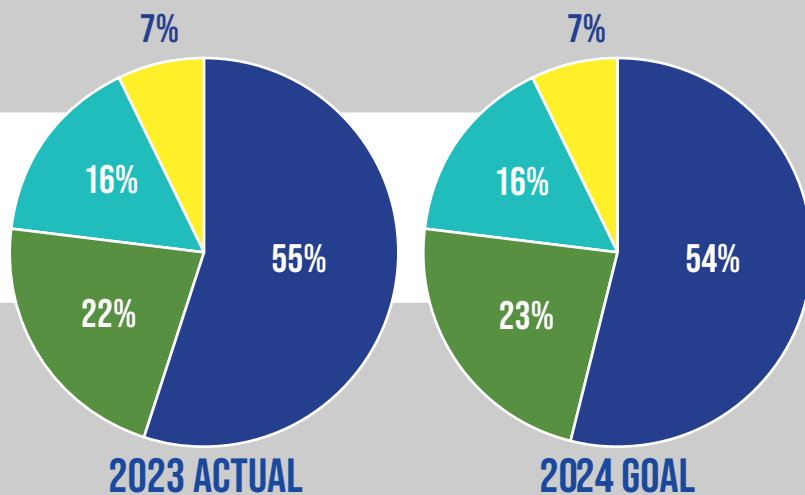
The first time I came to The Rise, it was such a calm, friendly environment. I have been a Catholic since the start of my life, but it was at that moment that I started to notice God in my everyday life, what he does for me, all the blessings he gives me every day. And I started to feel happy and more encouraged to keep going to The Rise and learning more about God. In our small groups I have learned a lot of things from our small group leaders, who are not only great, but also great friends. I have learned lots of things that I never knew the meaning of, one of the most important being confession. I hardly ever went to confession before The Rise. I didn't think it would change anything, and it would just put me to shame in front of the priest. I thought it was a complete waste of time, and now I realize how important confession is and what it changes. Long story short, The Rise showed me confession and confession changed my life.

JORGE GUERRA



WAYS TO SHARE YOUR TREASURE

- AUTOMATIC GIVING
- CREDIT CARD & E-TRANSFER
- ENVELOPES
- LOOSE



LOOSE CHANGE

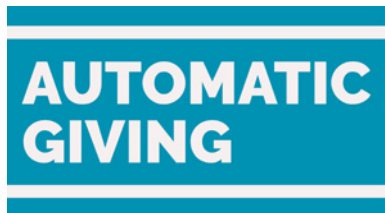
No matter how you give to our parish, we are so grateful for your contributions. If you give to our parish with loose change, though, did you know that you could get a tax receipt at the end of the year? That means that by simply giving with Automatic Giving or envelopes instead of loose change, you 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 Automatic Giving. Unlike e-Transfers, which have to be manually processed by our finance team each week, Automatic Giving 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 Automatic Giving to simplify your donations and continue to support our mission.

AUTOMATIC GIVING

There is no wrong way to give to the parish, but there is one way that might be the best: Automatic Giving (also known as AG). 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 AG 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 AG 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@saintbenedict.ca, no questions asked.

All of our AG 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 AG transactions are automatically posted to your account, whereas other forms of giving require manual posting.

If you move from giving with an envelope to AG, you can help reduce the cost of printing and mailing envelopes, which costs more than \$7,500 each year, not to mention the environmental cost of printing that many envelopes.

Unlike giving online with a credit card, with AG 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 Automatic Giving for your regular Sunday offering.

LEGACY GIVING

Put simply, Legacy Giving is when you give by leaving an amount of money in your will to the parish. A Legacy Gift can be any amount, and can have significant income tax benefit for the estate of the donor. It can also take many forms, and may be made by individuals, families, organizations, or corporations. A Legacy Gift can be directed to the parish's general giving fund, or it can be directed to a specific ministry: evangelization, liturgy, music, youth, catechetics, etc.

To set up a Legacy Gift, simply name Saint Benedict Parish as your beneficiary to one of the following:

- A lump sum cash bequest or a bequest of a specific asset (shares of publicly traded securities, real estate, etc.), or a bequest of a percentage of the residue of your estate stated in your will. You may establish the gift when you make a new will, or by way of making a codicil to your existing will.
- Life Insurance Policy
- Tax Free Savings Account (TFSA)
- Registered Retirement Savings Plan (RRSP)
- Retirement Income Fund (RRIF)
- Life Annuity or Charitable Life Annuity
- Charitable Remainder Trust, Private Charitable Foundation, or Endowment Fund.

After giving your Legacy Gift prayerful reflection, please contact your financial or legal advisor to document your Legacy Gift.

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 Automatic Giving, 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.

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 Saint Benedict 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.

For example: if you donate \$1000 to the parish, and your company matches on a 1:1 ratio, the parish receives \$2000; \$1000 from you and \$1000 from your company. This is an excellent way of expanding your gift to the parish, and it doesn't cost any more than what you already give.

Currently we have several parishioners who participate in their company's gift matching program. The list of companies who offer a gift matching is extensive, and it includes most major banks, insurance companies, and other organizations, both large and small. If you would like to see your sharing go even further, why not ask if your company has a gift matching program?

If you are interested in finding out more about any of these ways to give please contact Chris Yetman directly at chrisyetman@saintbenedict.ca or 902-410-3946.

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@saintbenedict.ca

NEED MORE INFORMATION?

For more information on any form of Giving mentioned here please contact our Finance Manager, Chris Yetman at: chrisyetman@saintbenedict.ca or by calling the Parish office.



THE PARISH PASTORAL COUNCIL (PPC)

The Parish Pastoral Council (PPC) is an advisory body to the Pastor. The PPC's mandate is to articulate the vision, mission, and strategies that will guide the parish and monitor our progress to provide ongoing insight. The PPC membership for this year included Gloria D'Silva, Dorothy Edem, Lori MacDonald, Eric Myatt, the late David Soriano, Anna Stuart, Tanya LaRue, Noreen Smith, Marian Coffin, Jeff Allen, Fr. Simon, Fr. Dan, and Fr. Isaac. This year, the PPC supported the Parish Leadership Team in translating the new vision into a strategic plan that was submitted to the Archdiocese and has provided insight and guidance for the parish's priorities for expanding prayer and leadership development. The PPC and Parish Finance Council collaborate when financial decisions require long term insight or where the implementation of the parish vision has financial implications.

THE FRUIT OF OUR GIVING

Facilities



My wife and I moved to Halifax from Ottawa when I retired in 2004. We joined Our Lady of Perpetual Help Parish. It did not take long for me to be put to work, first as a member of the Parish Council, then chairman when Saint Benedict Parish was established. Shortly after, I volunteered to help with maintenance projects around the parish. Many of you have seen the woodwork that I have done.

I have been very pleased to use my talents in this area for the betterment of our parish. In the past, I have been a lector, altar server, Mass coordinator, but I stepped aside from these roles to allow younger people an opportunity to get involved. As a youth group leader in my younger days, I found great satisfaction in mentoring the next generation of leaders. Most recently I have used my talents to install the kitchenette facilities for our shelter guests. I very much enjoy responding to the requests, such as making an additional credence table, or repairing the pews and chairs in the church. As part of the facilities team, I am able to contribute to making this church a place where people feel comfortable and welcomed. I encourage all parishioners to get involved and use their talents for the support of the parish.

BRIAN BOYDEN

THE FRUIT OF OUR GIVING

Facilities



Being a parishioner of Saint Benedict Parish for over 10 years has been a blessing to me. As a volunteer on the Facilities Team, it has been both spiritually and personally satisfying to be able to share the knowledge I have acquired regarding the electronic security systems at Saint Benedict. I am able to assist the Facilities Coordinator with programming electronic keys and locks within the church. Presently, we are very fortunate to have another parishioner, Mark Pilon, as part of the Facilities Team to assist in the security system, too.

GORDON STODDARD

THE FRUIT OF OUR GIVING

SBPKids



My family and I have been parishioners at Saint Benedict Parish since 2016. For most of this time, we were casual about attending church. Last summer, my daughters attended VBS for the first time. One of my daughters likes to stay close to

me in large group settings, so I decided to volunteer for VBS so I could be there for my daughter. I didn't know then that volunteering for VBS would then lead me to volunteering for SBPKids. I didn't know then how much this would help me to grow spiritually and be a wonderful and much appreciated change in my life.

Each Sunday that I volunteer, I feel blessed to see how much SBPKids has an impact on the children. I watch kids joyfully raise their hands to share details from that day's Bible story, I hear them sing songs, and I listen to kids ask big and small questions — some of which I don't know the answers to. More and more, I find myself in a new habit of picking up my Bible and searching for those answers. Their curiosity in Christ has helped to inspire my own. When I said yes to volunteering for VBS, I thought it would just be to help my daughter. When I said yes to volunteering for SBPKids, I thought I was just helping temporarily. I never thought that this would open my eyes to a community that was always there, but I had never truly seen before. I never thought that I would make great new friends with all of the volunteers, and Camila, the Children's Ministry Coordinator. For all of this, I will always be happy that I said yes.

CINDY HEMEON

THE FRUIT OF OUR GIVING

SBPKids



As someone who grew up in a Catholic Filipino family, I wanted my kids to grow in faith. When we discovered SBPKids, we brought our son. I liked the vibe of the group, the kids, and the facilitators. I knew from the start that it's

a group where my child can make friends, have fun, and learn about Jesus.

Being a trainer, coach, and at one point in my life, a preschool teacher, I knew that I could contribute to the ministry. What I find meaningful is the structure that SBPKids provide to the children when it comes to learning about God. Setting the tone of the session and providing ground rules from the start, having a theme and connecting it with Bible stories, and also inviting the children to worship God through song and dance are signs of a very good learning environment.

In less than a month of volunteering as a facilitator in SBPKids, it has already deepened my personal and spiritual growth. Every session is a learning experience and has provided me challenges that continue to form me as a wife, mother, and servant of the community.

I make sure that I always give a smile to every child that I encounter so that they know that the ministry is a safe space where they can learn and have fun. I try to personally talk to most of them, and I strive to make them smile as I continue to serve in the ministry.

SHARON AGONCILLO





THE FRUIT OF OUR GIVING

Life Groups

I was interested in joining a Life Group when I retired. I was searching for something other than just attendance at church. I wanted to join a group where we would have something in common: our faith. We pray at every gathering. We have met new people and gotten to know them on a deeper level as they shared their journey. We laugh a lot!

Our Life Group has grown in friendship and prayer over the past six years. There is a firm devotion and eagerness to learn about our faith, to look deep within our heart and soul for greater understanding of God's purpose for us.

What I enjoy most about our Life Group is the blessing of friendship, sharing many of the same values and beliefs with others. Prayer and a desire for greater understanding of our faith has led us to review books on Divine Renovation, The Life of Saint Joseph, Mary Magdalene, and to study the Rosary.

I've made lots of friends, some who I feel like I have known forever. I look forward to every meeting. We learn about the history of the Church, have great discussions, and gain more understanding of how God is always working in our lives. We have a greater devotion to reading the Bible now, we offer our days to Jesus, and we focus on the works of mercy. We feel valued and closer to God, as I see he is so present in our lives, and we genuinely want to surrender our lives and follow him.

GLORIA REPETTO

THE FRUIT OF OUR GIVING

Baptismal Team



During the challenging times of the pandemic, I found inspiration through online Mass, where I started to take notes. This notetaking breathed new life into my spiritual journey, enriching my understanding of scripture and revitalizing my connection to the Church.

However, it wasn't until 2023, during the Rescue Project at Saint Benedict, that my perspective on faith underwent a profound transformation. The teachings of Jesus suddenly became deeply personal, igniting a fervent desire to delve deeper into my relationship with him. As 2024 unfolded, I felt a renewed sense of purpose and a call to serve within the Church, which led me to embrace the opportunity to volunteer for the baptism team, which I am loving.

I have four children and they have all left the church, and I pray daily that the Holy Spirit will bring them back. Recently at church a woman expressed her fond memories of my son, whom she used to offer rides home from church, and shared that she and her husband miss him and asked me to relay her sentiments to him. I told him this and his response was, "I am going to go to church this week," and he came with me to Mass. It was a moment of profound realization that God works in mysterious ways, often using the kindness and compassion of others to answer our prayers. I am filled with gratitude for the ways in which God continues to work in my life and the lives of those I hold dear.

GERI AVERY

THE WITNESS OF OUR GIVING



I started attending Saint Benedict Parish in the summer of 2022. I had been participating in the online Masses during the pandemic and I really felt drawn to attend in person. I was welcomed immediately into the community and started participating in

programs. Between my experiences at Saint Benedict and hearing how so many programs that are offered have blessed so many people within the parish and community, I knew I wanted to contribute to keep them running.

For the first year, I wrote cheques and put them in envelopes. I found that I often would forget to write the cheques and wasn't always consistent with my giving, carrying it forward to the next month. As someone who loves to budget, I wanted more consistency. When I signed up for Automatic Giving, I realized just how easy they make it! I got to choose the frequency of my giving and even the date my offering would come out of my account each month. This made my inner budgeter so happy, and this also helps the leadership at Saint Benedict have a better idea of their cash flow so they can budget for the parish. If you're hesitating to sign up for Automatic Giving like I was, please know that the process is simple, it's quick, and there will be someone to help you every step of the way if you have questions.

CARLA JACKSON



THE FRUIT OF OUR GIVING - Youth



I started going to The Rise when I was in 7th grade. I wasn't really in touch with God and I hated waking up early on Sundays to go to church. But after my first couple weeks at The Rise, Thursdays and Sundays became my favourite days of the week.

I was put in a small group with two of my best friends, which was good because I didn't know many people. My small group leaders were so amazing and made sure that small group was a safe place. We talked about God every week and we asked questions to help us grow deeper in faith. Usually our leaders prayed, but they gave us the option to lead. When no one wanted to, they asked what we needed prayer for. I didn't

really pray a lot before this except for grace at meals. Over the past two years I've grown so much closer to Jesus because of The Rise. I went through some hard times earlier this year and The Rise helped me get through them.

On April 30th, 2024, I am getting confirmed, along with the same friends who were in my small group my first year at The Rise. I am so excited. I have Rise to thank for giving me the knowledge and helping me become closer with God. This Summer I am going to a Christian camp to do their leadership program. I am so excited to do it because I get to share my faith with younger people and help them explore their faith while becoming closer with Jesus.

ALEXANDRA NEPHEW



FR. SIMON LOBO
Pastor



MARIA PACURAR
Chair



RHINA GAGASSA-SORIANO
Vice-Chair



GREG EWERT



REBECCA KING



BEN NEAVES



OMOTOLA OWOYEYE



PEIWIN KOLOSNJAJI



MARK YOUNG



CHRIS YETMAN
Finance Manager

FINANCE COUNCIL

The purpose of the Saint Benedict Finance Council is to assist the Pastor and the staff in the administration of the business and financial affairs of the parish. The Finance Council is responsible to the Pastor and meets on a monthly basis. Annual budgets are set in November for the coming year and reviewed mid-year to assess where we stand vs. income and expenditures.

The Finance Council is to follow the stewardship model of financial management to ensure:

1. Accountability for financial expenditures
2. Generation of income to meet the operating and capital needs of the parish.
3. Establishment in accordance with Canon Law (537) "In each parish there is to be a finance committee to help the parish priest in the administration of the goods of the parish, without prejudice to Can. 532. It is ruled by the universal law and by the norms laid down by the diocesan Bishop, and it is comprised of members of the faithful selected according to these norms."

Although Church Law (Canon Law) ultimately defines a parish finance council as being consultative, here at Saint Benedict it functions as a deliberative body with all non-budgeted expenditures needing approval by the Council.

SPECIAL COLLECTIONS

Amounts Collected in 2023	
St. Vincent de Paul	\$ 24,062
Good Friday/Holy Lands	\$ 6,442
Development & Peace	\$ 2,455
Pro-Life	\$ 1,269
Papal Charities	\$ 997
Total	\$ 35,225

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

BUILDING AND GROUNDS RESERVE FUND

Due to the amazing generosity of our parishioners our building mortgage was fully paid off at the end of 2020. To plan for the future long term maintenance requirements of the Church building the decision was made to establish a Reserve Fund whereby all amounts received would be held on deposit with the Archdiocese until such time that they were needed for building repairs and maintenance. In 2023 donations received totaled \$42,909.



THE FRUIT OF OUR GIVING

Life Groups



The Dwelling Place is a Life Group that started in 2012 when people came together to start a shared faith journey. Initially, connecting and building relationships was slow, as people tentatively learned to share and trust each other. The group has a proven ability to tackle the ups and downs of life, sharing stories of joy and sorrow. Members have had family come back to God, they have lost spouses, been ill, but they have been surrounded by loving members of their Life Group throughout those circumstances. "I have been personally touched by all the prayers and support," a member said. "Being part of a Life Group has helped me grow in my faith, and I have learned so much about the Bible."

God has answered many different prayers in a variety of ways. Jobs were provided, hearts were healed, cancer went into remission, lives were comforted, and souls were brought to the Father.

"Life to me is all about relationships, with each other and with Jesus," one of the leaders shared. "In order for me to fully become a disciple of Jesus, I need to deepen my relationship with him, and being with people who have the same desire has helped me tremendously. My introduction to the Bible has been nothing short of miraculous. Reading the Bible was never encouraged when I was in my formative years, but now it brings me such joy and peace."

Living out your faith in a Life Group gives you the opportunity to deepen your relationship with Jesus and find friends that will accompany you throughout your earthly life.



THE FRUIT OF OUR GIVING

OCIA

I moved to Halifax just before the pandemic in 2020. I didn't know many people, I was sad and lonely. Since I came to Halifax, there was this voice in my head telling me that I should learn more about Jesus. Finally, on a sunny Sunday in May 2022, I opened my heart to Jesus, fought my fears, and went to meet Fr. Simon. He suggested I participate in Alpha. The only exposure I had to Christianity to that date was through a few family friends from my childhood. Alpha introduced me to a loving and merciful God and a fabulous and supportive group of people that are now dear to me like family.

After Alpha, my passion for Christ and Catholicism led me to sign up for the Order of Christian Initiation for Adults, OCIA. The course was immensely informative and opened new horizons for me. The OCIA team are faithful and knowledgeable parishioners who work so hard to provide an exquisite experience for all the candidates, no matter where they are at their faith journey.

Converting to Christianity has ignited an eternal flame in me. The quality of my life has greatly improved. I am more patient, less stressed, and happier even when life gets rough. I've helped at Alpha for three sessions, and I am volunteering with the OCIA team hoping to spread the love I have received. I would like for others to come to Saint Benedict Parish and see how their lives get transformed.

ELIZABETH





Thanks to the generosity of the parishioners of Saint Benedict over the past year, the Go Out ministry was able to support our neighbours throughout Clayton Park and Fairview who are experiencing difficulty making ends meet. We are supporting 22 individuals and families who are in dire need of help. They were referred to us from either within the parish or from outside agencies such as 211 Nova Scotia, Dalhousie Social Work, and our local MLAs. The individuals we partner with strive to help themselves, but through many unfortunate circumstances find themselves (and their families) at risk of possible homelessness, food insecurity, unable to afford critical prescription medication and medical supplies, or struggling to afford heating costs. SBP Cares has been able to meet these needs, helping to alleviate some of the stress and uncertainty they face. Sometimes the help we provide is just a one-off assistance, but we prefer to walk with our partners for a time and get to know them and minister to their emotional and spiritual needs when appropriate. This partnership allows us to go deeper and provide additional service navigation, often to secure provincial, and federal support like the Targeted Housing Benefit, CPP Disability, and heating rebates. In some situations, we are able to recommend other agencies such as the Alzheimer Society, Al-Anon, and the St. Vincent de Paul Society. In most instances, each partner is matched up with a Good Neighbour volunteer to provide continuity and connection with Saint Benedict Parish.

The Go Out ministry also manages a furniture bank to supply families with furniture to fill their home. We need some more helping hands, so if you feel you could help us out with the heavy lifting, we'd love to hear from you.

David, Darren, and Justin, our previous Emergency Shelter guests, have found suitable, permanent housing, and we have welcomed three new guests, Kelly, Mark, and Walter to our Shelter Program. We continue to help support them with a hot meal each weekday evening, thanks to the amazing kindness of all our volunteer meal providers. In order to help our shelter guests feel more at home, we've set up a Shelter Service Station where they have access to a washer/dryer, fridge, sink, microwave, kettles, and filtered cold and hot water. We provide them with weekly grocery gift cards to purchase any additional food they may need. They also have two showers they can use.

The Go Out ministry also oversees parish groups like Care and Companionship, Good Samaritan, the Saint Vincent de

THE FRUIT OF OUR GIVING

SBP Cares



What truly warmed my heart about the Good Neighbour program was the chance to extend a comforting hand and a listening ear to someone who was going through a tough time. Despite the whirlwind of my own schedule, I found solace in

carving out moments of connection and social support. It was a way for me to impart the wisdom I found in God's word and to be a beacon of light for someone in the midst of life's challenges. Even with the responsibility of parenting young children, this program became a sanctuary where I could offer kindness and compassion, sharing the love and grace that I hold dear with another soul in need.

THERESE O'NEIL

Paul Society, ESL, and Grief Support. We also collaborate with community groups like Food for Families, Hope Cottage, Phoenix House, Hand in Hand Thrift Shop, and the Halifax West Ecumenical Food Bank.

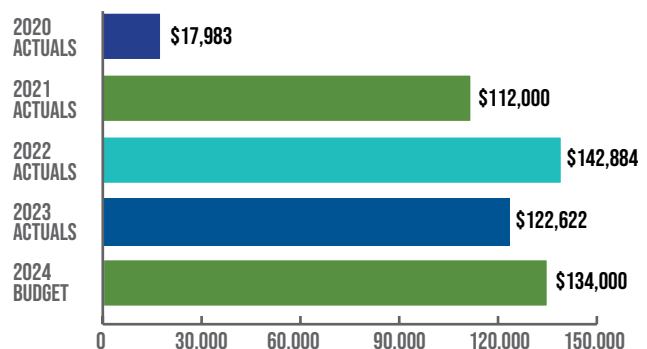
Our outreach ministry would not be what it is without the consistent giving of parishioners. On behalf of all the recipients of your kindness, we thank you!

2023 DONATIONS

Thanks to your continued generosity the Go Out Ministry was able provide support in the amount of \$122,622 to those in need. Funds are used to support those individuals and families most in need, our Emergency Shelter Residents, and local organizations focusing on the most vulnerable in society.

For 2024 we have allocated \$134,000 to support our Go Out Ministry.

Donation Amounts



THE FRUIT OF OUR GIVING

SBP Cares



Last June, through no fault of my own, I lost my job. I was not prepared for the next step — unemployment. I had been working for the last seven years at the hospital. Suddenly I had to file for EI, and I needed paperwork from the hospital that they kept

putting off, so I had no money coming in.

I called 211 as I had in the past for occasional food help. The woman I spoke to was fantastic. She said she'd call me back. When she did, she told me someone from SBP Cares at Saint Benedict Parish would be calling me.

A woman called and asked me all about how things were going. She told me she was from Saint Benedict Parish and could probably help. We went through all my monthly costs and what I was behind in. It was a lot.

She agreed I needed to keep a roof over my head, so SBP Cares agreed to help pay my rent for a couple of months. Next I was trying to get caught up on my bills. I wasn't sure about EI and social assistance, so she talked it all over with me. However, I hadn't filed my taxes in three years, and that had to be done before I could receive any government money. So, SBP Cares helped with getting my taxes done. SBP Cares started providing me with Sobeyes gift cards each month, which I continue to receive. What a huge lifesaver this has been for me.

I suffer from major depression and have other mental health struggles. SBP Cares has helped me to get back on my medications and to cover the cost of prescriptions until I could pay for them on my own. I have started receiving disability payments, which help but are not enough to cover all of my monthly expenses. SBP Cares has agreed to continue to help until I start to receive the Targeted Housing Benefit, which should be soon.

Within the next two months I hope to be back on my feet and able to fully support myself. I know one thing for sure: I would not have made it through these last months without SBP Cares. I would literally stand up in front of your church and say 'thank you' if necessary. I've been blessed by all of you.

TANYA FENEZ

THE FRUIT OF OUR GIVING

SBP Cares



I am from Punjab, India. I came to Canada to study as an international student. After one month in Canada, I found out that I was pregnant. My pregnancy was not planned, but my husband and I considered a child a gift from God.

It was very hard for me to manage all my expenses, with my studies at university and the baby. During my pregnancy, I was told that my health card would not cover any of my expenses. It was very stressful for me, because so many hospital bills were coming each month from different departments. My bills added up to \$18,000, and I also had around \$48,000 in university tuition and fees, and I had to pay for rent, groceries, and my daughter's expenses.

Because of my pregnancy, I wasn't able to work. My husband was refused twice by immigration officials. There was no one from my family to help me take care of my baby.

I was fortunate to meet Elizabeth, who is now one of my closest friends. She helped me during my pregnancy. Through her I met with Judy and other members of Saint Benedict Parish. There was a time when I felt I couldn't survive in Canada because of my financial responsibilities. It was so stressful.

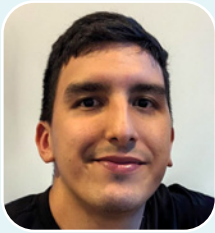
This church helped heal my soul. They helped me a lot before my husband joined me. They helped me pay my rent, get groceries, and get clothing for my daughter. This really gave me relief so I could focus on my studies. They also helped my family with furniture. I would love to thank all the people from the church who helped me in my tough time. May God bless you all, and thank you for your kind gesture.

RIMPY MALL



THE FRUIT OF OUR GIVING

Facilities



From the moment I came to Saint Benedict, and heard about Alpha, and when I took it, I never thought it would take me this far. I have always felt a particular attraction to building or restoring things manually. When I received Tulio's invitation to be part of a volunteer facilities team, I

realized that it was not him who invited me, but rather it was Saint Joseph himself who was calling me to help give a little of myself back to the church through work.

In our first gathering, we removed a planter that was outside of the chapel. I realized that I was not alone and seeing young people and adults who wanted to work and be part of this small cause made me feel more motivated to get involved at this parish. It gave me a sense of belonging. Service is part of feeling loved, and that is how I have felt since I came to Saint Benedict.

FABIAN HERRERA

THE FRUIT OF OUR GIVING

Facilities



I have been a parishioner of Saint Benedict Parish since 2017 and every day since I have been seeing Jesus in my heart and soul much more than all the years before.

I took Alpha in 2017, and by the end of it, I had a much greater love of Jesus than I ever had before. I finally knew I was a Catholic and I finally knew that I was to follow Jesus. I went on to help at Alpha from 2018 to 2020.

In 2018, Fr. Simon asked me if I could help with the heating and cooling system for Saint Benedict and since that kind of system is part of my Mechanical Engineering background, I redesigned the heating and cooling system. Because Fr. Simon works so hard with so many parish leaders during each day, it was the least I could do to help him.

I enjoyed being a lector for six years, but since I am older and there are many young, good lectors, I am able to relax because they speak the Word of God very well.

GREG EWERT

THE FRUIT OF OUR GIVING

PACT



We have been members of Saint Benedict Parish for five years. Within the past year our sons have had the opportunity to take part in sacramental preparation at the church. Initially we thought we would be dropping off our three boys trio at the church like we were as kids doing our sacramental preparations.

On the first night, we were guided into a separate room and quickly realized we had inadvertently signed ourselves up for something, too! Don't get us wrong, we just didn't know we were going to be that involved, nor how much we would eventually want to be. After that first session, it became clear we were really all in this — together!

We had our challenges as we were coming straight from work and university classes or heading to work later that night. But after a few sessions, this was what we looked forward to most on a Monday evening. As parents, this time became an awakening experience and a true reminder of God's love and his mercy for us. Being part of a small group with other parents was great. What began as a short journey to enrich our children's faith turned into an unforgettable experience for us. As weeks went by, we found ourselves more and more interested in wanting to know more about Christ and his church.

We feel that there are few greater joys in this world than to raise your children with the knowledge of the love of God and his mercies. Witnessing our sons receiving their First Communion was the proudest moment of our lives. We've found we pray more frequently throughout the day. It feels like we all have a truly healthy relationship with God, and it feels awesome to share in that together.

SHOBHAN AND ANDRE MATTHEW



THE WITNESS OF OUR GIVING



Growing up Catholic, I was always aware of the importance of tithing. My parents instilled the practice in me from a young age by giving me an allowance from which I was required to tithe each Sunday. Believe it or not, I enjoyed putting coins in

the collection basket as a kid!

As I got older, my financial situation began to change. I moved out and started going to school. My income wasn't steady, so tithing wasn't as consistent as it was for me as a child. It became easier and easier to put off giving money to the church. After a while, I had stopped giving altogether.

One day, I took a good look at my finances and noticed I was making room in my budget for drinking, eating out, shopping, and many other places that I didn't necessarily want my heart to be. I have always believed that where your treasure is, there your heart will be also. My heart belongs to Jesus, and that includes my finances.

I decided to start using Automatic Giving to give Jesus my first fruits and let the rest of my budget fall into place. I know that I want to support the mission of the church, but I don't always make the best decisions in times of weakness. Automatic Giving takes that variable out of the equation. I am glad to be experiencing the joy of putting coins in the collection basket again, even though it may look a little bit different now.

CHRISTIAN HUNTLEY

THE WITNESS OF OUR GIVING



My wife and I moved to Canada from Costa Rica in 2016 and our friends brought us to Saint Benedict Parish. We felt overwhelmed by the welcome we received and we decided to make Saint Benedict our parish, and shortly after we started to

serve as volunteers. It is a wonderful way to give back for all the blessings we have received.

Another very important way to give back is through financial support to the parish. We are aware of the programs that our parish runs and how these support not only the parishioners but also our brothers and sisters in need throughout our community and city.

Probably like most of you, we started our giving using envelopes with cash, however we noticed time and time again we would either forget the envelope at home or lose the envelope altogether, which was never ideal.

When Automatic Giving became available, my wife and I didn't hesitate to switch - the process was easy (go to saintbenedict.ca/give, fill out a form, and that's it!) and our donation to the parish comes out automatically from our bank account. We never have to worry about forgetting and losing an envelope and we have the peace of mind and a full heart knowing that we are giving back and pleasing the Lord.

MAU AND KAT MURILLO



THE FRUIT OF OUR GIVING

Life Groups



One of my Life Groups came out of Alpha in Fall 2020. I was invited to be part of the team and we formed a lovely group of ladies that I am so privileged and excited to be part of. I guess we just didn't want to let go of all we were experiencing while at Alpha, and the Spirit just kept

us on fire to continue in a Life Group. We are strictly an online group, because two of our members are in Ontario and another is in Amherst. We are journeying together as we figure things out and try to see what works to help us continue to grow closer to God.

What I like most about our Life Group is there is so much love. It's a group of people that welcomes you with friendship and support during hard times, and also gets excited for you and encourages you when things are going well in your life. They accompany you through it all, and they are present and listen when you need it. I love the sense of belonging to this smaller family within the bigger family of the church, and I love sharing faith and being able to have conversations and exchange ideas and thoughts on the Word of God. It is a way of serving while being served and feeling God's big love for you through the people around you.

Being part of a Life Group helps me realize that we need others to be part of our lives, that we aren't meant to do life alone, that our faith needs others to grow. It's not something we should keep to ourselves inside our hearts. I am happier that I am part of the Life Group and my life is better all-around because of it. Each of our meetings is a cup of renewal!

MARIA ACOSTA

THE WITNESS OF OUR GIVING



We have been parishioners of this beautiful and vibrant church community since its birth in 2010, and have only seen ourselves grow in faith and gratefulness for all that we have received from our Lord.

We started by putting some cash in the collection baskets on Sunday. We then started using the envelopes provided by the church. This was great, but there were Sundays we missed Mass, and many times we either forgot the envelopes at home or got to church without enough cash.

As years passed and the church started Automatic Giving, we thought this was one of the best options for us. It proved particularly helpful for families like ours who juggle so many responsibilities. We realized that Automatic Giving was the way to ensure we do our part as parishioners and give our gifts to the church on a regular basis. This gives the parish a steady flow of money to take care of the many needs.

The need to continue Automatic Giving became clearer and essential when COVID-19 struck and we had to celebrate Mass online. The realization that we as the church community are responsible for our church staying alive and running even in a global crisis was crystal clear.

We think it's a good practice to switch over to Automatic Giving, no matter how much you give, as it always glorifies God.

PETULA AND LESTER REMEDIOS



THE FRUIT OF OUR GIVING

SBP Cares



When I retired two years ago, I wanted to volunteer to keep busy. I was looking for a program that could offer flexibility in scheduling around my travel plans and other responsibilities. A friend and mentor suggested SBP Cares. It

has been a great fit for me. The work is challenging; we are supporting families who are facing very difficult and distressing situations. The program supports people facing food and housing insecurities, serious health issues, poverty, the effects of past traumas, isolation, family stress, debts, and more. The families we serve are mostly not part of our faith community, but that is inconsequential. We are there for them.

I have enjoyed discovering more about local agencies working on poverty reduction and connecting with their staff. Their response has been tremendous! Many have been surprised and genuinely touched to learn about the generosity from our parish to families in need.

I enjoy helping and serving others. It makes me feel useful and connected. I also enjoy being part of this team. We have regular meetings where we discuss the families we serve, brainstorm ideas and support one another. As a Catholic, serving those in need has given me purpose.

CHARLINE MACDONALD

THE FRUIT OF OUR GIVING

Youth



This year I decided to join The Rise to explore my faith in God and to meet other individuals like me. I didn't know how much this decision would change me. I felt a little nervous when I started going, but I discovered rather quickly that this would be a

time I would look forward to in my week, a time when I could talk to people the same as me and explore my faith with them.

Sometimes we would start off with a little game that would lead to what we were going to be talking about, or sometimes we would watch a video, or just jump straight in with questions. Afterwards, we would separate into small groups and we would talk, ask questions, and have fun! I felt closer to God as I realized that other people had the same beliefs and questions as me. I began to be more curious about my faith, which led me down the path of confirmation.

I made a lot of friends at The Rise. Some of them I had known from volunteering at SBPkids, but my friendship definitely grew with them as I talked to them about my faith. Before, I often thought of God as someone you prayed to, then didn't think about him after, but The Rise went into more depth about the stories and that God is there for us. I felt more connected to the community at Saint Benedict the more I went and opened myself up in my small group. The Rise isn't just a great way to strengthen your relationship with God, it strengthens your relationship with the church and her people.

PIETRA NOTARI



THE FRUIT OF OUR GIVING

Alpha



Before the start of this year, I was not mentally focused and was recovering from a low point in my life. As 2024 came around, I was invited to come to Saint Benedict for Mass and Alpha by my brother. I felt every possible resistance, but I said yes, and I am glad I did. Alpha

has been a pillar in my life. The people that I have met and their testimonies have opened my eyes to see what is possible through God.

Alpha is so beautiful in how it is constructed. The weekly talks and videos helped me realize that everyone struggles with faith, but there is strength in seeing people stand on a stage to share their testimonies, demonstrating the confidence in their identity as a Christian, something that I aspired to have.

As we went through each Alpha night, my group slowly opened up and people shared their experiences, which helped form a bond between us. Words can't explain how much I love and appreciate my small group. The laughter, joy, energy, and devotion to learning more about God has made this experience so meaningful. I find myself always excited for the next Alpha night and to see my small group at Mass that Sunday.

Alpha has changed the trajectory of my life and the way I think. Being surrounded by like-minded people going through the same struggles helps us motivate each other and keeps us accountable to what we say. Our experiences demonstrate the supernatural power that God has and shows how he shares his graces when we pray together.

KEN SEQUEIRA

DIOCESAN ASSESSMENT

The Diocesan assessment is a monthly payment by each parish to the diocese 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 ordinary income less certain allowable deductions.

Year	Total Paid Per Year
2020	\$91,207
2021	\$123,806
2022	\$174,300
2023	\$184,350

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 good 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:

Fund	Amounts	Comments
General Fund	\$265,483	unrestricted
Reserve Fund	\$151,009	restricted for building needs
Refugee Fund	\$11,492	restricted to support our sponsored family
Family Faith Formation	\$3,566	restricted to support family faith formation initiatives
Total	\$431,550	

THE FRUIT OF OUR GIVING

Alpha

My family started attending Mass at Saint Benedict about a year and a half ago. Immediately I felt there was something different about this parish, it felt vibrant and welcoming. I'd never experienced this at any church I'd been to previously. Before long, I found myself at Mass weekly, which is something I'd never done my entire life.

I was raised Catholic and always considered myself a Christian, but I was not a practicing Catholic. The more time I spent at Saint Benedict, the more curious I became about exploring my own faith. This curiosity led me to attending Alpha last Fall. I enjoyed it so much I attended again, this time as part of a table team. To learn more about Jesus and have meaningful discussions with like-minded people is an amazing experience.

To say that my life has changed since I first started attending Saint Benedict and coming to Alpha is a massive understatement. I remember one change for me early on: Fr. Alex told us that Jesus loved each of us, and though I'd heard that message many times, this time I actually believed it. For the first time in my life I could feel the love Jesus had for me and it has brought an inner peace I'd not known before. My family sees changes in me, too. They say I'm happier and calmer now.

I feel like I'm still at the start of my journey of rediscovering my faith, and I look forward to continuing it here.

KEVIN BISHOP

YEAR END FINANCIAL REPORT 2023

COMPARATIVE STATEMENT OF REVENUE AND EXPENSES

Year Ending 31st December 2023 Actuals & Budget along with 2024 Budget amounts

Revenue/Expenses	Actuals 2023	Budget 2023	Variance	Budget 2024	% of Total 2024 Budget
REVENUE					
Ordinary (Sunday Collections)	\$1,326,670	\$1,207,600	\$119,070	\$1,305,000	78%
Extraordinary (Christmas & Easter Collections, Reserve Fund, Diocesan Rebates, Bene Dictus Advertising, Religious Education, Bequests, Gov't Grants, Clergy Rent, Little Church donations, Family Faith Formation, Parish Mission donations, Programs, Alpha donations, Bible study books, Café sales, Interest on Deposit, etc)	\$297,951	\$310,770	\$(12,819)	\$357,880	22%
Total Revenue	\$1,624,621	\$1,518,370	\$106,251	\$1,662,880	100%
EXPENSES (Explanatory Notes Below)					
Staff Salaries	\$551,251	\$561,795	\$(10,544)	\$543,237	33%
Buildings & Grounds (3)	\$258,677	\$196,020	\$62,657	\$231,945	14%
Diocesan Assessment	\$184,350	\$190,000	\$(5,650)	\$190,000	12%
Clergy Salaries (4)	\$102,938	\$85,128	\$17,810	\$146,976	9%
Outreach Donations (5)	\$122,622	\$124,760	\$(2,138)	\$134,000	8%
Staff & Clergy Benefits (CPP, EI, Pension, Health, Dental)	\$111,076	\$112,159	\$(1,083)	\$120,306	7%
Administration (6)	\$111,403	\$91,654	\$19,749	\$96,398	6%
Music and AV	\$39,376	\$40,760	\$(1,384)	\$44,210	3%
Clergy Residence (7)	\$39,231	\$25,420	\$13,811	\$42,100	3%
Worship, Sacraments, Liturgical (8)	\$39,028	\$33,425	\$5,603	\$36,462	2%
Evangelization and Discipleship (9)	\$19,962	\$14,000	\$5,962	\$19,324	1%
Children's Ministry	\$17,914	\$15,600	\$2,314	\$18,259	1%
Communications (10)	\$14,155	\$16,200	\$(2,045)	\$16,250	1%
Youth Ministry	\$9,564	\$9,950	\$(386)	\$9,400	1%
Total Expenses	\$1,621,547	\$1,516,871	\$104,676	\$1,648,867	100%
Excess of Revenue over Expenses	\$3,074	\$1,499	\$1,575	\$14,013	

NOTES TO THE 2023 RESULTS

- Total Revenue is showing an \$106,251 increase vs budget due to increased Ordinary Giving
- Total Expenses are up \$104,676 vs budget due mainly to the increased cost of utilities, new generator (which was offset by gov't grants), set up costs of the clergy residence, costs for the 2nd Associate Pastor, etc

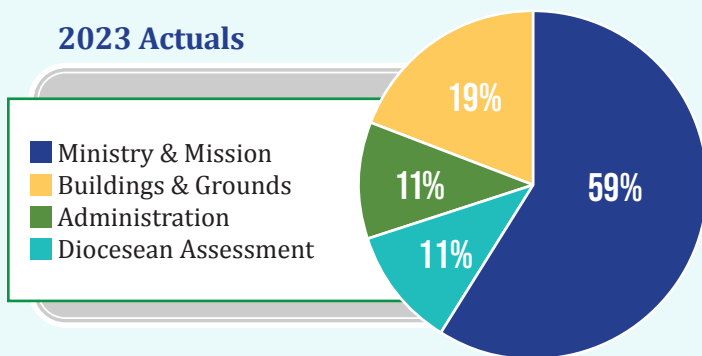
EXPLANATORY NOTES ON EXPENSE CATEGORIES

- Includes all costs associated with maintenance of the building such as repairs & maintenance, equipment, snow removal, landscaping, municipal taxes, water, heat & lights, insurance, cleaning supplies, cleaning contract hours, etc.
- Note that 50% of the salary and benefit costs for our 3rd priest are covered by the Companions of the Cross which is a blessing to the parish and a leadership investment for the Companions
- Includes all support to individuals and organizations providing Outreach to the less fortunate.
- Includes all costs associated with the administration of the parish such as office supplies, printing and stationary, photocopying, postage, cost of Sunday Offertory envelopes, telephone & internet, police checks, banking charges, database fees, pension solvency, etc.
- Includes all costs associated with operation of new clergy residence. Budget for clergy rent expenses was previously included under Administration
- Includes all costs such as candles, sacristy supplies, mass wine and altar breads, parish decorations, books & missals, funeral/wedding stipends, etc.
- Includes all costs associated with Alpha, Formed, Parish mission etc.
- Includes all costs such as printing of the Bene Dictus, livestream and various licensing fees etc.

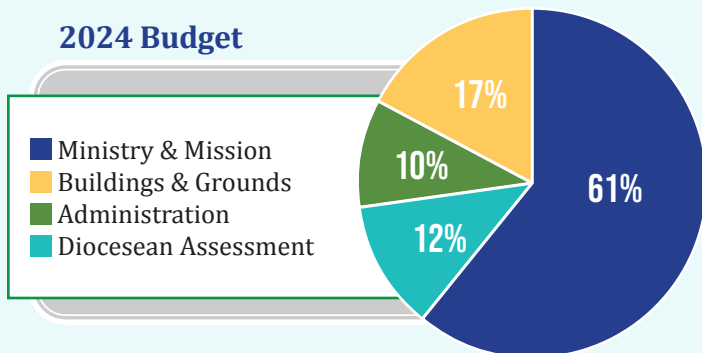


2023 ACTUALS VS. 2024 BUDGET COMPARISON

2023 Actuals



2024 Budget



In an effort to be good stewards of your generosity, we are continuing to streamline costs so we can invest more in ministry and our mission.

NOTE: All projected expenditures including salaries have been grouped into larger buckets for ease of reporting

STEWARDSHIP PRAYER

Lord God, we give thanks for the inspiration of your Holy Spirit as we reflect on the Gospel call to exercise Christ's stewardship on our journey of faith. We ask you to guide us in our discernment, and show us how to be faithful in the plans we make, the actions we take, and the love we share on our pilgrim way. Give us the courage to find wisdom in our sacrifices, joy in our generosity, and hope in the compassion we show, especially to those most in need of your comfort and care. And create in us a more open heart and a greater awareness of our need to grow, to change, to be transformed, so that we may be better stewards of your gifts for the good of all.

We pray this in Jesus' name
Amen.



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