



DIVINE INFANT PARISH

2025 FINANCIAL REPORT

Divine Infant Parish | Archdiocese of Ottawa-Cornwall

6658 Bilberry Drive, Orleans, ON K1C 2S9



Divine Infant Parish

Orleans

Archdiocese of Ottawa-Cornwall

Dear Parishioners,

As we begin this new year, I am writing to you with a spirit of joy and thanksgiving to inform you that we are returning to the practice of releasing an annual financial report for our parish. It has been a number of years since we have done so, and it is important we report to you the current financial position of our parish.

Over the last several years, we have dealt with many challenges from the pandemic and the changes that ensued, to major repairs, such as the cupola restoration. Yet, even during and following those difficult experiences, we at Divine Infant have continued to experience and witness many graces. As a parish community, we can be joyful in the knowledge that we have responded faithfully to the needs of the parish and parish community.

Our parish is very active, with ministries running almost every day of the week. From celebrating Mass, and praying in our Blessed Sacrament Chapel, to participating in groups such as Bible studies, the Divine Mercy Cenacle, the CWL or the Knight of Columbus; from small group gatherings, to youth ministry; from providing pastoral care visits and bereavement support to participating in faith formation; from celebrating a marriage to saying goodbye to a loved one at a funeral, our parish community, spanning from newborns to the elderly, bursts with love as you and countless visitors manifest the love of Jesus Christ.

This Annual Financial Report (January 1, 2025 – December 31, 2025) represents how the parishioners of Divine Infant give to and support the life of our church community – a community that exists for mission, for care and for service, not only here within our parish, but beyond as well!

I am very grateful for the incredible witness you have given through the thousands of hours of service in so many ways, both here and throughout our community. This, accompanied by your commitment in financially supporting the mission of our parish and its ministries through your generous donations, expresses *Faith in Action*.

Give thanks to God as you read and prayerfully reflect on 2025's Financial Report. We are all privileged to pray and serve here, and through your donations, support the life and mission of Divine Infant Parish.

May God Bless you,

Father Waldemar Podlasz, SDS

Pastor

FINANCIAL REPORT

Fiscal Year 2025

Dear Friends,

We are pleased to present to you in the pages that follow, the Divine Infant Parish Financial Report for the 2025 fiscal year ending December 31st, 2025. It has been several years since such a financial report has been prepared, so it is our hope that the information in this report will convey to you the financial health and standing of our parish. Given the lapse in time since the last report, more explanation will be given, where possible, to increase clarity and transparency.

Some Background...

It is important to first address questions received around the archdiocese assisting with the funding of parish expenses. All parish expenses, from priest and staff salaries & benefits, and all operational costs, including parish upkeep, are the responsibility of the parish. While the archdiocese is the legal owner of the property, all costs associated therein are the responsibility of the parish. No money flows from the archdiocese down to the parish. It is primarily through your generous donations that Divine Infant operates as it does, providing the services and ministry it is commissioned to do.

It is also very important to acknowledge, with gratitude, your generous responses to fundraising initiatives over the last few years. Fundraising targets were met or surpassed, which is exceptional, especially during challenging financial times.

Financial Summary

FY2025 saw the parish turn a corner financially, in a good way. Looking back to 2019, through the pandemic years and to the end of FY2024, the parish ran at a **net loss** each year. The exception being FY2021, where the parish had a surplus primarily due to the Canada Emergency Wage Subsidy (CEWS) program, which the parish took advantage of during the pandemic. After a relatively small loss in FY2024, where the financial turnaround began, FY2025 sees the parish return to a **net surplus**, which is very positive news.

Overall, our net surplus in FY2025 is **\$59,958**, coming off net losses of (\$2,684) in FY2024 and (\$67,814) in FY2023. This is a very welcome turnaround (See *Chart A* for a six-year history). We began the year with \$150,696 in our operational bank account and ended the year with \$109,892 in the account. The parish is current with all its payment obligations. The parish also began the year with \$101,551 on deposit with the archdiocese (Loan Fund). Interest of **3.5%** is earned on this account, and as such, our end-of-year balance was \$103,032.

FY2025 saw Collections (envelopes, cash, debit and credit cards) increase **11.6%** over FY2024. CanadaHelps online donations also increased significantly, rising **37%** over FY2024. Combined, Collections and CanadaHelps donations comprise **86%** of our taxable income.

FINANCIAL REPORT

Non-Taxable Receipts (Non-Taxable Income) are down almost **43%** over FY2024, due to changes on how priest salaries, and by extension Room & Board, are now handled by the archdiocese. Refunds are also lower due to no insurance payments made to the parish in FY2025 (as expected), when compared to FY2023/FY2024.

Total Taxable and Non-Taxable Receipts totaled \$765,128 in FY2025, which is a **12.8%** decrease from FY2024, which totaled \$877,323. This decrease is primarily due to FY2025 not having a fundraising campaign as we did in FY2024 for the cupola restoration. Adjusting for this (removing the cupola revenue raised), we can estimate the parish saw total revenue increase of **3.75%** over FY2024.

From an expense perspective, FY2025 saw Ordinary Expenses of \$705,170, a **19.87%** decrease when compared to FY2024 at \$880,008. Like total income, this decrease is skewed due to the cost of the cupola repair in FY2024. Adjusting for this (removing the cupola cost), we can estimate the parish saw a more modest decrease in Ordinary Expenses of **4.7%**.

Income

Rental income increased **113%** compared to 2024. Rental income includes monies received for parish hall rentals, parking space rental as well as monies received from Telus and Redwood Communications (Rogers) for their respective cell phone towers on the property (part of the diocesan cell tower initiative). Telus pays the parish approximately \$19k/year, paid annually in January, for their cell tower in the cupola, and Redwood Communications, the current holder of the lease with the archdiocese for the Rogers tower (adjacent to our parking lot) pays the parish approximately \$2k monthly. In January, we began receiving payments for this tower as construction began. These new payments account for the dramatic increase in overall rental income. An important side note regarding the Telus tower. The parish pays for Telus' hydro usage as part of our regular hydro billing but quarterly, invoices Telus requesting a hydro rebate. This has worked well, and payments are always received in a timely manner. These rebates are shown on the Refund line item as mentioned above. The Rogers tower will eventually have its own hydro meter active, once the electricity has been connected and the parish will not play a role in hydro billing with this tower. A final important note, without the cell tower rent income, our FY2025 net surplus would be reduced by \$43k. This income has become an important and essential part of the parish's annual budget.

Expenses

FY2025 saw the parish take deliberate steps to reduce costs. The youth trailer rental agreement was terminated, saving the parish \$452/month in rental costs, with another \$200/month in savings when factoring in the reduction in property insurance costs with Catholic Mutual, as well as the overall reduction in monthly electricity and alarm costs. Given that the parish was responsible for the removal of the trailer (August 2025), full realization of these saving will begin in 2026.

The parish also terminated unused auto-renewing software licensing, amounting to \$1,100 in annual savings. Moving forward, all software requests will be forwarded to the Parish Manager for review, and where possible, software offering affordable non-profit licensing will be preferred.

FINANCIAL REPORT

All service contracts have been and will continue to be reviewed, and in some cases cancelled and replaced with more affordable options. This work is ongoing.

With guidance from the diocesan IT team, the parish acquired four after-market refurbished laptops and docking stations at a cost of \$3,500 to replace our aging office computers. The IT team also configured these at no charge, and we have taken advantage of the archdiocese's non-profit agreement with Microsoft for free licensing.

Summer 2025 saw the air conditioning unit for the parish hall fail after over 25 years of faithful service. A subsequent investigation also found that our furnace for the main hall was also in need of replacement. The decision was made to replace both at the same time to realize savings, given the lower summer pricing. Total replacement cost including HST was \$15,481.

The lead up to Christmas saw our issues with our sound system finally addressed. The microphone for the ambo was replaced and it was also determined a main amplifier failure was the root cause of the ceiling speakers no longer producing sound. The microphone, new amplifier, new floor monitor for our musicians, and service fees cost the parish \$4,200.

HST rebates also play an important role in reducing expense costs. All parish expenses where HST is paid are tracked, and quarterly, we submit our HST rebate request to CRA. The quarterly rebate amount can vary as it is a function of the quarterly amount spent, but ranges from \$3,500 to \$4,500.

As you will see on the Income Statement, Taxable Income (Taxable Receipts) and Non-Taxable Income (Non-Taxable Receipts) categories are identified. While parishes do not pay income tax to CRA given their charitable status, all parishes within the archdiocese are required to pay a diocesan tax each year, which is **13% of Taxable Income**. The parish goes through a rigorous process at the beginning of each year to assess the prior year's amount owing, and that amount is then used as an estimate to set the taxes for the current calendar year. This diocesan tax represented the parish's largest regular non-payroll expenditure at **\$95,405** in FY2025, which was paid in quarterly installments.

In general, costs continue to rise and remain something we continue to closely monitor. From liturgical supplies, contractor rates, City of Ottawa property tax and utilities, costs have trended upwards year over year (See Chart B for a six-year history for utilities, property tax and insurance trends).

Looking Ahead

To reiterate, we are very pleased to see the parish return to a modest net surplus in 2025. It is our sincere hope this growth will continue into 2026 and the years ahead. Your very generous Christmas giving has allowed the parish to make a significant deposit of \$40k to our account with the diocese (Loan Fund). This will be reported on the FY2026 Financial Report. It is important to increase this fund as best we can, so that it can be used for any future major repairs to the parish buildings.

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Additionally, the budget shown on the Income Statement was last set in 2022. The new FY2026 budget has been set and will be reported on the FY2026 Financial Report.

Divine Infant celebrates its 40th anniversary in December 2026. This is an important and special milestone. At the same time, we can foresee several large expenses on the horizon given our aging buildings, possibly requiring more fundraising initiatives. We maintain a growing list of prioritized items that will need attention over time.

It is the parish's responsibility to ensure the upkeep for all buildings and to ensure they are safe and remain operational. For example, most windows and external doors will need replacement in the coming years. Replacement will be first prioritized by safety to parishioners and staff, and then by most urgent need. The parish has applied for the Ontario Government's Anti-Hate Grant, which, if awarded, could see us receive \$5,000, \$7,500 or \$10,000 to be used towards security measures, which would include windows and doors.

Renovations will be required in the rectory within two years, and more immediately, the parking lot lines will require repainting once power to the cell tower has been completed. While any damage or disruption to our parking lot should be minimal, this remains to be seen. Therefore, we have made the decision to defer the painting of lines until the tower has electricity, and that project has wrapped up.

Our parish complex has nine furnaces. One each in the rectory and office, both having been previously replaced. Five in the church to service our 850 person capacity, with the furnace in the music room currently not operational, and two in the parish hall (120 person capacity), with the furnace for the main hall having been replaced in summer 2025, and the furnace in the parish hall annex (in the attic), needing repair in early 2026. All furnaces in the church are the original furnaces. The music room furnace and the recently red-tagged furnace in Chapel are scheduled to be replaced in early February.

In closing, we remain committed to operating the finances of our parish in a balanced way to maintain your trust. We ask you to re-commit yourselves to this beautiful faith community as well, to allow us to continue to build a bright, Christ filled future for Divine Infant and for all those we serve. We truly depend on your committed financial support.

Your Brother in Christ,

Raymond Ouimet
Finance Council Chair

In Christ,

Deacon Steve Donoghue
Parish Manager

INCOME STATEMENT

Ordinary Income - General Operations

TAXABLE RECEIPTS	Budget FY2022	2025 Actual	2024 Actual	2023 Actual
Collections	\$ 385,000.00	\$ 524,329.49	\$ 469,754.93	\$ 402,018.34
Renovation and Expansion	\$ 48,000.00	\$ 27,259.25	\$ 164,454.35	\$ 118,566.60
Masses, Weddings, Funerals	\$ 5,000.00	\$ 8,321.56	\$ 9,892.50	\$ 7,300.00
Donations, Bequests	\$ 55,000.00	\$ 65,243.54	\$ 49,503.34	\$ 40,375.57
Interest	\$ 100.00	\$ -		
Rental	\$ 35,000.00	\$ 45,576.56	\$ 21,348.11	\$ 19,560.79
Advertising Revenue	\$ 6,000.00	\$ 4,543.41	\$ 5,079.79	\$ 7,929.32
Total Taxable Receipts	\$ 534,100.00	\$ 675,273.81	\$ 720,033.02	\$ 595,750.62

Other Income - General Operations

NON TAXABLE RECEIPTS	Budget FY2022	2025 Actual	2024 Actual	2023 Actual
Parochial Organizations: Knights of Columbus	\$ 4,000.00	\$ 3,600.00	\$ 1,500.00	\$ 2,500.00
Parochial Organizations: Cenacle		\$ 576.55	\$ 732.35	\$ -
Parochial Organizations: Catholic Women's League		\$ 750.00	\$ -	\$ -
Parochial Organizations: Youth Ministry		\$ -	\$ -	\$ 404.00
Parochial Organizations: RCIA		\$ -	\$ 100.00	\$ -
Parochial Organizations: Relics		\$ -	\$ 1,571.56	\$ -
Parochial Organizations: Other		\$ 8,206.05	\$ 6,461.00	\$ 88.00
Books and Program Fees	\$ 60,000.00	\$ 8,890.00	\$ 7,332.00	\$ 6,128.50
Sale of Goods: Mass Cards, Calendars etc)		\$ 9,234.70	\$ 8,929.48	\$ 4,347.76
Votive Candles		\$ 23,306.20	\$ 23,556.95	\$ 21,780.45
Room and Board		\$ 2,424.00	\$ 32,088.00	\$ 31,080.00
First Envelope		\$ 7,144.00	\$ 6,165.00	\$ 4,614.00
Refunds		\$ 13,531.50	\$ 51,514.23	\$ 61,633.31
Other Revenue: Flowers		\$ 2,319.95	\$ 2,703.79	\$ 2,859.17
Interest from Loan Fund		\$ -	\$ -	\$ 4,190.92
Parish Charities closing balance end of year		\$ 9,872.08	\$ 14,636.30	\$ 9,228.35
Total Non Taxable Receipts	\$ 64,000.00	\$ 89,855.03	\$ 157,290.66	\$ 148,854.46
Total Taxable and Non Taxable Receipts	\$ 598,100.00	\$ 765,128.84	\$ 877,323.68	\$ 744,605.08

SPECIAL COLLECTIONS		2025 Actual	2024 Actual	2023 Actual
The Salvatorian Fathers		\$ 1,805.00	\$ 1,795.10	\$ 1,767.45
Diocesan & Missionary Works		\$ 1,390.00	\$ 1,303.00	\$ 1,530.05
Development and Peace		\$ 2,166.00	\$ 1,940.00	\$ 1,657.00
Holy Land - Good Friday		\$ 3,605.00	\$ 3,720.00	\$ 3,790.00
Holy Thursday Free Will		\$ 2,531.60	\$ 1,667.85	\$ 573.90
Vocation Works		\$ 1,629.00	\$ 1,324.00	\$ 1,342.40
Pastoral Work's of the Holy Father		\$ 1,389.00	\$ 1,085.00	\$ 1,010.00
Needs of the Canadian Church		\$ 1,190.00	\$ 1,003.00	\$ 1,354.25
Evanglization of the Nations		\$ 1,724.00	\$ 1,249.00	\$ 1,178.25
Hurst Moosenee (formerly Catholic Missions in Canada)		\$ 1,166.00	\$ 1,365.00	\$ 1,148.00
Reconciliation Fund		\$ 5.00	\$ 367.00	\$ 2,477.00
Ukraine Special Collection		\$ -		\$ 2,150.00
Total Special Collections		\$ 18,600.60	\$ 16,818.95	\$ 19,978.30
Total Receipts	\$ 598,100.00	\$ 783,729.44	\$ 894,142.63	\$ 764,583.38

Bank Balance at beginning of year	\$ 150,696.75	\$ 144,219.76	\$ 36,147.40
HST Receivable (claimed end of year)	\$ (3,361.17)	\$ (4,040.88)	\$ (12,762.47)
Loan Fund	\$ 101,551.57	\$ -	\$ -

INCOME STATEMENT

Ordinary Expenses - General Operations

	Budget FY2022	2025 Actual	2024 Actual	2023 Actual
Payroll Expenses	\$ 332,000.00	\$ 326,313.04	\$ 349,837.90	\$ 370,246.95
Traveling Expenses	\$ 300.00	\$ 1,976.57	\$ 739.37	\$ 779.24
Food	\$ 19,000.00	\$ 16,207.09	\$ 17,021.05	\$ 17,254.44
Pastoral Work	\$ 40,000.00	\$ 62,042.28	\$ 60,009.16	\$ 53,739.88
Office Supplies	\$ 10,000.00	\$ 14,167.97	\$ 9,844.71	\$ 10,997.60
Heating: Electricity, Gas	\$ 26,000.00	\$ 40,878.00	\$ 35,183.92	\$ 34,839.17
Taxes, Insurance, Water	\$ 21,000.00	\$ 25,128.93	\$ 18,193.64	\$ 17,040.51
Interest, Bank Charges	\$ 5,500.00	\$ 5,347.97	\$ 5,759.84	\$ 5,188.60
Diocesan Administration Tax	\$ 82,000.00	\$ 95,405.00	\$ 93,608.00	\$ 44,646.00
Parochial Organizations:	\$ 8,000.00	\$ 12,998.10	\$ 12,049.01	\$ 16,290.39
Miscellaneous	\$ 3,000.00	\$ 4,316.44	\$ 4,223.59	\$ 4,978.98
Maintenance	\$ 37,000.00	\$ 82,481.47	\$ 62,830.84	\$ 86,339.26
Major Repairs	\$ 65,000.00	\$ 17,907.82	\$ 142,472.32	\$ 150,078.66
Purchase of Capital Assets: Furniture/Equipment	\$ -	\$ -	\$ 6,467.67	\$ -
Repayment of Loan Principal	\$ -	\$ -	\$ 61,767.26	\$ -
Total Ordinary Expenses	\$ 648,800.00	\$ 705,170.68	\$ 880,008.28	\$ 812,419.68

SPECIAL COLLECTIONS PAID	2025 Actual	2024 Actual	2023 Actual
The Salvatorian Fathers	\$ 1,805.00	\$ 1,805.10	\$ 1,757.45
Diocesan & Missionary Works	\$ 1,390.00	\$ 1,293.00	\$ 1,520.05
Development and Peace	\$ 2,166.00	\$ 1,940.00	\$ 1,637.00
Holy Land - Good Friday	\$ 3,605.00	\$ 3,710.00	\$ 3,780.00
Holy Thursday Free Will	\$ 2,531.60	\$ 1,667.85	\$ 573.90
Vocation Works	\$ 1,629.00	\$ 1,314.00	\$ 1,332.40
Pastoral Work's of the Holy Father	\$ 1,389.00	\$ 1,075.00	\$ 1,000.00
Needs of the Canadian Church	\$ 1,190.00	\$ 973.00	\$ 1,344.25
Evanglization of the Nations		\$ 1,241.00	\$ 1,148.25
Hurst Moosenee (formerly Catholic Missions in Canada)		\$ 1,360.00	\$ 1,118.00
Reconciliation Fund			\$ 2,537.00
Ukraine Special Collection			
Total Special Collections	\$ 15,705.60	\$ 16,378.95	\$ 17,748.30

TOTAL EXPENDITURES	\$ 648,800.00	\$ 720,876.28	\$ 896,387.23	\$ 830,167.98
Closing Bank Balance - End of Year		\$ 109,892.00	\$ 150,696.75	\$ 144,219.76
Loan Fund		\$ 103,032.52	\$ -	\$ -
Profit or (Loss) End of Year	\$ 59,958.16	\$ (2,684.60)	\$ (67,814.60)	

Chart A – Profit & Loss, History and Trends, 2019 – 2025

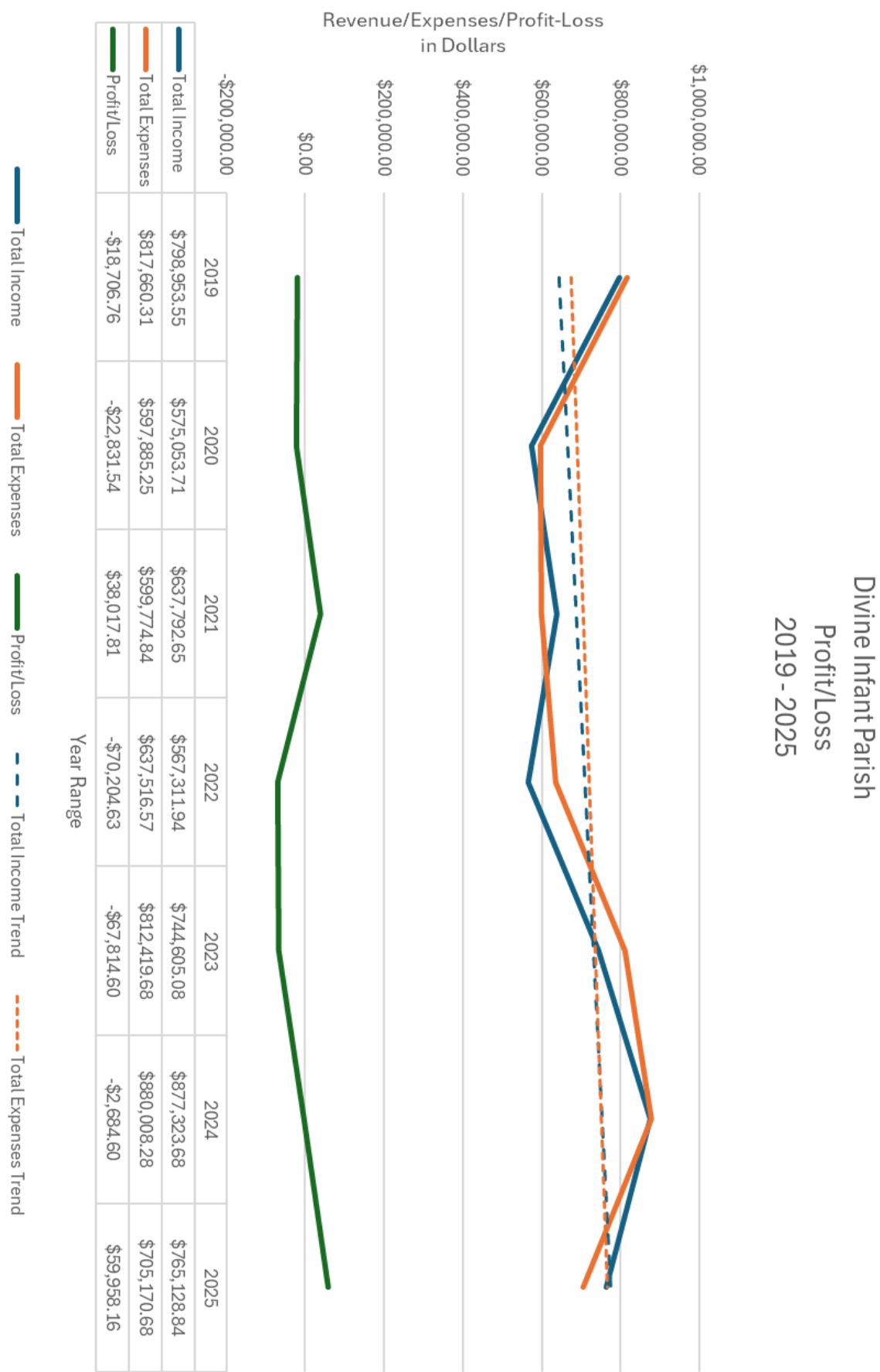
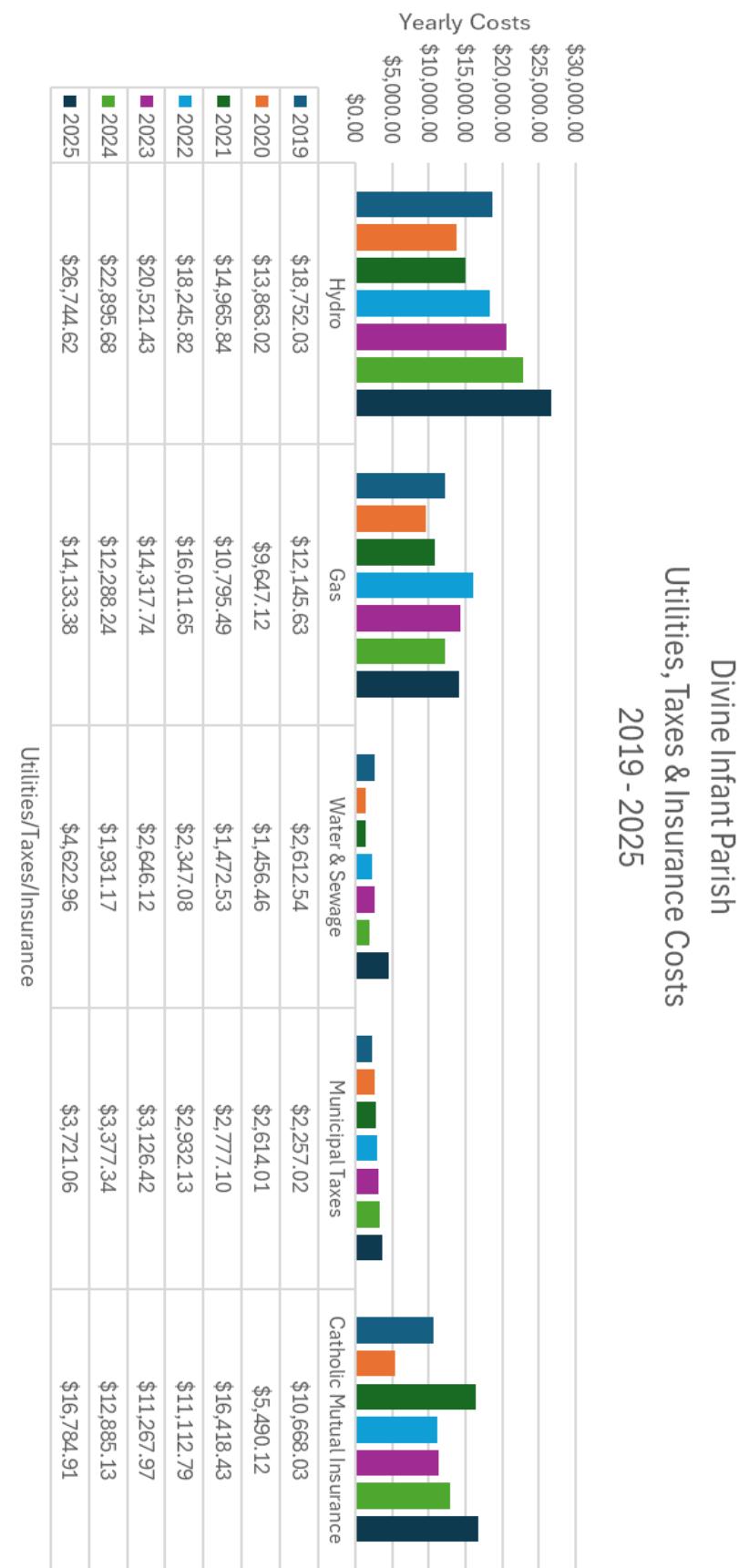


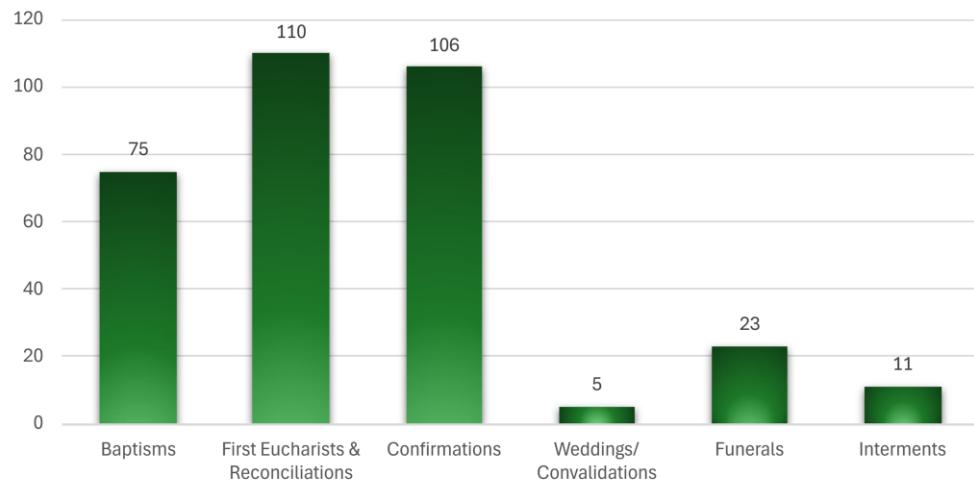
Chart B – Utilities, Taxes and Insurance Costs



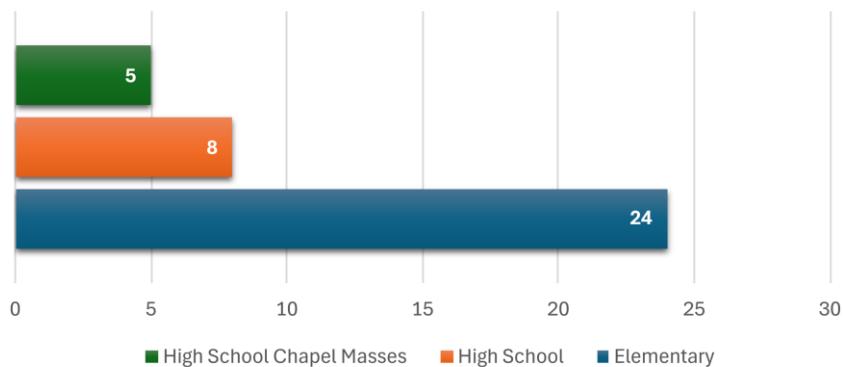
SACRAMENTAL & PASTORAL REVIEW

With sincere thanks, please know your financial support contributed, either directly or indirectly, to the parish's critical sacramental and pastoral mission. 2025 proved to be a busy year sacramentally and pastorally for our volunteers and clergy. Below is a snapshot of what was accomplished.

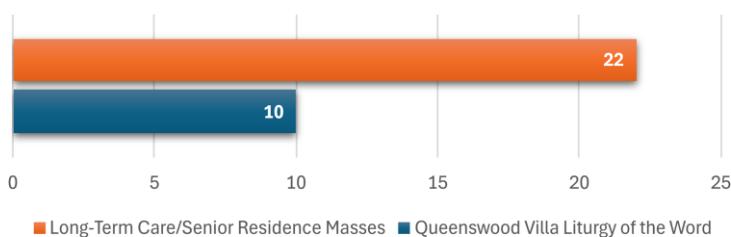
Sacraments & Funerals



School Masses

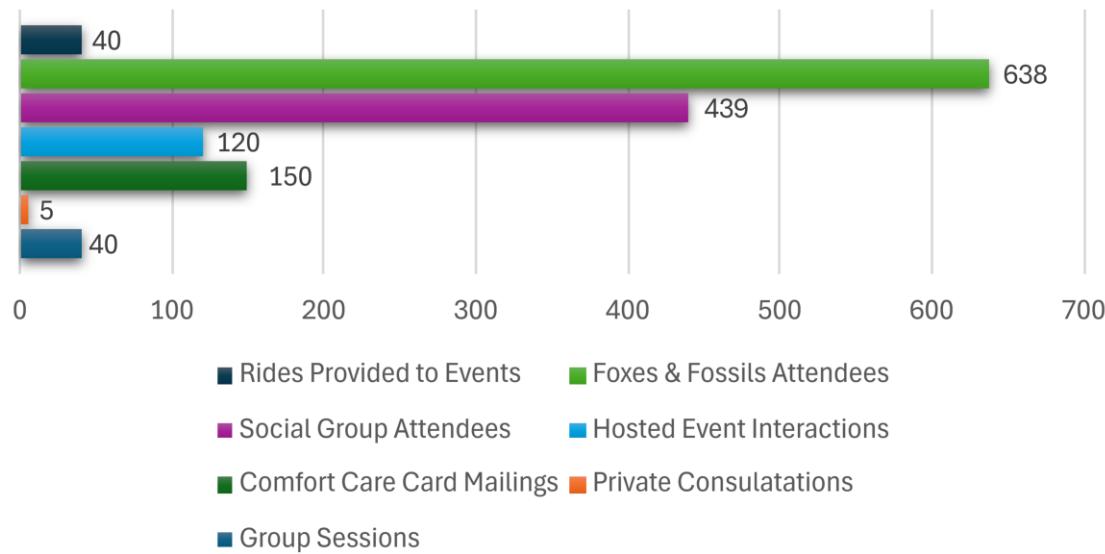


Liturgies at Residences By Deacons & Priests

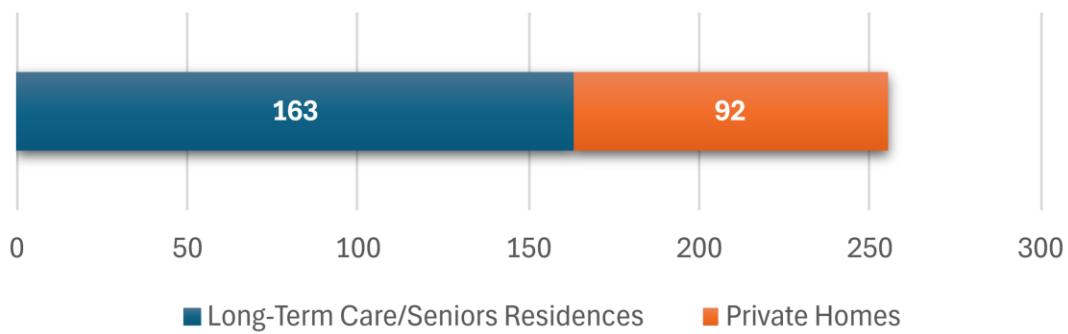


SACRAMENTAL & PASTORAL REVIEW

Bereavement Engagement

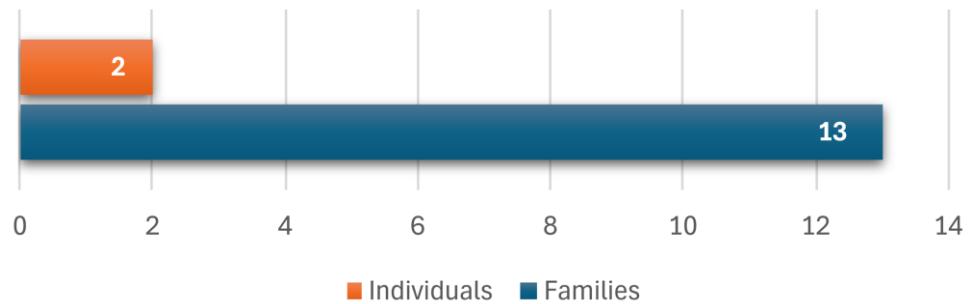


Pastoral Care Visits

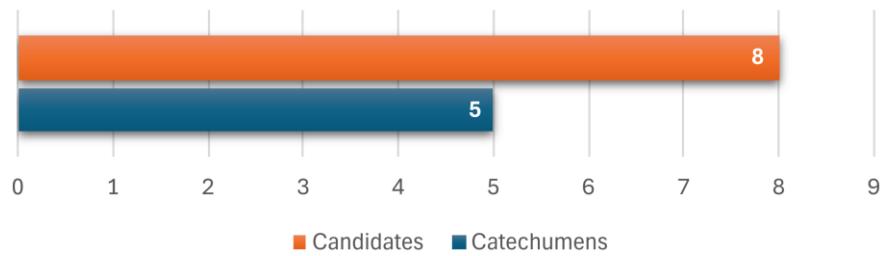


SACRAMENTAL & PASTORAL REVIEW

Christmas Assistance Provided To Those in Need



RCIA & RCIT



GIVING ANALYSIS

Stewardship

What is stewardship, and what does it mean in my life?

Living as a good steward acknowledges God as the Creator and the Owner of all. Christian stewards see themselves as the caretakers of God's gifts.

Gratitude for these gifts is expressed in our prayer, worship, offerings, and action. Stewardship is a way of thanking God for our blessings as we return a portion of the many gifts that we have been given by God.

Stewardship is a lifestyle that begins in prayer, knowing God as a friend. It is a life of accountability and responsibility.

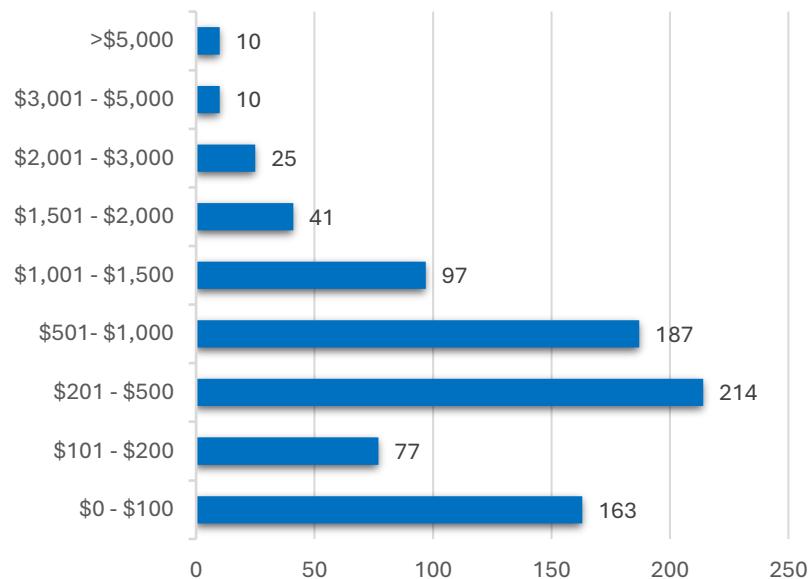
Together, with the help of your generosity, we can do amazing work in our parish, the broader community, and beyond.

May God bless you,

Deacon Steve Donoghue
Parish Manager

2025 Annual Giving

of Contributing Households



This data represents 2025 annual offertory giving from contributing households, by range, received from the following sources (excluding loose cash donations): Envelopes, debit, credit and online CanadaHelps donations.

The above 824 Contributing Households represent 34% of Total Active Households registered with the parish (2260).

Please direct any comments or questions regarding this financial report to:
Deacon Steve Donoghue, Divine Infant Parish Manager

Email: parishadministrator@rogers.com or
parish.manager@divineinfantparish.ca