

ST JAMES CATHOLIC CHURCH
2026 Stewardship Report



2026 STEWARDSHIP REPORT

Father Tim Murphy

Finance Committee

Armando Carrillo
Alex Emplaincourt, Chair
Karina Escobedo
Nathan Strange
Samantha Weatherford
Jo Anne Williams
Mark Williams

TABLE OF CONTENTS

Finance Committee	3
Stewardship.....	4
2026 Ministry Budget	5
Cash Balances.....	6
Ministry & Liturgy.....	6
Religious Formation	7
Charity & Outreach.....	8
Facilities.....	9
Diocesan Assessment.....	9
General & Administrative and Capital Campaign.....	9
Income in Excess of Expense.....	10
Conclusion.....	10
Internal Controls.....	11

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2026 Stewardship Report



The Mission of St James Catholic Church

“Go, therefore, and make disciples of all the nations, baptizing them in the name of the Father, and the Son, and the Holy Spirit, teaching them to observe all that I commanded you. And behold, I am with you always, until the end of the age.” (Matthew 28:19-20).

St. James Membership

- 859 Households of which 360 routinely give
- 2,686 individuals with 1,473 registered Catholics
- Of the 1,473 Catholic individuals, 884 Adults/589 Youth
- **54 Donors make up 55% of our revenue**

As you can see from the numbers presented above, a large portion of the financial support for the parish comes from a small percent of parishioners. Father Tim's goal is to have 100% participation from parishioners in the giving of our time, talent, and treasure so that St. James will continue to grow and thrive for years to come. The following budget is faithfully presented by the Finance Council to challenge the parishioners of St. James Catholic Church to provide the necessary funds, so that our parish family may fulfill the Great Commission of our Lord and Savior Jesus Christ.

ST JAMES CATHOLIC CHURCH

2026 Stewardship Report

2026 Required Offertory Budget: \$1,554,400

Avg Weekly Offertory Budget: \$ 29,900

**Avg Weekly Offertory Budget
by routine Giving Households: \$ 84.72**

**Avg Weekly Offertory Budget
by All Households: \$ 35.51**

**Avg Weekly Offertory Budget
by Adult Members: \$ 34.50**

2026 Other Budgeted Revenue: \$ 35,400

2026 Total Annual Budget: \$ 1,589,800

2025 Actual Revenue (rounded): \$ 1,377,000

2025 Actual Expense (rounded):

Ministry & Liturgy \$ 456,500

Religious Formation \$ 128,200

Charity & Outreach \$ 51,300

Facilities \$ 285,900

Diocesan Assessment \$ 141,700

General/Admin & Insurance \$ 206,200

Total Expense \$ 1,269,800

Income in excess of expense \$ 107,200

ST JAMES CATHOLIC CHURCH

2026 Stewardship Report

CASH BALANCE 6/30/25 \$1,026,400

The total cash balance of the Church as of FYE 6/30/25 was \$1,026,400. Note, this includes restricted funds that cannot be used for other purposes. Restricted cash balances include the following: \$325,000 for operating contingency funds to support operational shortfalls; \$131,900 for St. Thomas in Saltillo; and \$8,100 for the Ladies Club. The remaining cash balance is unrestricted. All cash balances are held in accordance with requirements from the Diocese of Jackson and are in checking or savings accounts.

MINISTRY & LITURGY (28%) \$445,500

Liturgy (12%) \$52,300

Expenditures for program supplies supporting the public worship of our Lord, obtain blessings for call of God's children, and administration of the sacraments.

Music (25%) \$111,900

An important and unifying element of our Catholic worship: eucharist, ceremonies, sacrifice, prayer, chanting and instrumental music. At St James, our Church Community would have "a void" without the inspiration that the music program adds to overall feeling of the Holy Spirit. These funds support our cantors, children and youth choirs, and adult and youth instrumentalists by paying for program supplies and our music staff comprised of our two members of our Parish.

Family Life (27%) \$122,500

Shelton Hall hosts a wide variety of events throughout the church year. Events and activities such as the Parish mission, dinners on Wednesday night, breakfast Sunday morning, funeral costs, speakers, Church directories, to name a few are essential to what make up our church community at St. James.

Hispanic Pastoral Ministry (21%) \$122,500

Our Hispanic parishioners make up an important part of our Catholic Community here at St. James. Many spend their time

ST JAMES CATHOLIC CHURCH

2026 Stewardship Report

and talent blessing our church in so many ways. Their devotion to our Savior is evident and our Parish is blessed for it.

We will continue the aim of building a fraternal united, multi-cultural community; especially a community mature in faith. Our mission is for all Hispanic parishioners to experience Jesus, making Him the center of their lives, and knowing Him as the source of all that is good and happiness.

Forecasted expenses are necessary to more effectively serve and integrate our Hispanic community by covering the cost of our Priests and program supplies.

Ministry (15%) \$66,800

As a Catholic Community we come together daily, weekly and on feast days to hear the Word of God and partake in the Eucharist, as one of our most important witnesses of faith. Additionally, our Parish is deeply devoted to liturgies that enrich the life of individuals and the community through parish mission, devotions, recruitment and training of the liturgical ministers. Expenses cover the cost of our Priest, supplies, vehicle lease/maintenance and professional development.

RELIGIOUS FORMATION (12%) \$188,400

Children's Faith (41%) \$77,600

One of the most important callings as Catholics and as parents is to teach the faith to our children so that they come to know Jesus Christ through his Church. While this important work initially begins in the home, our goal at St. James is to offer a robust children's faith formation program to assist parents in educating their children about the Catholic faith. Expenses cover the cost of books, supplies, salaries and other educational material for the Catechesis of the Good Shepherd atria and faith formation classes.

Youth Ministry (55%) \$104,300

Expenditures supporting the CYO and Life Teen programs are for three purposes: message, service, and community. The programs and events that enhance our youth's relationship with God and understanding of God's love for them individually and others, the opportunities of outreach to serve others, and develop-

ST JAMES CATHOLIC CHURCH

2026 Stewardship Report

ment of relationships with one another, their Parish and community to strengthen our youth's Catholic identity.

We must continue to invest in our children's Catholic faith journey. Monies here will be used to cover the cost of our lay involvement, which is so critical in developing our youth, activities that provide much needed exposure of our Catholic faith, as well as cost of supplies to support the program.

When we combine the total planned spend for Children's Faith and Youth Ministry, we are spending \$5.94 per week per youth member at St. James.

OCIA and AED (3%) \$6,000

The Order of Christian Initiation of Adults is designed for adults, who after hearing the Mystery of Christ proclaimed, consciously and freely seek the living God and wish to enter the way of faith and conversion as the Holy Spirit opens their hearts. This class leads to full membership in the Catholic Church.

AED is a growing and thriving aspect in our church. There are several classes offered with participation this classed continually increasing as our Adult segment of our parish increase their faith foundation.

Protection of Children \$500

A requirement by St James the Greater parish and the Diocese to help ensure the safety and protection of our children at all times. These funds are necessary to support programs and train all volunteers who assist in any way with our parish youth including, but not limited to: teachers, teacher assistants, and volunteers.

CHARITY & OUTREACH (3%) \$50,000

Charity & Outreach (3%) \$50,000

Members of St. James are involved in programs to help those in need within our faith community and are also committed to reaching out a helping hand by being involved in various civic organizations including: Respect for Life (Natural Family Planning, Prison ministry and coordinating rallies), Habitat for Humanity, Hospital Visitation (parishioners visit members of the parish or other parishes while in the hospital), Christmas Care

ST JAMES CATHOLIC CHURCH

2026 Stewardship Report

Tree Program (volunteers gather, sort, wrap and deliver donated items for families in our parish and in our community), Shepard Center (for 55 and older adults whose mission is to help other older adults through volunteer services), Helping Hands (volunteering through this ecumenical service to people needing food and clothing) and Sanctuary Hospice House.

Budgeted money will be spread appropriately for charities throughout the year.

FACILITIES (27%) \$428,000

Facilities (27%) \$428,000

The campus here at St. James is comprised of following buildings: St. James Church, Shelton Hall, Gymnasium, Church Office, CYO house, the Knights of Columbus building, pastor home and their grounds and parking. Each of these facilities play a vital role in our faith community. Budgeted money will be used to cover the cost of utilities, maintenance, staff, supplies, insurance, equipment, and repairs.

DIOCESAN ASSESSMENT (9%) \$ 147,000

Cathedraticum (9%) \$147,000

A required assessment by the Diocese on all parishes to fund and support the Bishop. Diocesan budget sets 5% on the first \$25K and then 10.5% on remaining income as monetary donations by each parish annually. The Diocese of Jackson will use the money to cover the costs running the diocese, including the diocesan staff salaries, health insurance and retirement benefits for our priests and parish staff throughout the diocese. In addition, monies will help offset the cost of diocesan communications such as "Mississippi Catholic," website, maintenance of diocesan offices and general & administrative expenses.

GENERAL & ADMINISTRATIVE, and CAPITAL CAMPAIGN (15%) \$241,000

General & Administrative (65%) \$157,000

ST JAMES CATHOLIC CHURCH

2026 Stewardship Report

We are fortunate to have a dedicated staff that lives the vision of Church by working for all parishioners at St. James. In addition to the people side of running the Church, we have the same administrative needs that any business faces. Monies in this category cover salaries, postage, copying, and bank charges.

Capital Campaign (35%) \$84,000

Generis Consultants has been contracted to determine the viability of building a new church. This expense represents their fee. Generis' services also include coaching to increase overall, routine giving.

INCOME IN EXCESS OF EXPENSE \$89,900

Income in excess of Expense \$89,900

Of special note this year, Members of the Finance Council have engaged with a consulting firm, Generis, to determine the viability of building a new church building. Generis will help to lead the Church in this venture should it prove viable. However, another benefit of Generis' services includes coaching to increase overall, routine giving and this process has already begun. Members of the Finance Council budgeted for this hopeful increase in giving in its regular, annual offertory budget. The Council also budgeted an expected increase in giving in the fourth quarter of this fiscal year in anticipation of a viable capital campaign.

Members of the Finance Council believe it is a prudent idea to start building cash reserves for future needs. We are fortunate to have a vibrant Church on the Hill. While we enjoy a satisfactory cash reserve today, our growth and ministry call us to be ready for tomorrow. Buildings age, programs grow and unforeseen circumstance are just that, unforeseen. As none of us are promised tomorrow, we strive to plan today for our internal life. The Finance Council is doing the same thing as well, planning for the future possibilities for St. James Catholic Church.

CONCLUSION

Due to the generosity of our parishioners, St. James is currently

ST JAMES CATHOLIC CHURCH

2026 Stewardship Report

St. James Internal Controls Narrative

St. James Catholic Church; as well as the Catholic Diocese of Jackson, believe in being sound stewards of the Parish's finances. For this reason, the St. James Finance Council works to ensure the Parish maintains and adheres to strong internal controls over all aspects of the Church finances. The purpose of this document is to provide the members of St. James with an executive summary of the internal controls employed here at St. James.

Hiring Practices

All St. James' employees are screened prior to being employed by the Church. Screening includes background checks inclusive of: references, verification of education, and prior employment history. Once employed, employees regardless of their positions or duties within the church are required to take an annual vacation. This requirement also applies to church volunteers who handle cash on behalf of the Parish.. For those that touch "cash", a mandatory vacation of 5 consecutive days must be observed.

Segregation of Duties – Cash Handling & Accounts Payable

Dual Control is maintained in regards to the disbursement of checks; whereby, the individual who prepares the checks cannot sign the instrument, requiring a second individual to be aware of the transaction. The Church maintains sound procedures in all aspects of cash, cash disbursements, authorized signers and utilization of credit card purchases. Petty cash is maintained for day-to-day business purposes with the balance never to exceed \$200. In terms of cash/check deposits, strict controls are practiced utilizing ushers and Parish staff. At no time during the process of collecting monies, depositing or balancing of cash/checks is it the sole responsibility of the same individual. Proper segregation of duties are observed at all times. These functions are completed in a secure and timely manner in the Parish Office. Records are maintained supporting each deposit into church accounts coupled with reconciling the bank statements.

ST JAMES CATHOLIC CHURCH

2026 Stewardship Report

St. James Internal Controls Narrative

All checks must be coded in the accounting software for proper control and expense recognition with the required signature of the Pastor or another individual as designed by the Finance Council. Credit card purchases must be approved by the Business Manager and Pastor with proper support evidenced by invoice(s) and or receipt(s). Signature stamps are prohibited.

For any unbudgeted purchase of \$5,000 or more, the Pastor and a member of the Finance Council must approve it prior to the purchase.

Financial Reporting

The Parish Office must report financial results to the congregation and to the Finance Council on a regular basis. While most of the reporting is to the Finance Council (members are elected and or appointed by members of the Parish), the Parish is provided with collection numbers in the weekly Parish bulletin. A member of the Finance Council reports detailed information to the Parish. The annual budget is presented to the Parish within 60 days of year end for the upcoming year's budget. Fiscal year end is 6/30.

The Diocese of Jackson requires the Finance Council to be the entity within each Parish to be accountable for the finances of each Parish. The St. James Finance Council meets monthly and reviews all aspects of the Parish funds inclusive of assets/ liabilities, income and expenses. The Parish office provides detailed reports; whereby, members of the Finance Council analyze performance to budget as well as ensuring proper accounting procedures are followed.