All Saints/Holy Trinity Parish Council/Finance Meeting

October 16, 2025

In Attendance: Carl N, Katie W, Suzanne Z, Alex S, Michelle K, Mary V, Jeff K, Colleen S

Excused: Fr Xavier, Beth J, Marlene W, Barb W, Greg M

Meeting opened at 6:03pm

Fr Xavier is gone to India for a Conference; Jessica P is out sick

Opening Prayer: Carl Nelson

Open Forum: Nothing

Review/Approve meeting minutes of September 18, 2025 meeting:

Colleen made a motion to accept the meeting minutes from our September 18, 2025 meeting; Carl seconded the motion. All in favor.

Finance Report: See Attachments A & B & C.

Alex provided the Borrowing Guidelines that he has used historically – while they still reference Denmark State Bank – its' the process used

Maintenance Report: Alex will be getting quotes for snow removal and salting.

Campaign for the Rectory repairs will be undertaken. Alex will start preparing information we can share with the Parish on this project – along with other projects on our listing.

Holy Trinity - Oratory: A stipend of $40 plus mileage will be paid to the Deacons performing Communion Services.

Carl and Alex will work on a quote for blacktop at Holy Trinity.

Faith Formation/Youth Ministry/Pastoral Support –

Make a Difference Day is October 25 2025; K of C will also attend to help and have offered a small donation

Old Business: Landscaping Group (previously Buildings & Grounds)

Carol is cleaning 2 days a week in the school building; does the parish hall bathrooms

Louise Reetz cleans the parish center

Structure of Open Forum; who leads the meeting; note takers

New Business: 1st Friday Adoration – we need to better manage our scheduling

Annual meeting date/time

Next Meeting: November 20, 2025 @ 6pm

Meeting adjourned at 7 pm. */s/ Colleen T. Sipiorski*

Attachment A

Financial Summary for September 30, 2025

One by One Campaign
Total cash in account:
- All Saints: $9,612.60

Bishop's Appeal
Goal: $27,684
Raised: $27,744 – 100%

General Checking

General Checking Balance	$21,202.64
Less total needed for other accounts	($37,244.13)
Less total needed for restricted donations	($4,073.60)
Less amount borrowed from Maintenance Account	($7,500.00)
Balance remaining for operating expenses	($27,615.09)

Add Holy Trinity Maintenance

Other Parish Bank Account Balances:
- Maintenance: $1,908.91
- Funding Savings: $6,107.90
- Credit Card Machine: $295.66

Line of credit balance: **$37,500**

Catholic Foundation Fund balances as of September 30, 2025
1. Father Dionne Endowment Fund: $788,972.71

Sacrificial Giving Comparison				
Month	**2024-2025**	**2025-2026**		**Budget**
July	$16,410.00	$11,906.00	-27.45%	$15,166.67
August	$13,586.00	$13,644.00	0.43%	$15,166.67
September	$13,321.00	$14,112.00	5.94%	$15,166.67
	$43,317.00	**$39,662.00**	-8.44%	$45,500.01

Offertory Comparison				
Month	**2024-2025**	**2025-2026**		**Budget**
July	$1,836.12	$1,955.08	6.48%	$2,583.33
August	$2,314.49	$2,398.84	3.64%	$2,583.33
September	$2,167.46	$2,580.11	19.04%	$2,583.33
	$6,318.07	**$6,934.03**	9.75%	$7,749.99

Mass Counts	2024-2025 (June-Sept)	2025-2026 (June-Sept)
Holy Trinity	50.67	51.17
AS Saturday	82.23	90.25
AS Sunday	73.54	69.93
Total	206.44	211.35

Financials
- Cash flow update – With the conclusion of the Fall Festival and now that Bingo is ramping up, cash flow has significantly improved. I am very hopeful that we can start to make progress on our line of credit soon. We need to pay our invoice for the School Choice audit first
- We received our first transfer from Bingo in the amount of $10,000. This represents proceeds from the first four sessions. Given our budget, Bingo will make regular transfers to the parish instead of one or two bulk transfers like we've done the last few years. Hopefully it will be a successful year!
- Sacrificial Giving and Offertory are both doing well, with September being another good month. Sacrificial Giving is still down year over year, but progress is being made. Offertory continues to be up year over year.
  - We have had one person restart ACH giving and one person increase their ACH giving.
- Only one employee has taken advantage of unemployment. All other former employees have found jobs or are not looking for jobs.

Attachment B

Borrowing Guidelines for $50,000 Line of Credit at Denmark State Bank

Following is a "Checklist' meant to act as a guide for drawing funds for operating expenses against the "Line of Credit"

All items contained within this flow chart 'Checklist' must be met before a draw against the 'Line' can occur.

1. Can the bills be pushed out to take advantage of a 'Net 30 days' account payment agreement?

2. Can new credit terms be negotiated, i.e. 2% 10, Net 60?

3. Is the checkbook facing a 'Zero' or 'Negative' balance?

4. Are there funds available from Parish Funding?
   a. If yes, withdraw funds from that account.
   b. If no, continue to item (5) on checklist.

5. Are there funds available in another 'Restricted' account that could be used temporarily?
   a. If yes, utilize funds from that account.
   b. If no, continue to item (6) on checklist.

6. Has a vote to borrow against the 'Line' been called for from Finance Council?
   a. If yes, what were the results?
   b. If no, call for a vote.

7. What were the results of the vote?
   a. If a 'Yes' vote resulted, Parish Council needs to be notified of the Parishes intent to borrow against the 'Line'. Continue to item (8).
   b. If a 'No' vote resulted, a different means of meeting our financial obligation must be arrived at. Continue to item (9).

8. If a 'Yes' vote occurred in Finance Council, and Parish Council has approved the transfer of funds, the funds may be transferred into the checking account. Only funds that are needed to satisfy an immediate shortage may be transferred. The occurrence of these requests may be weekly depending on cash flow situations from week to week.

9. Call an 'emergency' Finance Council meeting to resolve the cash flow problem.

10. When cash flow allows, pay back line of credit as quickly as the immediate cash flow will allow. Do not look ahead to next week's payables. An outstanding balance in the 'Line of Credit' takes precedence over carrying a positive balance in the checking account in all instances.

Bank First now does the transfer for us

All Saints Congregation

Attachment C

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L Classes

July - September, 2025

	1 Pastoral Life		2 School		3 Faith Formation		Organizations		6 Cemetery		TOTAL	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Revenue												
402.101 Parish Support	39,662.00	45,500.01									39,662.00	45,500.01
402.102 Offertory_Loose Collection	6,934.03	7,749.99									6,934.03	7,749.99
402.107 Buildings & Grounds_Parish Support	1,495.00										1,495.00	0.00
402.108 Buildings & Grounds_Offertory 2nd Week	954.83										954.83	0.00
405.101 Mass Stipends	480.00	875.01									480.00	875.01
406.102 Stole Fees	400.00	249.99									400.00	249.99
412.301 FF/RE Tuition					8,675.00	2,750.01					8,675.00	2,750.01
427.601 Burial Fees_Cemetery									1,200.00		1,200.00	0.00
432.000 Fund Raising Revenues											0.00	0.00
432.103 Raffle Revenues_Picnic	33,300.00	9,999.99									33,300.00	9,999.99
432.113 Picnic Revenue	5,447.00										5,447.00	0.00
432.122 Bingo Revenues_Raffle	2,175.00										2,175.00	0.00
432.124 Bingo Revenues_Pull Tabs	1,336.00										1,336.00	0.00
532.000 Fundraising Expenses_ Parish											0.00	0.00
532.102 Parish Festival Expenses	-8,561.27	-2,325.00									-8,561.27	-2,325.00
532.103 Bingo Raffle _ Parish Expenses	-80.50										-80.50	0.00
532.191 Bingo Pull Tabs	-460.50										-460.50	0.00
Total 532.000 Fundraising Expenses_ Parish	-$ 9,102.27	-$ 2,325.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	-$ 9,102.27	-$ 2,325.00
Total 432.000 Fund Raising Revenues	$ 33,155.73	$ 7,674.99	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 33,155.73	$ 7,674.99
434.000 Bingo Fundraising Revenue		24,999.99									0.00	24,999.99
434.101 Bingo Revenues	28,379.00										28,379.00	0.00
534.101 Bingo Expenses_Parish	-18,048.85										-18,048.85	0.00
Total 434.000 Bingo Fundraising Revenue	$ 10,330.15	$ 24,999.99	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 10,330.15	$ 24,999.99
440.000 Program Revenues											0.00	0.00
440.120 Hearts and Hands_Revenue	500.00										500.00	0.00
440.301 Youth Ministry Revenues					4,452.62						4,452.62	0.00
Total 440.000 Program Revenues	$ 500.00	$ 0.00	$ 0.00	$ 0.00	$ 4,452.62	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 4,952.62	$ 0.00
450.000 Unrestricted Donations											0.00	0.00
450.101 Unrestricted Donations_Parish	9,436.65	2,750.01									9,436.65	2,750.01
Total 450.000 Unrestricted Donations	$ 9,436.65	$ 2,750.01	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 9,436.65	$ 2,750.01
451.000 Restricted Contribution Revenue											0.00	0.00
451.104 Maintenance Fund Income		3,750.00									0.00	3,750.00
Total 451.000 Restricted Contribution Revenue	$ 0.00	$ 3,750.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 3,750.00
452.000 Lumen Christi Income											0.00	0.00
452.301 Lumen Christi_RE/FF						437.49					0.00	437.49
Total 452.000 Lumen Christi Income	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 437.49	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 437.49

453.000 Service Organization Revenue											0.00	0.00
453.501 Altar Society _ All Saints Revenue							15.00				15.00	0.00
Total 453.000 Service Organization Revenue	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 15.00	$ 0.00	$ 0.00	$ 0.00	$ 15.00	$ 0.00
455.301 Endowment Income_Religious Education						9,297.00					0.00	9,297.00
470.101 Rental Income_Parish	595.00			174.99							595.00	174.99
480.101 Interest Income	0.95										0.95	0.00
495.000 Other Revenue_Heading											0.00	0.00
Total 495.000 Other Revenue_Heading	$ 434.40	$ 624.99	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 434.40	$ 624.99
Total Revenue	$ 104,378.74	$ 94,174.98	$ 0.00	$ 174.99	$ 13,127.62	$ 12,484.50	$ 15.00	$ 0.00	$ 1,200.00	$ 0.00	$ 118,721.36	$ 106,834.47
Cost of Goods Sold												
Total Cost of Goods Sold	$ 556.61	$ 762.54	$ 0.00	$ 0.00	$ 4,643.89	$ 187.50	$ 193.89	$ 0.00	$ 0.00	$ 0.00	$ 5,394.39	$ 950.04
Gross Profit	$ 103,822.13	$ 93,412.44	$ 0.00	$ 174.99	$ 8,483.73	$ 12,297.00	-$ 178.89	$ 0.00	$ 1,200.00	$ 0.00	$ 113,326.97	$ 105,884.43
Expenditures												
611.000 Comp. of Clergy & Religious											0.00	0.00
Total 611.000 Comp. of Clergy & Religious	$ 11,708.80	$ 11,010.00	$ 0.00	$ 0.00	$ 0.00	$ 75.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 11,708.80	$ 11,085.00
612.000 Salaries & Wages-Lay Employees				5,031.48							0.00	5,031.48
Total 612.000 Salaries & Wages-Lay Employees	$ 20,108.38	$ 27,533.22	$ 19,745.20	$ 6,531.48	$ 11,302.07	$ 8,836.47	$ 0.00	$ 0.00	$ 1,785.00	$ 750.00	$ 52,940.65	$ 43,651.17
613.000 FICA taxes											0.00	0.00
Total 613.000 FICA taxes	$ 1,322.68	$ 2,163.66	$ 1,314.32	$ 0.00	$ 699.88	$ 675.99	$ 0.00	$ 0.00	$ 136.55	$ 0.00	$ 3,473.43	$ 2,839.65
615.000 Workers Compensation Ins. Exp_Header											0.00	0.00
Education					124.87	99.99					124.87	99.99
Exp_Header	$ 249.74	$ 174.99	$ 874.09	$ 0.00	$ 124.87	$ 99.99	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 1,248.70	$ 274.98
Exp_Rel.Education					2,005.70	2,544.06					2,005.70	2,544.06
Expense	$ 13,523.31	$ 11,653.23	$ 5,069.49	$ 0.00	$ 2,005.70	$ 2,544.06	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 20,598.50	$ 14,197.29
618.000 Disability Insurance Exp_Header											0.00	0.00
Total 618.000 Disability Insurance Exp_Header	$ 75.35	$ 0.00	$ 0.00	$ 0.00	$ 32.52	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 107.87	$ 0.00
619.000 Retirement Contributions_Header											0.00	0.00
Total 619.000 Retirement Contributions_Header	$ 2,488.47	$ 3,718.17	$ 1,027.20	$ 0.00	$ 563.20	$ 530.19	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 4,078.87	$ 4,248.36
630.000 Staff Development_Header											0.00	0.00
Total 630.000 Staff Development_Header	$ 0.00	$ 183.75	$ 0.00	$ 0.00	$ 0.00	$ 75.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 258.75
631.101 Clergy Edu & Retreat Expenses	341.55										341.55	0.00
635.101 Mileage Reimbursement_Parish	238.28										238.28	0.00
638.000 Recruitment, Recog. & Entertain											0.00	0.00
Entertainmnt_Parish	100.00										100.00	0.00
638.301 Recruitment, Recogn & Entertainmnt_FF						425.01					0.00	425.01
Total 638.000 Recruitment, Recog. & Entertain	$ 100.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 425.01	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 100.00	$ 425.01
Total 640.000 Other Personnel Expenses_Header	$ 0.00	$ 24.99	$ 0.00	$ 0.00	$ 0.00	$ 24.99	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 49.98
705.000 Insurance											0.00	0.00
Insurance					234.46	225.00					234.46	225.00
Total 705.000 Insurance	$ 6,493.74	$ 1,749.99	$ 0.00	$ 2,375.01	$ 234.46	$ 225.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 6,728.20	$ 4,350.00
715.000 School Choice & Auditing fees											0.00	0.00
Total 715.000 School Choice & Auditing fees	$ 795.00	$ 588.75	$ 0.00	$ 2,225.01	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 795.00	$ 2,813.76
725.101 Computer Service Fee_Parish	98.81	0.00									98.81	0.00
740.101 Liturgical Supplies	238.50	2,000.01									238.50	2,000.01

Total 740.101 Liturgical Supplies	$ 891.47	$ 2,000.01	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 891.47	$ 2,000.01
750.000 Instructional Mat. & Supplies						375.00					0.00	375.00
Total 750.000 Instructional Mat. & Supplies	$ 0.00	$ 0.00	$ 0.00	$ 187.50	$ 300.00	$ 687.51	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 300.00	$ 875.01
755.101 Books-Parish Library	121.60										121.60	0.00
770.601 Contracted Grave Openings									1,800.00		1,800.00	0.00
770.651 Columbarium Gardening/Flowers									1,593.86		1,593.86	0.00
775.000 Other Purchases											0.00	0.00
775.101 Expenses-Misc_Parish	31.93	120.00									31.93	120.00
Total 775.000 Other Purchases	$ 31.93	$ 120.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 31.93	$ 120.00
805.000 Utilities											0.00	0.00
Total 805.000 Utilities	$ 4,547.55	$ 3,699.99	$ 0.00	$ 1,500.03	$ 458.42	$ 750.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5,005.97	$ 5,950.02
810.000 Housekeep & Janitor Supp & Serv											0.00	0.00
Total 810.000 Housekeep & Janitor Supp & Serv	$ 7,743.88	$ 500.01	$ 0.00	$ 500.01	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 7,743.88	$ 1,000.02
815.000 Building & Ground Maintainance											0.00	0.00
Total 815.000 Building & Ground Maintainance	$ 5,364.00	$ 3,174.99	$ 0.00	$ 500.01	$ 0.00	$ 24.99	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5,364.00	$ 3,699.99
820.000 Ground Equip Repairs & Maintain											0.00	0.00
Total 820.000 Ground Equip Repairs & Maintain	$ 221.16	$ 174.99	$ 0.00	$ 50.01	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 144.33	$ 0.00	$ 365.49	$ 225.00
Total 855.000 Office Supplies	$ 64.99	$ 399.99	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 64.99	$ 399.99
856.101 Bank Fees_Parish	205.90										205.90	0.00
860.000 Postage											0.00	0.00
Total 860.000 Postage	$ 0.00	$ 200.01	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 200.01
865.000 Telephone and Communications											0.00	0.00
Total 865.000 Telephone and Communications	$ 1,451.99	$ 774.99	$ 0.00	$ 750.00	$ 65.88	$ 75.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 1,517.87	$ 1,599.99
870.101 Printing-Outside_Parish	568.28	500.01									568.28	500.01
875.000 Equipment Rental & Maintain											0.00	0.00
Total 875.000 Equipment Rental & Maintain	$ 1,473.35	$ 900.00	$ 0.00	$ 0.00	$ 163.70	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 1,637.05	$ 900.00
880.000 Membership Dues & Subscriptions											0.00	0.00
Total 880.000 Membership Dues & Subscriptions	$ 108.00	$ 75.00	$ 0.00	$ 0.00	$ 0.00	$ 24.99	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 108.00	$ 99.99
905.101 Meetings, Workshops Hospitality_Parish	494.16										494.16	0.00
910.102 Interest Expense	507.66										507.66	0.00
911.101 Cathedraticum Expense		3,425.01									0.00	3,425.01
Total Expenditures	$ 81,340.03	$ 74,745.75	$ 28,030.30	$ 14,619.06	$ 15,950.70	$ 15,074.19	$ 0.00	$ 0.00	$ 5,459.74	$ 750.00	$ 130,780.77	$ 105,189.00
Net Operating Revenue	$ 22,482.10	$ 18,666.69	-$ 28,030.30	-$ 14,444.07	-$ 7,466.97	-$ 2,777.19	-$ 178.89	$ 0.00	-$ 4,259.74	-$ 750.00	-$ 17,453.80	$ 695.43
Other Revenue												
990.601 Invest. Inc Perp Care withdrawn									230.31		230.31	0.00
Total Other Revenue	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 230.31	$ 0.00	$ 230.31	$ 0.00
Net Other Revenue	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 230.31	$ 0.00	$ 230.31	$ 0.00
Net Revenue	$ 22,482.10	$ 18,666.69	-$ 28,030.30	-$ 14,444.07	-$ 7,466.97	-$ 2,777.19	-$ 178.89	$ 0.00	-$ 4,029.43	-$ 750.00	-$ 17,223.49	$ 695.43