



Building Today for a Stronger Tomorrow

Frequently Asked Questions



OUR COMMITMENT TO **ACT**

Accountability



Communication



Transparency



ST. MICHAEL CATHOLIC CHURCH

4491 Springfield Road | Glen Allen | VA 23060

September
2026

Thank You, St Michael's Family for prayerfully considering a commitment of your **time, talent, and treasure**. Your generosity and participation strengthen our parish and its mission.

We are committed to ACT (**accountability, communication, and transparency**) as we move forward together.

These questions are intended to provide additional information following the financial message shared during this Sunday's homily. We recognize that parishioners may have questions about our current financial situation, how we arrived here, what parish leadership is doing, and what is being asked of our parish community.

Our goal is to answer those questions clearly and openly as part of our commitment to **Accountability, Communication and Transparency (ACT)**.

Your continued prayers, support, and partnership are appreciated as we build a vibrant future for our parish—together.

With gratitude and appreciation,
Father Godfred

The Mission of St. Michael Church

To be the presence of Christ.... in Welcoming, in Service, in Worship,
in Compassion, in Faith Sharing, in Fellowship

To be the Light of the World!

St. Michael's Parish Financial FAQs

1. Is St. Michael facing a financial crisis?

St. Michael remains a strong, active and vibrant parish. We are not facing a crisis of mission, but we do have a financial challenge that needs to be addressed. For some time, ordinary operating expenses have exceeded ordinary income, and the reserves that helped bridge that difference are now largely depleted. Continuing to operate in that manner is not sustainable.

There is also an important reassurance: the recent routine diocesan audit found no impropriety. The purpose of addressing this now is to act intentionally before today's financial challenge becomes tomorrow's financial crisis.

2. We recently completed a very successful \$1 million mortgage campaign. Why is additional financial support needed now?

First, we are extraordinarily grateful for the generosity parishioners demonstrated through the \$1 million mortgage campaign. It was a tremendous expression of confidence in St. Michael and its future.

Those contributions were designated for reducing the parish mortgage and were used for that purpose. Reducing the mortgage strengthened our long-term financial position and reduced the financial burden associated with that debt, but it did not eliminate the separate challenge within our regular operating budget.

For some time, the ordinary cost of operating St. Michael has been greater than the regular income available to support those operations. In previous years, reserves and other extraordinary sources of funds helped bridge that difference. Those reserves are now largely depleted.

During the mortgage campaign, we also experienced a decline in regular offertory giving of approximately \$400,000. This further explains why extraordinary campaigns and gifts, while extremely important, cannot substitute for the consistent offertory support needed to sustain the parish's ongoing operations.

3. How long has St. Michael been operating with expenses greater than regular income, and how did we get here?

There was not one event or one decision that brought us here. The situation developed gradually over several years through a combination of circumstances.

COVID changed patterns of church attendance and charitable giving. At the same time, inflation increased the cost of utilities, insurance, maintenance, supplies, contracted services and many other ordinary parish expenses. We have an aging facility that requires ongoing maintenance and significant repairs and replacements.

Through these challenges, the mission of St. Michael continued. In previous years, financial reserves—including funds from extraordinary sources such as generous bequests and federal PPP funds received because of COVID—allowed us to absorb operating shortfalls and address significant facility needs without immediately asking parishioners for additional support.

Over time, expenses increased, regular giving remained generally the same, and reserves helped bridge the difference. Those reserves are now largely depleted, and we need to bring recurring income and expenses back into a sustainable balance.

4. What is parish leadership doing to control expenses and improve financial planning?

Increasing offertory is only one part of the solution. We also need to carefully manage expenses and improve how we plan for the future.

We are broadening parishioner involvement and expertise through the Finance Council, Pastoral Council and Building and Grounds Committee. Good stewardship benefits from many voices, different experiences and people willing to ask difficult questions.

We are reviewing expenses to identify cost reduction opportunities. We will continue looking for efficiencies while being thoughtful about protecting the services at the heart of our mission.

We are also strengthening our financial planning so that we are not simply reacting to the next problem or unexpected expense. This includes looking several years ahead and developing a better understanding of both operating requirements and future capital needs.

Our new Building and Grounds Committee is taking a systematic look at our facilities, identifying major maintenance and capital needs before they become emergencies and helping the parish plan for how those needs will eventually be funded.

5. What is the difference between parish operations, ministries and outreach?

Parish operations are the everyday expenses necessary to operate St. Michael and make our work possible. They include such things as parish administration, staff salaries, diocesan assessments and salaries for clergy, utilities, buildings and grounds maintenance and repairs, liturgy, religious education, insurance, supplies and contracted services. These expenses are supported primarily through the regular offertory.

Ministries include activities such as the Rosary Group, funeral meals, Respect Life and other parish programs. Many of these activities receive support through dedicated giving, including the Annual Giving Tree.

Outreach and Human Concerns includes efforts such as St. Vincent de Paul, Guardian Angel, Haiti, and ATM (Appalachia Twinning Ministry). These efforts are supported through contributions designated for those purposes. Together, operations, ministries and outreach enable St. Michael to worship, educate our children in the faith, care for one another, serve those in need and provide fellowship and belonging.

6. Why can't funds designated for outreach, ministries or other purposes be used to cover the operating shortfall?

When parishioners contribute for a specific purpose, St. Michael follows the diocesan guidelines and restricts the funds for the purpose for which that gift was given.

Our operating challenge therefore needs to be addressed primarily through the income available for parish operations, including regular offertory giving, together with expense management.

7. Does St. Michael currently have reserves for major future repairs and replacement of aging equipment, such as HVAC systems, roofing and other?

We do not have reserves available to address our anticipated long-term capital needs. Our buildings and major systems are aging. HVAC equipment is failing, roofs and parking lots require attention, and mechanical, electrical, and plumbing systems need repair or replacement. Painting and other ongoing maintenance are also required.

Our immediate priority is to bring recurring operating income and expenses into a sustainable balance. Once that is accomplished, we must establish a plan to build reserves so that the next major repair or unexpected event does not automatically become a financial crisis.

The Building and Grounds Committee is helping the parish identify and prioritize these future needs so that we can move from reacting to emergencies toward more intentional long-term planning.

8. How much additional offertory income does St. Michael need?

Our most immediate need is to strengthen regular offertory giving while continuing to evaluate and reduce expenses. Based on our current projections, annual expenses exceed collections by approximately \$350,000 or 15-25%. The actual amount ultimately required will also depend upon expense reductions, changes in operating costs and any extraordinary or emergency capital expenditures.

Long term, however, balancing the operating budget is only the first step. We must also develop a plan for building reserves and funding future capital needs. When a significant and urgent equipment or facility replacement becomes necessary before reserves have been built, an additional specific fundraising request could be necessary.

9. What exactly would additional offertory contributions be used for?

Additional regular offertory would first be used to support the ordinary operations of St. Michael and help bring recurring income and expenses into balance. Those operations include such things as parish administration, staff salaries, diocesan assessments and salaries for clergy, utilities, buildings and grounds maintenance and repairs, liturgy, religious education, insurance, supplies and contracted services.

These are the underlying operations that make possible the ministries, worship, formation, outreach and community life for which St. Michael is known. Once recurring operating income and expenses are brought into sustainable balance, establishing our financial reserves must become an important priority.

10. How will parishioners know whether increased giving is improving the parish's financial position?

This is an important part of our commitment to **ACT - Accountability, Communication and Transparency**. We intend to communicate financial information regularly and clearly so parishioners can understand where we are financially, what progress we are making, where opportunities exist and where challenges remain.

We will also provide opportunities through town halls, listening sessions and parish communications for parishioners to ask questions, hear additional details and share ideas and concerns.

Accountability works both ways. Parish leadership has a responsibility to carefully and transparently manage the resources entrusted to St. Michael, while each of us as parishioners are invited to consider how we can contribute through our time, talent and treasure.

11. What is St. Michael asking parishioners to do?

First, we ask every household to prayerfully consider a simple question:

“What does St. Michael mean to me and my family, and does the way I support my parish reflect the importance it has in our lives?”

If you already give regularly, thank you. Your generosity makes the work of this parish possible. If your circumstances allow you to increase your regular contribution, please prayerfully consider doing so.

If you give electronically, this is a good opportunity to review the amount you established previously and consider whether it still reflects your circumstances and the importance of St. Michael in your life.

If you are not currently giving regularly, we invite you to consider beginning. Consistent gifts across our entire parish community can make a significant difference.

Our ask is broader than money. St. Michael also needs your **time, talent, experience, professional skills and willingness to become involved**. Our long-term financial health cannot depend upon a few families, an occasional extraordinary gift or another unexpected bequest. It requires broad and consistent participation from the parish community.

And just as St. Michael is asking something of its parishioners, parishioners should expect something from St. Michael: **Accountability, Communication and Transparency**. This is not simply another financial appeal. It is the beginning of an ongoing conversation about stewardship, planning and the future of our parish.

St. Michael is our parish. This is a challenge we can solve together.

Ways to Set Up Recurring Giving

- **Envelope Giving**
- **Electronic Giving**
 - Visit the website <https://www.saint-mikes.org/online-giving> or scan here
 - If you are already giving electronically, LOGIN here.
 - If you are new to electronic giving, go through the next steps and an account will be created for you.
 - Choose ***Sunday Collection***.
 - Choose recurring and the frequency (once a month, once a week)
 - Choose the amount you would like to give.
 - Put your envelope # in NOTES.



Questions?

- Do you need help setting up or accessing your WeShare account? Please contact
Sue Miyashita
804-527-1037 x114
admin@saint-mikes.org
- Do you have an idea, skill, trade that would be helpful to St. Michael or additional questions? Please fill out the form by scanning the QR code below.



Philippians 4:19

And my God will supply every need of yours according to his riches in glory in Christ Jesus.