

## A future-proof program and multi-year budget for the St. Ursula Parish in Delft:

To ensure the viability of the St. Ursula Parish, and make financially responsible choices towards this goal, the parish board has drawn up a new multi-year budget 2021-2030, based on a future-proof program. In this process, the principles are:

1. Reaching a balanced annual budget, so as to avoid unnecessary losses.
2. Making choices that create space for enthusiasm in the various communities, and capitalize on their strengths.
3. Making use of equity in such a way that the survival of the parish is guaranteed in the short and the long term.

### ad 1 Reaching a balanced annual budget

In these past years, the financial policy was aimed at:

- ensuring the functioning of the four communities, with their activities and the maintenance of the buildings;
- organizing and financing “city-wide” common activities on the parish level.

The following overview shows that this policy choice has led to significant annual deficits:

Year	Exploitation	Equity	Difference	Revaluations
2013	-42,583	1,303,554	1,269,955	33,600
2014	-89,815	1,180,139	1,213,739	-33,600
2015	-142,855	1,037,285	1,037,284	1
2016	125,494	1,244,159	1,162,780	81,379
2017	-152,203	1,609,238	1,091,956	517,282
2018	-102,301	1,506,937	1,449,104	57,833
2019	-10,145	1,713,549	1,438,960	274,589
2020	-172,702	2,122,925	1,540,847	582,077
2021	-181,217	1,950,223	1,941,708	-
<b>Totaal</b>	<b>-768.325</b>			<b>1.513.161</b>

In total, the parish has suffered a loss of € 768,325 within nine years. This has only been possible through the fact that the Equity has increased with 1.5 million euros, mostly through the sale of closed (church) buildings and church-owned property. This means that the survival of the parish is possible in this way only as long as there is money available from the sale of property: we will have to close more churches. The financial policy of the past ten years does not ensure the survival of the parish in the long term.

**In 2020, we have once again suffered a sizable financial loss of € 172.702. In attachment 3, you can see the figures per community. If we do not act, the deficits will increase in 2021.**

Because of the ongoing deficits, the diocese has no longer approved the budget for 2021, and asked for a ten-year budget plan including a recovery plan. In this new multi-year budget, the financial policy will be approached differently. Henceforth it will be based on the principle that the costs should not exceed the revenues. This is what we call a balanced budget. This immediately raises the question: Is it possible to have a different organizational policy? Can things be reorganized financially in such a way that the parish achieves a balanced budget?

In what follows, we will detail the choices with the aim of reaching a balanced budget. These choices are based on the thought that the fixed costs of personnel and housing should be covered by fixed revenues, and that fluctuating costs for activities should be covered by the direct proceeds of these activities.

#### **A. Fixed revenues are related to fixed personnel costs:**

The parish receives a fixed amount of income from voluntary donations of parishioners. Annually this adds up to about € 200.000. Against this steady source of income, we can place the activities of the pastoral team and their supporting staff, for:

- Liturgy and administration
- Catechesis
- Pastoral care
- Diaconal activities

In addition to this, there is a payment for the costs of the activities that the diocese performs for the Ursula parish [and other parishes – ES]. Added up, the annual personnel costs are approximately € 265,000. Hence, the annual deficit on personnel costs is approximately € 65,000.

To achieve a cost-effective organizational policy, it is necessary to work with a smaller team of pastoral employees and staff. In this way, the fixed revenues of the annual fundraiser will determine the amount of personnel costs of pastoral employees and supporting staff.

#### **The action items are:**

- Cancelling the paid working hours of the assistant of the parish board.
- Cancelling the paid working hours of the assistant of the pastoral team.
- Decreasing the paid working hours of the pastoral minister by at least 12 hours.
- Applying for an annual subsidy for working hours in diaconal ministry. If this subsidy is not received, these working hours will be cancelled. This concerns approximately 12.6 hours of the pastoral minister [the deacon is in view here – ES] and 12 hours of the diaconal supporting staff. Here, the parish runs a risk of approximately € 42.000. This risk will be accepted annually for the duration of that year, and is necessary to achieve resolution if the subsidy should be withdrawn.

For all of the action items listed above, the following applies: every month in 2021 in which an action item is realized, helps the parish to decrease the deficit and work towards its goal of a balanced budget.

**B. Collections from churchgoers, and other revenues from activities and visitors, are related to the costs of activities, paid staff and volunteer costs.** We have an annual income of approximately € 151,000 consisting of collections and contributions. These are revenues directly related to activity costs, for instance:

- All costs of liturgical celebrations on Sundays and weekdays, including decorations, copying missalettes and leaflets with announcements, reimbursing permanent employees with a musical or supporting task, volunteer fees. But also the material costs of catechetical meetings, livestreaming Masses, the parish bulletin in which the celebrations are listed, insurance costs, memberships and all other administrative costs.
- All costs of other activities not directly church-related, such as concerts or volunteer activities.

All activities, including those of permanent employees and paid volunteers, have a total cost of approximately € 228,000 per year. Annually, the parish receives approximately € 151,000 in incidental revenues for activities. In 2020 and 2021, these revenues from collections, money for candles, incidental donations and visitor contributions, have been temporarily under pressure from Corona-related measures.

The deficit adds up to approximately € 77,000. There are opportunities to increase the revenues. However, it is necessary also to decrease the fixed costs. This is not only about personnel costs, but also about material costs, such as the parish bulletin and contributions to external organizations.

**The action items are:**

- On the level of the various communities, paid employees are active. Over the past years, insufficient revenues have been generated to continue paying for this. With the employees concerned, the board will discuss the termination of their activities, in accordance with legal requirements. These economy measures should cut costs by € 60,700.  
NB: If a solid financial plan can be made for musical support, the parish board may decide to accept a risk up to € 30,000.
- On the city-wide parish level, subsidies are granted to the Interkerkelijk Sociaal Fonds [Inter-Church Social Fund] and Jessehof. Besides this, fixed contributions are given to the Christmas collection of the Raad van Kerken [Council of Churches] in Delft. Internal groups such as the RKJ and the English-language community also receive a fixed contribution. In total, this adds up to € 15,300.  
Our goal is to end the subsidies, saving € 13,600. The Christmas collection will no longer be a fixed contribution, but will be included in the collection plan of the communities. With regard to the internal groups that receive a contribution: the goal is to embed them in the communities and arrange financial support from there.  
Prescinding from Corona years, the four communities spend an average of € 14,600 in collection money on charitable causes. The budget assumes that this will not change, but that new arrangements will be made about the causes that are included in the collection plan. On the city-wide Ursula level, no more donations from equity will be given.
- The parish bulletin costs € 20,904. This amount is a significant part of the high costs for the communities. One of the possibilities would be to use e-mailed newsletters as the

favoured means of weekly communications. Because the parish bulletin is valued for its additional content, a lower frequency and increased advertising revenues could lead to a balanced exploitation model. For the moment € 8,362 has been budgeted, but a balanced exploitation would be preferable.

- Volunteer fees adding up to € 5,300. These occur in two communities. In the two other communities, the policy is not to give volunteer fees. This will become common policy.

For all action items listed: Notice in 2021, and realization in accordance with legal requirements and contracts.

### C. Fixed capital gains in relation to fixed housing costs

The revenues from fixed donations and collections are insufficient to cover housing costs. The parish needs another financial solution for these. This is found in the use of equity, including the rent of “social” real estate. For instance, the rent of the parish building in the Raamstraat, or the buildings in the Simonsstraat. Although the maintenance and exploitation of these buildings cost money as well, the rent generates sufficient income to reserve a fixed annual amount for housing exploitation and maintenance funds. In addition, it is necessary to request and receive State subsidies for the restoration of monumental church buildings. Annual revenues from rent and subsidies are now at approximately € 267,000.

The housing costs of all buildings taken together are now at around € 306,000. There is a deficit of approximately € 39,000. In the future, this deficit will increase significantly because of major maintenance costs, because too little has been set aside over the past years. In the coming years, the reservation of money for maintenance needs to be increased, to cover maintenance costs and prevent exploitation deficits. The solution for the housing deficit is found in acquiring social property over the coming years, so that increased revenues from rent will be able to cover all housing costs. Acquiring extra aerial systems can also help in generating fixed income. We may expect maintenance needs to decrease because of the closing of church buildings, but before we have reached this point, the need for additional fixed income for maintenance and housing will remain for years. Besides, even when churches are no longer in use, they still require years of maintenance before they have been sold and converted into monuments.

Acquiring this property can only be realized when there are no more exploitation deficits with regard to personnel and activities. At that moment, equity will no longer be needed as a buffer for deficits, and it will become available for acquiring suitable property. If the proposed economy measures will be implemented, we can conclude after 1.5 years that there are positive results in the areas of personnel and activities. In 2023 and 2024, there will be enough equity to make an investment of sufficient scope to generate a rent income of approximately € 40,000. After that, exploitation deficits will have decreased equity to such an extent that it will no longer be possible to generate enough returns.

Besides that, it will still be necessary to request and receive State subsidies for the maintenance of monuments. There should also be sufficient financial means to be able to invest in the church buildings that will not close.

**Action item:** Acquiring property or another way of capital commitment to cover housing costs and maintenance from fixed revenues. This will need to happen by 2023 or 2024 at the latest,

because otherwise equity will have decreased too much through structural exploitation deficits.

**Conclusion:** For reducing the deficit of € 181,000 in total, there is sufficient opportunity. With regards to personnel, activities and donations, it is possible to realize the economy measures within 1.5 years. To completely cover housing costs from fixed revenues, more time than 1.5 years will be required. For this solution, the necessary momentum will arrive in 2023 or 2024. After that, equity will decrease too much because of the excessive deficits. Delaying maintenance can give some financial relief, but only in the short term.

**ad 2: Making choices that create space for enthusiasm in the various communities, and capitalize on their strengths.**

It is a well-known fact that, after the closing of parish churches, many parishioners are no longer prepared to continue participating in the remaining parish community. How can we achieve the goal of continued parishioner participation in Delft?

This is possible if the board can choose a solution in which as many parishioners as possible feel attracted to continue participating. For instance, because many parishioners see opportunities for their own involvement in shaping and developing the parish identity.

In what follows, we will give an assessment of the possible options. These options will be judged on the basis of the possibility of financial success. An option that is financially successful is the option in which the greatest number of parishioners feel attracted to continue participating. To engage in volunteer work, and, not unimportantly: to remain prepared to pay their church contribution. All options that do not include this, may be discarded as useless.

**Option 1: Start over, close all churches and rent a space somewhere in Delft, e.g. the chapel next to the Stanislas college**

Consequence for parish community	Consequence for buildings	Financial consequence	Financially promising?
<p>Permanently renting a space for celebrations and meetings.</p> <p>The loss of visibility is substantial, leading to a heavy loss of members. It is an option when very few members remain. Then the rent of a space in school will suffice.</p>	<p>Multiple years will be necessary to close all church buildings and transfer the care of monumental buildings to other parties.</p>	<p>Part of the revenues from the sale will disappear into the conservation of monuments until a solution has been found.</p> <p>Costs for adapting the rented spaces.</p>	<p><b>NO</b></p> <p>Loss of members is so considerable that fixed church contributions collapse, and no vital parish with sufficient financial stability remains.</p>

**Option 2: Start over, close all churches, and build a new low-maintenance and energy-neutral church somewhere in Delft**

Consequence for parish community	Consequence for buildings	Financial consequence	Financially promising?
<p>Visibility is much greater, there will be new opportunities for use of the building, because of which it will be possible to limit the loss of members.</p>	<p>Multiple years will be necessary to close all church buildings and transfer the care of monumental buildings to other parties.</p> <p>Finding a place to build, acquisition of ground, license to build, the construction process and organizing the administration of the new building.</p>	<p>Part of the revenues from the sale will disappear into the conservation of monuments until a solution has been found.</p> <p>The revenues from the sale will also be necessary to build and maintain a new church.</p>	<p><b>NO</b></p> <p>The transition from existing buildings to a new building can be long and unpredictable, so that no revenues from the sale will be available when the new church should be built according to the conditions of the license.</p>

**Optie 3: Close three churches and use the most low-maintenance church in Delft (Sacrament)**

Consequence for parish community	Consequence for buildings	Financial consequence	Financially promising?
Greater visibility of the building, and more opportunities to limit loss of members and possibly stabilizing the number of members.	<p>Closing church buildings and a monument to take care of.</p> <p>Renovation costs to make spaces in parish office suitable for various goals.</p> <p>Maintenance costs of Sacrament church building are low and covered by revenues from rent.</p>	<p>Part of the revenues from the sale will disappear into the conservation of monuments until a solution has been found.</p> <p>Part of the revenues will be needed for adapting the parish office.</p> <p>Part of the revenues will be needed for making the buildings energy-neutral.</p>	<p><b>YES:</b></p> <p>Unlike Option 1, this option preserves a visible church with its own meeting spaces.</p> <p>Conservation of membership is somewhat uncertain for geographical reasons.</p> <p>The church can sustain the energy transition expected around 2031. This option is financially sustainable.</p>

**Option 4: Close three churches and use the most monumental church (M.v.Jessekerk)**

Consequence for parish community	Consequence for buildings	Financial consequence	Financially promising?
<p>Visibility of the building and opportunities to attract specific (international) groups based on Catholic tradition and culture.</p> <p>Simultaneously a great loss of members from the other three churches, because these prefer a simpler Catholic tradition.</p>	<p>The church is a monument and can only be preserved with a steady income from State subsidies.</p> <p>Number of visitors for incidental events is high, but the community itself is too small and not (yet) financially self-sustaining.</p>	<p>If it is impossible to balance the long-term budget, and closure becomes inevitable, the building will become a monument.</p> <p>In that case, no Roman Catholic church will be left in Delft.</p> <p>This solution is very risky and is not sustainable at the moment. Also, making the building energy-neutral is costly.</p>	<p><b>NO</b></p> <p>The loss of members will be so great that only a small community will be left with many incidental visitors. There is a high risk of insufficient financial capacity to balance the budget.</p>

**Option 5: Sustainable (= variant with most participants).**

Keeps the Maria van Jessekerk open as monumental church, allows the community to specialize in a number of strengths, and shows that this is financially sustainable over multiple years.

Asks the other three communities to determine a shared identity and choose one of the church buildings, and shows that this is financially sustainable over multiple years.

<b>Consequence for parish community</b>	<b>Consequence for buildings</b>	<b>Financial consequence</b>	<b>Financially promising?</b>
MvJ develops its own strengths (see business plan) and internationalizes	MvJ adapts to receive visitors/tourists + means for energy transition necessary.	Administration for monument MvJ, and sale of the two churches that do not remain open.	<b>YES</b> Membership is at its highest because of the two-community strategy.
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Stimulating three communities to become one community by developing a shared identity in which the core values of the groups are represented.	Adapting the chosen church building to the needs of the community. Means for energy transition are necessary.	Acquiring new social real estate to generate revenues from rent.  Both communities need a balanced budget.	<b>YES</b> Preservation of membership is the highest possible, because of the choices made. There is a logical sequence in the actions.

In this multi-year budget, a choice is made for option 5. We expect that the greatest number of parishioners can be motivated to participate in this solution. Only in this way the financial survival of the parish will be possible. This means that the parishioners of Francis & Clare, Sacrament and Adelbert are asked to form a shared community and then choose for one of the three church buildings. The other two churches will be closed. (NB: Which church this will be is yet to be decided)

At the same time it means that the parishioners of the Maria van Jessekerk are asked to create space in their community for people around the world, who register as member or make an incidental visit to the church. Realizing this, too, is no easy task. Only if this leads to an annually balanced budget of the costs and revenues related to personnel and activities, there will be a basis to find a solution for building maintenance, by generating sufficient revenues from the rent of property yet to be acquired.

**The choice for option 5 may be summarized as an appeal to one community: ‘Reach out’, and to the other three communities: ‘Come together!’**

By now it should be clear that both communities in the upcoming years should have a balanced budget. Because it is uncertain whether this will succeed, option 3 is kept as a backup plan. This option entails a choice for keeping the Sacrament Church open, and closing all other churches. The choice for this building is obvious because its maintenance costs are the lowest, and also because of its revenues from rent.



### **Option 3 will be considered:**

- If an unexpectedly high percentage of parishioners stop participating, as a consequence of the changes and the threatening closure of churches. This will mean that the financial basis supporting the multi-year budget will collapse.
- If we do not succeed in unifying three communities with a completely balanced budget.
- If we do not succeed in achieving a balanced budget at the Maria van Jessekerk. In this case, the church building will be transferred into the care of a monument foundation which will become responsible for its use. This foundation will be unrelated to the parish. The building will no longer function as a church.

### **ad 3: Making use of equity in such a way that the survival of the parish is guaranteed in the short and the long term.**

Many people, parishioners or otherwise, consider the Ursula Parish to be infinitely wealthy, for instance by conferring a high value on the large buildings, or by thinking of substantial investments. The converse is true. The property (including church buildings) generates too little income and costs a lot of money because of the necessary maintenance. The investment funds decrease, because they need to be sold to cover exploitation deficits. It is not customary to divert Equity towards the regular coverage of structural deficits, as has been done over the past ten years. Equity should increase or decrease with budgeted gains or losses, by unforeseen costs or revenues, or because of a real calamity.

In addition, Equity also needs a certain minimal amount, because it has three important functions in business operations, namely:

1. For fixed assets (change investments and new investments)
2. For transactions (daily payments, such as invoices and salaries)
3. For risk management (being able to face the financial consequences of unforeseen events which are impossible or undesirable to budget in advance)

As long as the deficits for personnel and activities have not been solved, it is not yet possible to reserve finances for investments. These investments mostly concern the acquisition of 'social real estate', covering the maintenance costs of two church buildings as well as desired investments in the two church buildings which will remain in use. The approved housing projects in the Burgwal and Simonsstraat have been included in the multi-year budget and can proceed as planned, because they contribute to the desired revenues for covering the maintenance costs of the church buildings.

By 'social real estate' we understand: offering housing opportunities with a social goal. For instance, to groups that have few chances on the housing market, such as handicapped people and young people from Delft besides the students. The balance shows that we still have remaining Equity. This means that the financial situation is not hopeless, but that the structural deficits should be solved. Also, the multi-year maintenance plan for each building should be updated, to have a good view of the average annual maintenance costs over a period of 25 years.

The balance shows that the parish in 2021 still has Equity to make choices. Currently it can be found in buildings, investment funds and savings accounts. Annual deficits, by definition, will cause Equity to decrease until nothing remains. If that happens, closure will be our only option. This plan serves to prevent total closure:

- In the short term (2021-2022) we should balance personnel and activity costs with the revenues from church contributions, collections, and entrance tickets.
- By 2023-2024 at the latest, we should implement the choice for church buildings, and safeguard building maintenance.

**In conclusion:**

The above is intended to be the financial argumentation for the plan. When it comes to content, the plan will be realized fully within the communities.

It can be summarized as an appeal:

- to the three communities of the Sacrament, Francis & Clare, and Adelbert churches: “come together”
- to the Maria van Jesse community: “reach out”

The opportunities exist, but putting these appeals into practice will require hard work! We would be eager to support you throughout the process.

**Signed in Delft in the board meeting of 26 April 2021.**

H.A. Verbakel, chair	N.A.M. Ruitenbeek, treasurer
A.Ch.H. Franken, vice-chair	J.L. Hanssen, member
O.A.A.R.M. Holland, secretary	J.F. Wijnia, member

**Bijlage 1:** Cijfers nieuwe meerjarenbegroting: exploitatie en balans

**Bijlage 2:** Stappenplan

**Bijlage 3:** Exploitatie en balans 2020

## Bijlage 1: Cijfers nieuwe meerjarenbegroting: exploitatie en balans

Het hiervoor beschreven financiële beleid is samengevat in een nieuwe meerjarenbegroting voor tien jaren. In deze begroting is rekening gehouden met het sluitend krijgen van de personele lasten ten opzichte van de vaste kerkbijdragen en de activiteitenkosten ten opzichte van collectes en toegangsgelden of -bijdragen. Hierbij is rekening gehouden met een verwacht lager belangstellingspercentage per gemeenschap als het tot twee kerken komt. (Resp. 0,50% Sacrament; 0,85% Adelbert; 0,75% F&C en 1,05% MvJ.) Ook is rekening gehouden met krimp: jaarlijks 1% over het totaal vanaf 2025). Onderstaande begroting is de samenvatting van de vier deelbegrotingen per gemeenschap. Op het niveau van de parochie zijn er geen zelfstandige uitgaven en ontvangsten meer, wel boekhoudkundig: salarissen + afdracht en gelijke opbrengsten vanuit de gemeenschappen, per saldo nul. Deze begroting is er ook per gemeenschap.

Begroting R.K. Parochie Sint Ursula	Jaarrekening 2020	Begroot 2021	Totaal 2022	Totaal 2023	Totaal 2024	Totaal 2025	totaal 2026	Totaal 2027	Totaal 2028	Totaal 2029	Totaal 2030
<b>Verwachte deelname en krimp</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>0,99</b>	<b>0,98</b>	<b>0,97</b>	<b>0,96</b>	<b>0,95</b>	<b>0,94</b>
<b>BATEN</b>											
Kerkbijdragen parochianen	200.699,96	199.000	204.500	204.500	172.675	170.948	169.222	142.044	140.580	139.116	137.651
Collecten, vergoedingen en toegangen	123.519,05	151.410	140.810	171.310	159.631	158.034	156.438	145.390	143.891	142.392	140.894
Opbrengsten bezittingen, beleggingen, onderhoudssubsidies	223.325,06	266.715	288.554	288.554	288.554	288.254	333.554	273.550	273.470	273.470	273.470
<b>totaal baten (A)</b>	<b>547.544</b>	<b>617.125</b>	<b>633.864</b>	<b>664.364</b>	<b>620.860</b>	<b>617.236</b>	<b>659.213</b>	<b>560.985</b>	<b>557.942</b>	<b>554.978</b>	<b>552.015</b>
<b>LASTEN</b>											
Personele lasten pastoraal team	195.939,57	193.416	99.991	99.991	83.157	82.325	81.494	69.641	69.641	69.641	69.641
Afdracht bisdom	60.510,00	70.880	70.880	70.880	58.490	57.905	57.320	56.735	56.150	55.565	54.980
<b>btotaal lasten pastoraal team en bisdom</b>	<b>256.449,57</b>	<b>264.296</b>	<b>170.871</b>	<b>170.871</b>	<b>141.646</b>	<b>140.230</b>	<b>138.814</b>	<b>126.376</b>	<b>125.791</b>	<b>125.206</b>	<b>124.621</b>
Salariskosten eigen gemeenschappen	-	60.696	30.764	30.764	30.764	30.456	30.149	29.841	29.533	29.226	28.918
Schenken door Ursula (Jessehof, ISF, Rv)	15.695,00	15.300	2.500	2.500	2.500	2.475	2.450	2.500	2.500	2.500	2.500
Schenking van collectes door gemeenschap	4.001,77	14.600	14.600	14.600	12.320	12.197	12.074	11.950	11.827	11.236	11.118
Kosten vrijwilligers	21.873,11	21.110	21.110	21.110	21.110	20.899	20.688	8.095	8.011	7.928	7.844
Kosten eredienst en pastorale kosten	56.969,03	35.160	35.160	35.160	30.294	29.991	29.688	26.120	25.851	25.582	25.313
Activiteiten- en beheerkosten	84.515,97	81.341	66.949	66.949	56.910	56.341	55.772	48.244	47.747	47.250	46.752
<b>subtotaal ov.kosten en activiteiten</b>	<b>183.054,88</b>	<b>228.207</b>	<b>171.083</b>	<b>171.083</b>	<b>153.897</b>	<b>152.358</b>	<b>150.819</b>	<b>126.751</b>	<b>125.470</b>	<b>123.721</b>	<b>122.445</b>
Onderhoudskosten onroerend goed	52.524,08	62.860	52.510	52.510	52.510	51.985	51.460	36.960	36.960	36.960	36.960
Energie/verzekeringen/erfpacht	151.217,25	137.980	119.980	119.980	119.980	119.980	119.980	66.422	66.422	66.422	66.422
Dotatie grootonderhoud	77.000,00	105.000	176.400	189.400	189.400	189.400	189.400	164.300	164.300	164.300	164.300
<b>Subtotaal huisvesting</b>	<b>280.741,33</b>	<b>305.840</b>	<b>348.890</b>	<b>361.890</b>	<b>361.890</b>	<b>361.365</b>	<b>360.840</b>	<b>267.682</b>	<b>267.682</b>	<b>267.682</b>	<b>267.682</b>
<b>Totaal lasten (B)</b>	<b>720.245,78</b>	<b>798.342</b>	<b>690.844</b>	<b>703.844</b>	<b>657.434</b>	<b>653.953</b>	<b>650.473</b>	<b>520.808</b>	<b>518.943</b>	<b>516.609</b>	<b>514.748</b>
<b>RESULTAAT (A - B)</b>	<b>-172.701,71</b>	<b>-181.217</b>	<b>-56.980</b>	<b>-39.480</b>	<b>-36.574</b>	<b>-36.717</b>	<b>8.741</b>	<b>40.176</b>	<b>38.999</b>	<b>38.370</b>	<b>37.267</b>

Daarnaast is er rekening gehouden met de kosten van groot onderhoud en dotaties aan de voorziening grootonderhoud volgens de opgestelde Meerjaren-onderhoudsplannen (MJOP) per kerk en per overige gebouwen. Dit is hoger dan men gewoon is te doteren. Als de aannames uitkomen dan dalen de kosten in de laatste jaren, omdat er dan gekozen is voor het aanhouden van twee kerkgebouwen. Zelfs in dit ideale scenario wordt in tien jaar tijd nog € 187.415 verlies geleden. Als er sneller gehandeld kan worden, dan kan dit verlies een stuk lager zijn. Zonder ingrijpen bedraagt het verlies circa 1,6 miljoen euro: 10 x het verlies van 2020.

Begroting R.K. Parochie Sint Ursula	Jaarrekening 2020	Begroot 2021	Totaal 2022	Totaal 2023	Totaal 2024	Totaal 2025	Totaal 2026	Totaal 2027	Totaal 2028	Totaal 2029	Totaal 2030
<b>Verwachte deelname en krimp</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>1,00</b>	<b>0,99</b>	<b>0,98</b>	<b>0,97</b>	<b>0,96</b>	<b>0,95</b>	<b>0,94</b>
<b>A. Loonkosten pastoraal team en ondersteuning en afdracht bisdom kostendekkend uit kerkbalans en subsidies?</b>											
Bij : Vaste bijdragen parochianen	200.699,96	199.000	204.500	204.500	172.675	170.948	169.222	142.044	140.580	139.116	137.651
Af: Personele lasten pastoraal team en ondersteuning en afdracht bisdom	256.449,57	264.296	170.871	170.871	141.646	140.230	138.814	126.376	125.791	125.206	124.621
<b>saldo</b>	<b>-55.749,61</b>	<b>-65.296</b>	<b>33.629</b>	<b>33.629</b>	<b>31.029</b>	<b>30.718</b>	<b>30.408</b>	<b>15.668</b>	<b>14.789</b>	<b>13.910</b>	<b>13.030</b>
<b>B. Activiteiten- en beheerkosten kostendekkend uit collectes en toegangen?</b>											
Bij: Collectes en opbrengsten bezoekers	123.519,05	151.410	140.810	171.310	159.631	158.034	156.438	145.390	143.891	142.392	140.894
Af: Beheer- en activiteitenkosten, schenkingen en lidmaatschappen	183.054,88	228.207	171.083	171.083	153.897	152.358	150.819	126.751	125.470	123.721	122.445
<b>saldo</b>	<b>-59.535,83</b>	<b>-76.797</b>	<b>-30.273</b>	<b>227</b>	<b>5.733</b>	<b>5.676</b>	<b>5.619</b>	<b>18.639</b>	<b>18.421</b>	<b>18.672</b>	<b>18.449</b>
<b>C. Kan het gebouw onderhouden worden uit bezittingen of vermogen?</b>											
Bij: Baten uit bezit / belegging / onderh. sub	223.325	266.715	288.554	288.554	288.554	288.254	333.554	273.550	273.470	273.470	273.470
Af:Onderhoudskosten en energie	203.741	200.840	172.490	172.490	172.490	171.965	171.440	103.382	103.382	103.382	103.382
Af: Dotaties	77.000	105.000	176.400	189.400	189.400	189.400	189.400	164.300	164.300	164.300	164.300
Af. Verwachte extra onderhoudsfacturen	-	-	-	-	-	-	-	-	-	-	-
<b>saldo</b>	<b>-57.416</b>	<b>-39.125</b>	<b>-60.336</b>	<b>-73.336</b>	<b>-73.336</b>	<b>-73.111</b>	<b>-27.286</b>	<b>5.869</b>	<b>5.789</b>	<b>5.789</b>	<b>5.789</b>
Baten	547.544	617.125	633.864	664.364	620.860	617.236	659.213	560.985	557.942	554.978	552.015
Lasten	720.246	798.342	690.844	703.844	657.434	653.953	650.473	520.808	518.943	516.609	514.748
<b>Resultaat</b>	<b>-172.702</b>	<b>-181.217</b>	<b>-56.980</b>	<b>-39.480</b>	<b>-36.574</b>	<b>-36.717</b>	<b>8.741</b>	<b>40.176</b>	<b>38.999</b>	<b>38.370</b>	<b>37.267</b>
<b>Exploitatieresultaat</b>	<b>-172.702</b>	<b>-181.217</b>	<b>-56.980</b>	<b>-39.480</b>	<b>-36.574</b>	<b>-36.717</b>	<b>8.741</b>	<b>40.176</b>	<b>38.999</b>	<b>38.370</b>	<b>37.267</b>
controle	-	-	-	-	-	-	-	-	-	0,00	0,00
tekort periode 2021-2030 bij gewijzigd beleid											<b>-187.415</b>
tekort periode 2021-2030 bij ongewijzigd beleid; (circa 10 keer tekort 2020)											<b>-1.727.017</b>

**Tot slot:** Er is rekening gehouden met de mogelijkheid tot investeren in de twee kerken die openblijven. Ook is rekening gehouden met het verwerven van maatschappelijk onroerende goed om verhuurinkomsten te verkrijgen om aan de huisvestingslasten te kunnen voldoen. Hiervoor moet eerst een plan ontwikkeld worden. Wellicht zijn er nog alternatieven. Er is geen rekening gehouden met de opbrengst van de verkoop van grond van gesloten kerken. Uiteraard is er wel een opbrengst, maar het bedrag en het moment is zeer onzeker en kan nog vele jaren duren. Daar kan niet op gewacht worden. Kortom: deze begroting geeft weer hoe het financieel verloopt als gepland, zonder nieuwe tegenslagen. De onderstaande balans maakt zichtbaar wat er mogelijk is als we de exploitatietekorten beëindigen.

Grootonderhoud kerken en gebouwen en eventuele invsteringen	Jaarrekening 2020	Begroot 2021	Totaal 2022	Totaal 2023	Totaal 2024	Totaal 2025	totaal 2026	Totaal 2027	Totaal 2028	Totaal 2029	Totaal 2030
Af: Dotaties	77.000,00	105.000	176.400	189.400	189.400	189.400	189.400	164.300	164.300	164.300	164.300
<b>Ontrekkingsen vz groot onderhoud</b>	<b>175.622,20</b>	<b>291.648</b>	<b>200.307</b>	<b>204.158</b>	<b>302.640</b>	<b>142.538</b>	<b>113.084</b>	<b>105.567</b>	<b>105.022</b>	<b>98.611</b>	<b>98.724</b>
Mogelijke investeringen in kerk	-	-	-	-	150.000	-	-	-	-	-	-
Mogelijke investeringen in kerk	-	-	-	-	150.000	-	-	-	-	-	-
Mogelijke investeringen maatsch onr goed voor extra huuropbrengsten (bedrag is sterk afhankelijk van het verminderen jaarlijkse tekorten)	-	-	-	-	1.200.000	-	-	-	-	-	-
					<b>1.500.000</b>						
<b>BALANS URSULA</b>	<b>Jaarrekening 2020</b>	<b>Begroot 2021</b>	<b>Totaal 2022</b>	<b>Totaal 2023</b>	<b>Totaal 2024</b>	<b>Totaal 2025</b>	<b>totaal 2026</b>	<b>Totaal 2027</b>	<b>Totaal 2028</b>	<b>Totaal 2029</b>	<b>Totaal 2030</b>
<b>ACTIVA</b>											
Kerkelijke goederen	24.957,40	24.957	24.957	24.957	24.957	24.957	24.957	24.957	24.957	24.957	24.957
Beleggingen (incl.onroerend goed)	3.701.609,43	3.501.609	3.401.609	3.301.609	3.301.609	3.301.609	3.301.609	3.301.609	3.401.609	3.501.609	3.601.609
Geldmiddelen	470.182,52	230.761	249.873	295.635	145.820	155.965	241.022	339.931	338.208	342.266	345.110
Vorderingen op korte termijn	-3.411,94	25.000	25.000	25.000	25.000	25.000	25.000	25.000	25.000	25.000	25.000
<b>Totaal activa</b>	<b>4.193.337,41</b>	<b>3.782.327</b>	<b>3.701.440</b>	<b>3.647.202</b>	<b>3.497.387</b>	<b>3.507.532</b>	<b>3.592.589</b>	<b>3.691.498</b>	<b>3.789.775</b>	<b>3.893.833</b>	<b>3.996.677</b>
<b>PASSIVA</b>											
Vermogen	2.306.625,23	2.125.408	2.068.428	2.028.948	1.992.374	1.955.657	1.964.398	2.004.574	2.043.573	2.081.943	2.119.210
Voorzieningen en fondsen	1.768.567,09	1.581.919	1.558.012	1.543.254	1.430.013	1.476.875	1.553.191	1.611.924	1.671.202	1.736.891	1.802.467
Schulden op kore termijn	118.145,09	75.000	75.000	75.000	75.000	75.000	75.000	75.000	75.000	75.000	75.000
<b>Totaal passiva</b>	<b>4.193.337,41</b>	<b>3.782.327</b>	<b>3.701.440</b>	<b>3.647.202</b>	<b>3.497.387</b>	<b>3.507.532</b>	<b>3.592.589</b>	<b>3.691.498</b>	<b>3.789.775</b>	<b>3.893.833</b>	<b>3.996.677</b>

**Conclusie:** In onderstaand stappenplan wordt nog eens in beeld gebracht hoe het hierboven beschreven proces gepland is. In de tijd gaat het hier over een periode van circa twee tot drie jaar. Het is duidelijk dat het proces twee uitkomsten kan hebben. Zie daarvoor kolom 4A en kolom 4B. De deelname van parochianen bepaalt uiteindelijk of er voldoende financiële middelen beschikbaar blijven om voor optie 5 in kolom 4A te kunnen kiezen of dat optie 3 in kolom 4B de enig haalbare optie blijkt te zijn.

## Bijlage 2: Stappenschema

Wie	STAP 1	STAP 2	STAP3	STAP 4A	STAP 4B
<b>Parochie &amp; gemeenschap</b>	Plan van aanpak en meerjarenbegroting uitleggen	Missie, visie doelstellingen gemeenschappen formuleren	Keuze voor een kerk en twee te sluiten kerken	Indien financieel <b>wel</b> haalbaar, dan optie 5 uitvoeren	Indien financieel <b>niet</b> haalbaar, dan optie 3 uitvoeren
<b>Parochie</b>	Lasten verlagen op niveau Ursulaparochie.	Plan van aanpak voor verwerven maatschappelijk onroerend goed opstellen	Vaststellen dat er een sluitende exploitatie op personeel, activiteiten is.  Vaststellen dat een sluitende exploitatie op huisvesting mogelijk is en wat daar nog voor geïnvesteerd moet en kan worden	Doorgaan met MvJ.-kerk en de gekozen kerk  Overige twee kerken sluiten. Verwerven maatschappelijk onroerend goed	Doorgaan met alleen Sacrament kerk als enig betaalbare optie  MvJ.-kerk wordt een monument; de twee overige kerken sluiten ook.
<b>Parochie &amp; gemeenschap</b>	Meerjarenonderhoudsplan per gebouw (kerk en overige gebouwen) actualiseren	Overzicht voor noodzakelijke aanpassingen kerkgebouwen opstellen	Keuze voor een van de drie kerken voostellen	Meerjarenonderhoudsplan per gebouw (kerk en overige gebouwen) actualiseren	Overdragen MvJ. -kerk aan Monumentenstichting;  Andere kerken sluiten
<b>Gemeenschap</b>	Lasten verlagen bij de vier gemeenschappen	Collectes en incidentele opbrengsten verhogen bij de vier gemeenschappen	Sluitende begroting en realisatie op personeel en activiteiten	Sluitende exploitatie op personeel, activiteiten en huisvesting	Sluitende exploitatie op personeel, activiteiten en huisvesting is vereiste
<b>Gemeenschap</b>	-	-	-	Investeren in beide kerkgebouwen waar relevant.	Investeren in Sacrament waar relevant.

### Bijlage 3: Verlies en winstrekening 2020 per gemeenschap en overhead

#### URSULA: Winst- en verliesrekening 2020 voorlopig

Winst- en verliesrekening	Sacrament 2020	Adelbert 2020	MvJesse 2020	Franciscus 2020	Overhead 2020	Tot.Ursula 2020
<b>Kosten</b>						
<b>Persoonskosten</b>						
<b>Persoonskosten loondienst</b>						
4000 - Bruto salarissen					215.932	215.932
4001 - Wg-aandeel soc. lasten					27.315	27.315
4002 - Wg-aandeel pensioenpremie					30.366	30.366
4015 - Functiekostenverg. loondienst					4.945	4.945
4016 - Betal./ontv. derden loondienst					-118.217	-118.217
4019 - Ontvangen ziekengeld					-8.566	-8.566
<b>Totaal: Persoonskosten loondienst</b>					<b>151.775</b>	<b>151.775</b>
<b>Persoonskosten niet loondienst</b>						
4046 - Betal./ontv. derden niet loondienst					44.165	44.165
<b>Totaal: Persoonskosten niet loondienst</b>					<b>44.165</b>	<b>44.165</b>
<b>Overige persoonskosten</b>						
4065 - Assistenties	4.893	1.131	208	4.731	-	10.964
4075 - Ziekengeldverzekering	-	-	-	-	5.444	5.444
4070 - Vrijwilligersvergoedingen	3.090	-	2.375	-	-	5.465
<b>Totaal: Overige persoonskosten</b>	<b>7.983</b>	<b>1.131</b>	<b>2.583</b>	<b>4.731</b>	<b>5.444</b>	<b>21.873</b>
<b>Totaal: Persoonskosten</b>	<b>7.983</b>	<b>1.131</b>	<b>2.583</b>	<b>4.731</b>	<b>201.384</b>	<b>217.813</b>
<b>Kosten onroerend goed</b>						
<b>Onderhoudskosten onroerend goed</b>						
4100 - Onderhoudskosten onroerend goed	6.551	2.606	21.703	1.922	-	32.782
4110 - Kosten orgel, beeld en geluid kerken	-	495	1.858	520	-	2.873
4115 - Afvoer restafval	-	743	743	-	-	1.486
4120 - Kosten verwarmingsinstallatie	-	-	8.334	1.784	-	10.118
4125 - Kosten uurwerk	-	-	963	-	-	963
4130 - Monumentenwacht + inspectiekosten	-	-	2.275	-	120	2.395
4135 - Kosten brandpreventie + alarminstallatie	-	165	1.455	287	-	1.907
<b>Totaal: Onderhoudskosten onroerend goed</b>	<b>6.551</b>	<b>4.008</b>	<b>37.332</b>	<b>4.513</b>	<b>120</b>	<b>52.524</b>
<b>Overige kosten onroerend goed</b>						
4150 - Energiekosten	23.352	15.071	26.791	20.839	2.899	88.953
4160 - Zakelijke lasten en verzekeringen	13.254	2.190	16.699	9.592	1.050	42.785
4170 - Dotatie voorz. groot onderhoud	20.000	10.000	35.000	12.000	-	77.000
4180 - Kosten erfpacht, huur	-	-	19.479	-	-	19.479
<b>Totaal: Overige kosten onroerend goed</b>	<b>56.606</b>	<b>27.262</b>	<b>97.969</b>	<b>42.431</b>	<b>3.950</b>	<b>228.217</b>
<b>Totaal: Kosten onroerend goed</b>	<b>63.157</b>	<b>31.270</b>	<b>135.301</b>	<b>46.944</b>	<b>4.070</b>	<b>280.741</b>
<b>Rente en kosten van schulden en fundaties</b>						
4450 - Kosten effecten	-	-	-	-	7.236	7.236
4460 - Bankkosten / debetrente	297	631	1.005	565	87	2.584
<b>Totaal: Rente en kosten van schulden en funda</b>	<b>297</b>	<b>631</b>	<b>1.005</b>	<b>565</b>	<b>7.323</b>	<b>9.820</b>



Winst- en verliesrekening	Sacrament 2020	Adelbert 2020	MvJesse 2020	Franciscus 2020	Overhead 2020	Tot.Ursula 2020
<b>Kosten eredienst</b>						
4500 - Kosten altaarbenodigdheden	2.180	913	2.242	173	2.564	8.072
4505 - Afschrijvingskosten inventaris	-	1.366	-	-	-	1.366
4510 - Kosten offerkaarsen	494	456	2.412	2.347	-	5.709
4520 - Kosten misboekjes	1.162	-	348	-	-	1.509
4530 - Kosten koren	150	530	2.105	400	759	3.943
4560 - Kosten misdienaars en acolieten	-	4	-	4	44	52
4570 - Kosten kosters/lectoren/collectanten	-	-	133	-	39	172
4580 - Kosten versiering kerk	-	-	312	1.133	9	1.454
4599 - Overige kosten eredienst	-	-	-	186	-	186
<b>Totaal: Kosten eredienst</b>	<b>3.985</b>	<b>3.268</b>	<b>7.551</b>	<b>4.244</b>	<b>3.415</b>	<b>22.463</b>
<b>Kosten pastoraal</b>						
4600 - Kosten parochiemedelingen/-bladen	250	-	-	-	17.579	17.830
4605 - Kosten doopvoorbereiding	-	-	193	213	-	406
4610 - Kosten voorbereiding 1e H.Communie	-	-	-	1.536	102	1.638
4615 - Kosten voorbereiding Vormsel	-	-	-	-	65	65
4620 - Kosten huwelijksvoorbereiding	-	-	16	-	-	16
4630 - Kosten diaconie	-	-	-	-	9.035	9.035
4650 - Kosten vrijwilligersbijeenkomsten	235	-	127	-	457	818
4670 - Kosten parochiebijeenkomsten	-	959	-165	262	1.980	3.035
4680 - Cursuskosten / toerusting	-	-	328	-	1.255	1.583
4699 - Overige kosten pastoraal	-	-	-	81	-	81
<b>Totaal: Kosten pastoraal</b>	<b>485</b>	<b>959</b>	<b>498</b>	<b>2.092</b>	<b>30.472</b>	<b>34.506</b>
<b>Verplichte en vrijwillige afdrachten en bijdragen</b>						
<b>Afdrachten bisdom</b>						
4700 - Afdracht bisdom	-	-	-	-	60.510	60.510
<b>Totaal: Afdrachten bisdom</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60.510</b>	<b>60.510</b>
<b>Overige afdrachten en bijdragen</b>						
4720 - Afdracht aan Ursula	70.735	56.974	123.260	66.965	-317.933	-
4750 - Bijdr. overige instellingen	-	-	-	95	15.600	15.695
4760 - Afgedragen collecten derden	1.881	653	857	611	-	4.002
<b>Totaal: Verplichte en vrijwillige afdrachten en b</b>	<b>72.615</b>	<b>57.627</b>	<b>124.117</b>	<b>67.671</b>	<b>-302.333</b>	<b>19.697</b>
<b>Beheerskosten</b>						
4800 - Kosten huishouding priesters	-	-	-	-	8.228	8.228
4805 - Kosten huishouding overigen	931	268	9.013	1.245	155	11.611
4810 - Bestuurskosten	-	-	8.387	-	10.605	18.992
4820 - Representatiekosten	155	-	313	-	1.133	1.601
4825 - Administratie- en accountantskosten	255	96	90	729	1.320	2.491
4835 - Kopieerkosten	-11	-46	-30	509	14.194	14.616
4840 - Drukwerk	-	-	1.174	-	15	1.188
4845 - Kantoorartikelen / porti	70	1.400	414	119	208	2.211
4850 - Telefoon- en internetkosten	605	1.471	1.967	1.579	429	6.051
4855 - Kosten automatisering	-	-	846	28	-	873
4860 - Kosten website	-	-	-	-	3.824	3.824
4870 - Inningskosten kerkbijdragen	29	-	401	478	13	921
4880 - Tijdschriften en abonnementen	511	417	300	442	-	1.670
4890 - Kosten activiteiten	-	322	97	-	-	419
4899 - Overige beheerskosten	-	-	-	-	-	-
<b>Totaal: Beheerskosten</b>	<b>2.546</b>	<b>3.927</b>	<b>22.971</b>	<b>5.128</b>	<b>40.124</b>	<b>74.696</b>
<b>Totaal: Kosten</b>	<b>151.068</b>	<b>98.812</b>	<b>294.026</b>	<b>131.375</b>	<b>44.964</b>	<b>720.246</b>

Winst- en verliesrekening	Sacrament 2020	Adelbert 2020	MvJesse 2020	Franciscus 2020	Overhead 2020	Tot.Ursula 2020
<b>Opbrengsten</b>						
<b>Bijdragen parochianen</b>						
<b>Kerkbijdragen</b>						
8000 - Kerkbijdragen	27.817	63.797	64.578	44.409	100	200.700
<b>Totaal: Kerkbijdragen</b>	<b>27.817</b>	<b>63.797</b>	<b>64.578</b>	<b>44.409</b>	<b>100</b>	<b>200.700</b>
<b>Collecten</b>						
8020 - Collecten eigen kerk	8.805	10.824	21.645	5.928	-	47.203
8030 - Collecten uitvaartdiensten	411	85	1.098	1.333	-	2.926
8035 - Collecten huwelijks- en jubileumdiensten	29	72	-	-	-	102
8040 - Collecten doopvieringen	-	50	330	66	-	446
8045 - Collecten 1e H.Communie/H. Vormsel	-	-	90	-	-	90
<b>Totaal: Collecten</b>	<b>9.244</b>	<b>11.031</b>	<b>23.163</b>	<b>7.327</b>	<b>-</b>	<b>50.766</b>
<b>Stipendia</b>						
8060 - Stipendia	505	1.390	1.038	252	40	3.225
<b>Totaal: Stipendia</b>	<b>505</b>	<b>1.390</b>	<b>1.038</b>	<b>252</b>	<b>40</b>	<b>3.225</b>
<b>Overige bijdragen parochianen</b>						
8070 - Huwelijken en Jubilea	703	200	500	-	-	1.403
8071 - Uitvaarten	4.650	2.300	4.452	4.575	250	16.227
8075 - Opbr. ov. kerkelijke diensten	-	100	-	-	-	100
8080 - (Ouder)bijdragen H.H. Doopsel/Communie /V	-	100	180	55	425	760
8085 - Opbrengsten misboekjes	-	-	-	-	-	-
8086 - Opbr. offerblokken en kaarsen	1.176	1.231	16.119	2.025	-	20.551
8090 - Ontvangen giften	-	1.985	4.495	1.282	-	7.762
8091 - Actie-opbrengsten	-	1.238	15.099	2.386	-	18.724
8095 - Ontvangen collecten derden	1.881	653	857	611	-	4.002
8099 - Overige bijdragen parochianen	-	-	-	-	-	-
<b>Totaal: Overige bijdragen parochianen</b>	<b>8.409</b>	<b>7.808</b>	<b>41.702</b>	<b>10.934</b>	<b>675</b>	<b>69.528</b>
<b>Totaal: Bijdragen parochianen</b>	<b>45.975</b>	<b>84.026</b>	<b>130.481</b>	<b>62.923</b>	<b>815</b>	<b>324.219</b>
<b>Opbrengsten uit bezittingen en beleggingen</b>						
<b>Opbrengsten uit onroerend goed</b>						
8200 - Opbr. onr.goed (huur, pacht, rondleidingen e	92.871	11.335	40.695	40.411	-	185.311
8210 - Opbr. uit antenne-inrichtingen	17.961	-	9.935	-	-	27.896
<b>Totaal: Opbrengsten uit onroerend goed</b>	<b>110.832</b>	<b>11.335</b>	<b>50.630</b>	<b>40.411</b>	<b>-</b>	<b>213.208</b>
<b>Opbrengsten uit aandelen en obligaties</b>						
8240 - Dividenden	-	-	-	-	11.357	11.357
8245 - Rente obligaties	-	-	-	-	4.683	4.683
8250 - Koersresultaten effecten	-	-	-	-	-5.980	-5.980
<b>Totaal: Opbrengsten uit aandelen en obligaties</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.059</b>	<b>10.059</b>
<b>Opbrengsten uit banktegoeden</b>						
8265 - Creditrente banken	-	5	5	27	23	58
<b>Totaal: Opbrengsten uit banktegoeden</b>	<b>-</b>	<b>5</b>	<b>5</b>	<b>27</b>	<b>23</b>	<b>58</b>
<b>Totaal: Opbrengsten uit bezittingen en belegg</b>	<b>110.832</b>	<b>11.340</b>	<b>50.634</b>	<b>40.437</b>	<b>10.082</b>	<b>223.325</b>
<b>Incidentele baten</b>						
8905 - Nagekomen baten voorgaand boekjaar	-	-	-	-	-	-
<b>Totaal: Incidentele baten</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Totaal Baten</b>	<b>156.807</b>	<b>95.365</b>	<b>181.115</b>	<b>103.360</b>	<b>10.897</b>	<b>547.544</b>
<b>Resultaat</b>	<b>5.739</b>	<b>-3.447</b>	<b>-112.911</b>	<b>-28.015</b>	<b>-34.067</b>	<b>-172.702</b>

Winst- en verliesrekening opbrengsten en kosten vergeleken	Sacrament 2020	Adelbert 2020	MvJesse 2020	Franciscus 2020	Overhead 2020	Tot.Ursula 2020
<b>A. Loonkosten pastoraal team en ondersteuning en afdracht bisdom kostendekkend uit kerkbalans en subsidies?</b>						
Bij : Vaste bijdragen parochianen	27.817	63.797	64.578	44.409	100	200.700
AF: Personele lasten pastoraal team en ondersteuning en afdracht bisdom	75.628	58.105	77.769	61.500	-56.039	216.963
<b>saldo</b>	<b>-47.811</b>	<b>5.692</b>	<b>-13.191</b>	<b>-17.091</b>	<b>56.139</b>	<b>-16.263</b>
<b>B. Activiteiten- en beheerkosten kostendekkend uit collectes en toegangen?</b>						
Bij: Collectes en opbrengsten bezoekers	18.159	20.229	65.903	18.514	715	123.519
AF: Personele lasten gemeenschap	-	-	45.699	10.196	-	55.895
Af: Beheer- en activiteitenkosten, schenkingen en lidmaatschappen	12.283	9.438	35.257	12.735	96.933	166.647
<b>saldo</b>	<b>5.875</b>	<b>10.791</b>	<b>-15.054</b>	<b>-4.417</b>	<b>-96.218</b>	<b>-99.023</b>
<b>Saldo bijdragen kerkgangers / lasten excl. huisvesting</b>	<b>-41.936</b>	<b>16.483</b>	<b>-28.245</b>	<b>-21.509</b>	<b>-40.079</b>	<b>-115.285</b>
<b>C. Kan het gebouw onderhouden worden uit bezittingen of vermogen?</b>						
Bij: Baten uit bezit / belegging / onderh. subsidie	110.832	11.340	50.634	40.437	10.082	223.325
Af: Onderhoudskosten en energie	43.157	21.270	100.301	34.944	4.070	203.741
Af: Dotaties	20.000	10.000	35.000	12.000	-	77.000
<b>saldo</b>	<b>47.675</b>	<b>-19.930</b>	<b>-84.666</b>	<b>-6.507</b>	<b>6.012</b>	<b>-57.416</b>
<b>RESULTAAT</b>	<b>5.739</b>	<b>-3.447</b>	<b>-112.911</b>	<b>-28.015</b>	<b>-34.067</b>	<b>-172.702</b>
<b>Samenvatting</b>						
<b>Totaal baten</b>	156.807	95.365	181.115	103.360	10.897	547.544
<b>Totaal lasten</b>	151.068	98.812	294.026	131.375	44.964	720.246
<b>Resultaat</b>	<b>5.739</b>	<b>-3.447</b>	<b>-112.911</b>	<b>-28.015</b>	<b>-34.067</b>	<b>-172.702</b>

BALANS JAARREKENING URSULA	2020	2019	2018
	gerealiseerd	vastgesteld	vastgesteld
<b>ACTIVA</b>			
Kerkelijke goederen	24.957	155.652	163.964
Beleggingen	3.701.609	3.053.366	2.748.014
Geldmiddelen	470.183	339.737	225.545
Vorderingen op korte termijn	-3.412	25.496	60.840
<b>Totaal activa</b>	<b>4.193.337</b>	<b>3.574.251</b>	<b>3.198.363</b>
<b>PASSIVA</b>			
Vermogen	2.306.625	1.713.549	1.449.104
Voorzeningen en fondsen	1.768.567	1.843.211	1.666.291
Schulden op lange termijn	-	-	-
Schulden op korte termijn	118.145	17.491	82.968
<b>Totaal passiva</b>	<b>4.193.337</b>	<b>3.574.251</b>	<b>3.198.363</b>
<b>Verlies</b>	<b>-172.702</b>	<b>-10.545</b>	<b>-102.301</b>