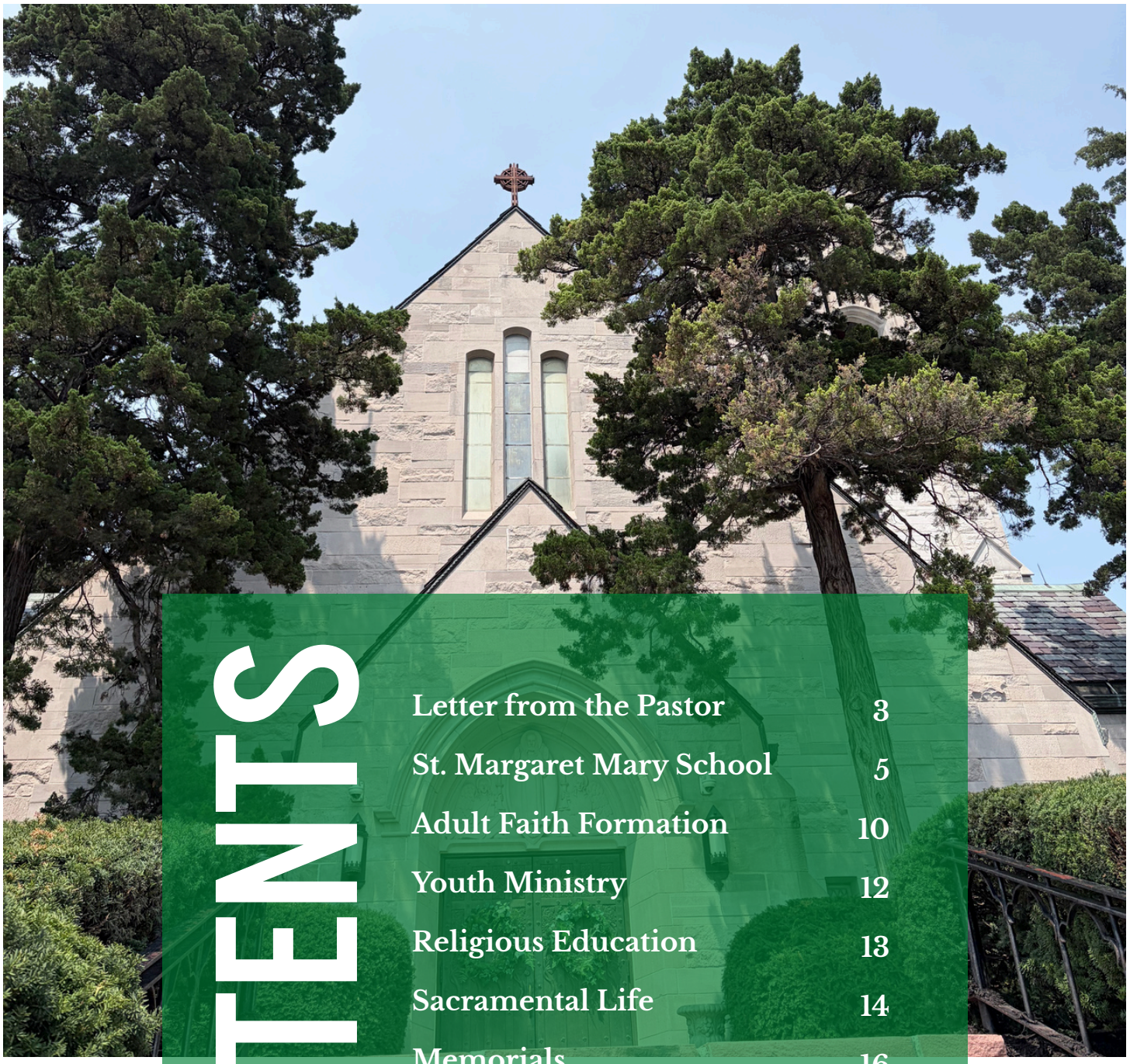


Saint Margaret Mary

ANNUAL REPORT

2025 - 2026



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From the Pastor



Dear Parishioners of St. Margaret Mary,

As we look back on the 2025–26 fiscal year, I am filled with tremendous gratitude for all that God has accomplished in and through our parish and school. This Annual Report gives us an opportunity not only to review the financial life of St. Margaret Mary, but also to reflect on the many celebrations, ministries, improvements, and moments of grace that have marked the past year.

It was certainly a year of significant change. In January, I was humbled and honored to become the ninth Pastor of St. Margaret Mary following the ordination of Fr. Ralph O'Donnell to the episcopacy and his appointment as the new Bishop of Jefferson City, Missouri. We remain grateful for Bishop O'Donnell's years of faithful leadership and service to St. Margaret Mary and continue to pray for him as he shepherds the people of the Diocese of Jefferson City.
We also said goodbye to Fr. Eischeid, our Associate Pastor, as he departed St. Margaret Mary to become the new Associate Pastor at St. Columbkille in Papillion. At the same time, we were blessed to welcome Fr. Andy Phan as our new Associate Pastor. We were also excited to welcome Deacon Caleb Kosch, a transitional deacon of the Archdiocese of Omaha, who is preparing for his ordination to the priesthood on June 5, 2027. Along with these clergy transitions, we said goodbye to several members of our parish and school staff and welcomed new faces who have generously joined in the mission of serving our community.

Amid all of these changes, the life and mission of St. Margaret Mary continued with great energy. Throughout the year, our parish gathered for beautiful liturgies and celebrations, opportunities for prayer and formation, community events, and countless ministries that serve people of every age. Our school continued its important work of forming students academically and spiritually while also undergoing significant improvements. Renovations and construction included work on bathrooms and classrooms, improvements to our playground, and other projects designed to strengthen our school for the future.

We also continued the important work of bringing our Capital Campaign toward completion. The generosity of our parishioners has allowed us to address important needs, invest in our facilities, and prepare St. Margaret Mary Parish and School to serve generations to come. These accomplishments are possible because so many people believe deeply in the mission of this parish and are willing to support it with their time, talent, prayer, and financial generosity.
The financial information contained in this Annual Report is an important part of telling the story of our parish. Every dollar entrusted to St. Margaret Mary helps make possible our worship, ministries, school, facilities, outreach, staffing, formation, and daily operations. I am deeply grateful for the generosity and stewardship of our parishioners and school families. Your faithful support allows us to continue the mission Christ has entrusted to us.

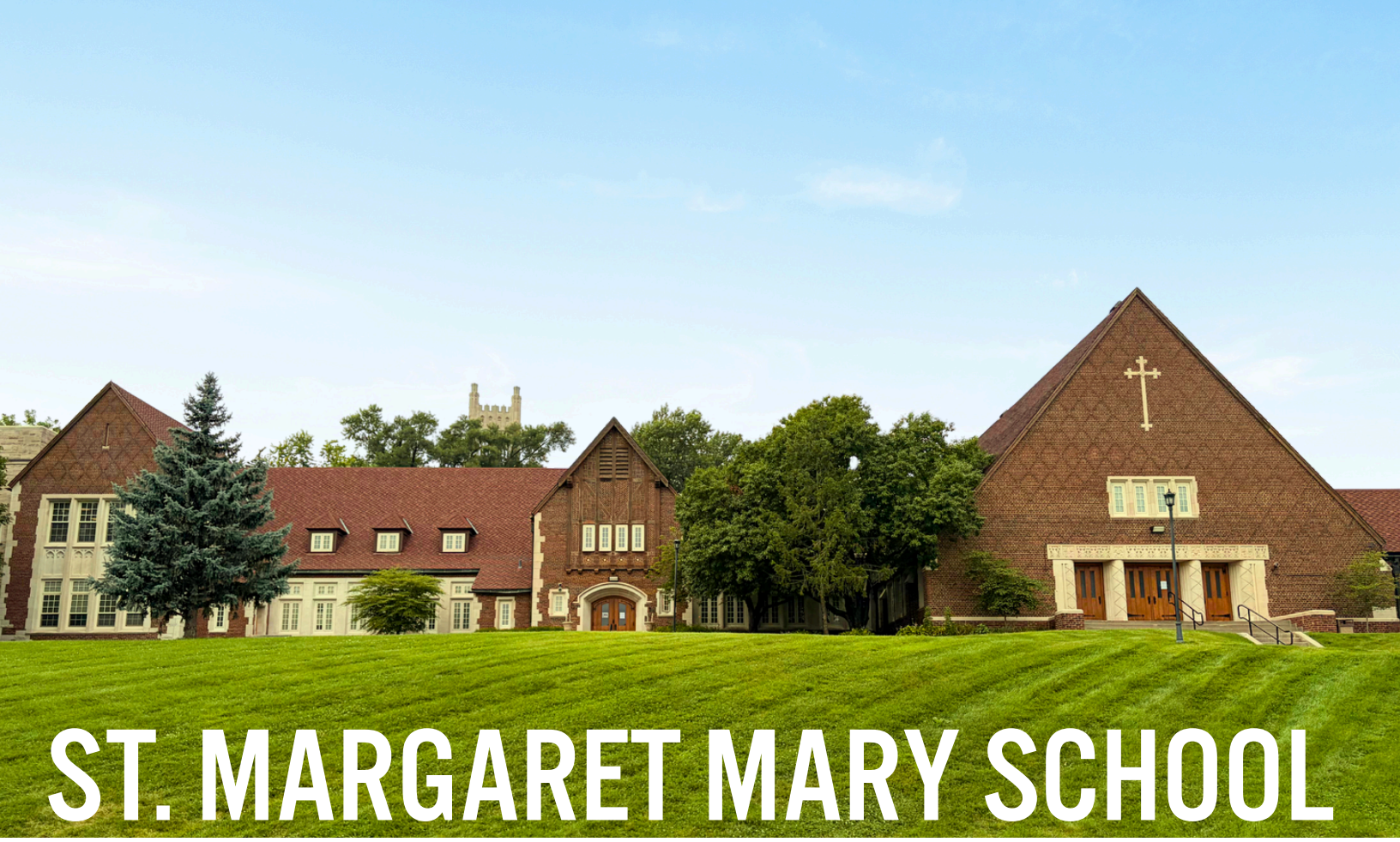
As I reflect on my first six months as your Pastor, I continue to be humbled and honored by the opportunity to serve St. Margaret Mary. I have been blessed to experience firsthand what a vibrant, generous, and faith-filled parish this truly is. There is a wonderful spirit here—a love for Jesus Christ, a commitment to our Catholic faith, a devotion to our school and young people, and a genuine desire to care for one another.

Thank you for welcoming me so warmly. Thank you for your generosity, your prayer, your service, and the countless ways you make St. Margaret Mary such a special parish and school community. While this Annual Report looks back on what we have accomplished together, it also gives us great reason to look forward with hope. May we continue to build upon the blessings of this past year and, above all, seek together to grow as faithful disciples of Jesus Christ.

Please know of my gratitude and prayers for you and your families. May God continue to bless St. Margaret Mary Parish and School abundantly in the year ahead.

In Christ,
Fr. James Keiter
Pastor



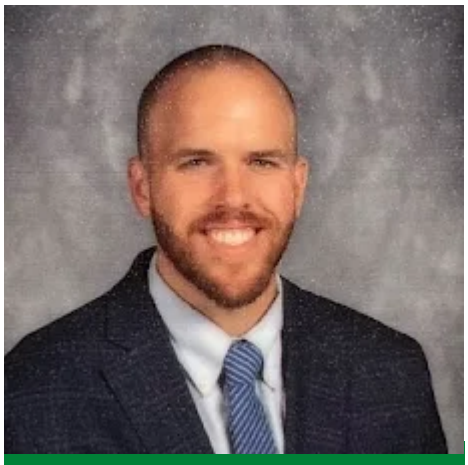


ST. MARGARET MARY SCHOOL

EXECUTIVE SUMMARY & LEADERSHIP MESSAGE

Principal Mr. Ryan Wieczorek | Pastor Fr. Jim Keiter

Principal Ryan Wieczorek and Pastor Fr. Jim Keiter extend their sincere gratitude to the faculty, staff, and parish families for their continued dedication, generosity, and support of our school and parish community. This past year marked an important financial milestone for our community: for the first time, revenue from school tuition and religious education fees exceeded Sunday giving, with tuition and religious education generating **$1,926,086** compared to **$1,881,157** in Sunday contributions. While this achievement reflects the strength and commitment of our school and religious education programs, it also highlights the continued importance of the parish's financial stewardship and the role Sunday giving plays in supporting the mission and ministries of our church. As we enter the second year of our strategic plan, **we invite parishioners to consider increasing their Sunday giving by 3%**. Every gift, regardless of size, contributes to the continued growth and sustainability of our parish and school and allows us to faithfully carry out our mission of serving our families, educating our children, and strengthening our faith community.



Mission Statement:

"To form young people in faith, conscience, scholarship, and service within the Catholic tradition."

STRATEGIC MASTER PLAN & IB FRAMEWORK EVOLUTION

Our Strategic Campus Master Plan continues to take shape through thoughtful reflection and collaboration with our community. Feedback gathered through community reflection opportunities, parent sessions, and campus facility planning conversations is helping to identify both current needs and long-term priorities for our school campus. These conversations are guiding a vision for facilities and learning spaces that will better support our students, faculty, and families while aligning with the broader goals of our strategic plan. At the same time, we continue to advance the evolution of our International Baccalaureate (IB) Framework through the implementation of the IB Programme of Inquiry. This approach encourages students to take an active role in their learning through student-led inquiry, develop a deeper understanding of concepts, and cultivate the critical-thinking skills and global perspective needed to engage thoughtfully with an increasingly interconnected world. The continued development of the IB framework is supported through the Incentive Compensation Restricted Fund, which currently has a balance of $642,610. Together, these campus and academic initiatives represent a long-term investment in creating an environment where students can thrive both academically and personally while preparing them to become thoughtful, engaged members of their communities and the world.



ACADEMIC EXCELLENCE & ASSESSMENT INSIGHTS (STAR DATA)

- Reading Achievement: 73.7% proficiency, up from 72.6% (+1.1 percentage points). Top-performing grade: 6th Grade (91.5%).
- Mathematics Achievement: 70.3% proficiency, up from 65.0% (+5.3 percentage points). Top-performing grade: 5th Grade (95.7%). Growth leader: 5th Grade (97.8 SGP).



30-YEAR ENROLLMENT TRENDS & HISTORICAL SUMMARY (1992–2022)



Key Figures & Milestones

- **Starting Point (1992–93):** 466 students
- **Peak Enrollment (2005–06 & 2007–08)**: 572 students
- **Lowest Point (2020–21):** 503 students
- **Recent Rebound (2021–22): 510 students**

KEY TREND MOVEMENT PHASES

1. **Steady Growth (1992–2006)**: Grew from 466 (92–93) to surpass 500 in 94–95 (503), peaking at 572 in 05–06.
2. **Plateau & High Stability (2006–2012)**: Remained in the high 560s through 09–10 (569), settling at 551 in 11–12.
3. **Fluctuation & Dip (2013–2021):** Shifted into the lower 500s (514 in 15–16), spiked in 18–19 (554), and dipped to 503 during 20–21.
4. **Slight Recovery (2021–22)**: Ticked back up to 510 students in 21–22.



Complete Yearly Enrollment Table

School Year	Enrollment	School Year	Enrollment	School Year	Enrollment
92–93	466	**04–05**	564	**16–17**	528
93–94	490	**05–06**	**572 (Peak)**	**17–18**	534
94–95	503	**06–07**	568	**18–19**	554
95–96	510	**07–08**	**572 (Peak)**	**19–20**	533
96–97	505	**08–09**	571	**20–21**	503
97–98	511	**09–10**	569	**21–22**	510
98–99	524	**10–11**	561	**22 - 23**	522
99–00	527	**11–12**	551	**23 - 24**	499
00–01	541	**12–13**	555	**24 - 25**	485
01–02	548	**13–14**	526	**25 - 26**	469
02–03	562	**14–15**	531		
03–04	566	**15–16**	514		

5. Student & Family Enrollment Distribution (2025 - 2026)

Family Category	Number of Families	Children Per Household	Total Enrolled Students	Percentage of Student Body
Families with 1 enrolled child	**117**	**1**	**117**	**25.00%**
Families with 2 enrolled children	**94**	**2**	**188**	**40.00%**
Families with 3 enrolled children	**37**	**3**	**111**	**24.00%**
Families with 4 enrolled children	**12**	**4**	**48**	**10.00%**
Families with 5 enrolled children	**1**	**5**	**5**	**1.00%**
Total / Summary	**261**	—	**469**	**100.00%**

Key Takeaways from Demographics Data

- Multi-Child Families Dominance: Families with 2 or 3 children represent over 63% of total student enrollment (307 out of 485 students).
- Average Household Size: Across the 273 families, the average enrollment is approximately 1.78 students per family.
- Largest Enrollment Tier: Two-child households form the single largest demographic group, accounting for 196 total students (40.4%).

Financial Stewardship Summary (FYE June 30, 2026)

- Operating Revenue: $5,106,380 (38% Tuition, 37% Sunday Giving, 13% Founders' Day, 12% Festival/Other)
- Operating Expenses: $5,137,683 (71% Salaries & Benefits, 8% Maintenance/Insurance, 5% Instructional, 4% Archdiocese Tax)
- Balanced Margin: Balanced with a $270,000 Endowment Distribution, yielding a positive net operational cash flow of +$7,412.

Capital Campaign & Restricted Reserves

- Capital Campaign Progress: $23,484,429 pledged across 443 families. $8.47M collected ($7.77M ending cash balance).
- Direct Campus Spending ($510k spent): iPad deployment ($265k), asbestos remediation ($20k), West Campus upgrades ($225k). $3.0M in summer bathroom and playground upgrades scheduled.
- Restricted Funds: Incentive Compensation ($642,610), Capital Expenditures ($511,856), Tuition Stabilization ($308,661).

Catholic Identity & Strategic Priorities (2026–2027)

- Catholic Identity & School Life: Mass participation, sacrament prep, International Baccalaureate candidacy, visual/performing arts, STEM/robotics, student council, and athletics.
- 2026–2027 Priorities: Tuition set at $4,225 per student (5.8% adjustment), offset by $88/student from Tuition Stabilization. Faculty compensation will consume 71.9% of expenses.







FAITH FORMATION





Adult Faith Formation

St. Margaret Mary continues to offer opportunities for adults to deepen their faith, grow in their understanding of Scripture and Church teaching, and connect with fellow parishioners. Throughout the year, a variety of adult studies and faith formation opportunities were offered, providing meaningful ways to learn, reflect, pray, and grow together as a parish community.

These opportunities, offered at different times throughout the liturgical year, encouraged parishioners to continue growing in their relationship with Christ while building friendships within our parish. A Men's Retreat also provided an opportunity for the men of the parish to step away from their daily routines, deepen their faith, and spend time in fellowship.

OCIA

St. Margaret Mary's Order of Christian Initiation of Adults (OCIA) welcomes those who are exploring the Catholic faith or seeking to become fully initiated members of the Catholic Church. The OCIA journey provides an opportunity to learn about Catholic beliefs and traditions, ask questions, encounter Christ, and discern God's call within a supportive community.

Through regular gatherings during the academic year, participants are accompanied by members of our parish community as they grow in faith and prepare for the Sacraments of Initiation. We are grateful for the individuals who shared this journey with us this year and celebrate their continued growth in faith and relationship with Jesus Christ.







Youth Ministry

St. Margaret Mary's Youth Ministry provides opportunities for junior high and high school students to grow in faith, build friendships, and strengthen their relationship with Christ. Youth Nights are held every other week and provide a welcoming environment for teens to come together for faith, fellowship, and fun.

A highlight of the year was the opportunity for our high school students to attend the Steubenville Youth Conference, where they experienced a weekend of prayer, fellowship, and a deeper encounter with Christ. Through these opportunities, Youth Ministry continues to encourage our young people to live and grow in their faith together.





Religious Education

St. Margaret Mary's Faith Formation and Religious Education (RE) program provides students with opportunities to encounter Christ, strengthen their faith, and grow in their understanding of the Catholic Church. Meeting on Wednesday evenings, the program serves students in 1st through 8th grades and incorporates faith formation, prayer, fellowship, service, and catechesis into each year's activities.

Under the leadership of our Director of Religious Education and a committed group of volunteers, students are encouraged to actively engage with their faith in ways that are meaningful and appropriate for their age. Through interactive lessons, small-group conversations, prayer, and community-building activities, students are given the tools and encouragement to develop a lasting relationship with Jesus and live out their faith beyond the classroom.

The 2025–2026 academic year offered many opportunities for students and families to learn, pray, serve, and celebrate together. Throughout the year, lessons and activities connected students more deeply to Scripture, the teachings of the Catholic Church, and the seasons of the liturgical calendar. Students also enjoyed opportunities for fellowship that helped foster friendships and strengthen our parish community.

As the Church moved through Advent and Christmas, students were invited to prepare their hearts for the celebration of Christ's birth through prayer and reflection. The Lenten season brought a renewed focus on prayer, sacrifice, and service, giving students meaningful ways to prepare for Easter and better understand the significance of Christ's Passion, Death, and Resurrection.

Service and fellowship remained important parts of the program throughout the year, reminding students that living out their Catholic faith includes caring for others and being active members of the community. The year concluded with an opportunity for students, families, and volunteers to come together and celebrate the many ways God has blessed our Religious Education community throughout the year.

Through another year of learning, prayer, service, and fellowship, St. Margaret Mary's Religious Education program continued its mission of helping young people grow in faith and develop a deeper relationship with Jesus and His Church.



Enrolled in Religious Education **63**



SACRAMENTAL LIFE



20
MARRIAGES



66
FIRST COMMUNIONS



99
BAPTISMS



75 CONFIRMATIONS

REMEMBERING OUR LOVED ONES WHO HAVE DIED

JULY 1, 2025 - JUNE 30, 2026

Rick Fangman
Bob Gibson
Mary Pat Mockler
Kim Carpenter
Jo Ann Frost
Shirley Noar
Kevin Huston
Regina Otte
John Rogers
Margaret Thomson
Rosemary Verzani
Alexandra Huston
Charles Luke
Linda Schindler
Lissa Sutton
Jeanne Spence
Helen Geisler
David Woods
Sylvia Mostek
Margaret Lukas
Kim Samuelson
Greg Bogard
Terry Haney
Sharon Daly
Sherwood P Vosburg
Epifanio G Hernandez Jr.
Pamela Jayne McGeary
Wayne J. Smith
Deacon Thomas R. Fitzgerald
James Clinton Dahlgren
Judith "Judy" (Rowen) Johnson

MINISTRIES





VACATION BIBLE SCHOOL

VBS WELCOMED AROUND 115 CHILDREN IN 6TH GRADE AND YOUNGER, SUPPORTED BY MORE THAN 30 YOUTH HELPERS, CREATING A FUN AND FAITH-FILLED EXPERIENCE FOR ALL.





FAMILY TO FAMILY

SMM SUPPORTED 73 FAMILIES IN NEED DURING CHRISTMAS 2025 WITH GIFTS, GIFT CARDS, AND FOOD ASSISTANCE.





HOMEBOUND MINISTRY

17 MINISTERS MINISTERING TO 24 PARISHIONERS.





SOCIETY of ST. VINCENT de PAUL
OMAHA

SMM PANTRY FOOD DRIVE FOR SVDP COLLECTED OVER 900 LBS OF FOOD.





CATECHESIS OF THE GOOD SHEPHERD

FIVE PRESCHOOLERS GREW IN FAITH THROUGH HANDS-ON LEARNING ABOUT JESUS, SCRIPTURE, AND THE CATHOLIC FAITH.





RESPECT LIFE

RESPECT LIFE MINISTRY ENGAGED ABOUT 350 PARISHIONERS THROUGH THE LIFE CHAIN COOKOUT, END-OF-LIFE SPEAKER SERIES, AND NATIONAL NIGHT OF PRAYER FOR LIFE.





PRAYER SHAWL

THE PRAYER SHAWL MINISTRY CREATED OVER 1,000 SHAWLS AND HATS, OFFERING COMFORT AND A REMINDER OF GOD'S LOVE TO THOSE IN NEED.





LEGION OF MARY

THIS MINISTRY MEETS WEEKLY FOR PRAYER AND SERVICE, SUPPORTS THE SICK AND GRIEVING, ASSISTS THE PASTOR, AND PROMOTES DEVOTION TO THE SACRED HEART OF JESUS. THEY ALSO WORK WITH THE RESPECT LIFE MINISTRY AND THE KNIGHTS OF COLUMBUS.

GUILD HIGHLIGHTS



With more than 400 members, the Guild is organized into small groups called Circles. Circles are welcoming groups of women who gather throughout the year for friendship, faith, and service.

Each Circle brings together women in similar stages of life. Whether you are single, married, divorced, widowed, newly married, a young professional, a mom, an empty nester, or in another season of life,



Circle 1
Christmas Mass Dinner



Circle 2
Estate Sale



Circle 3
Open Door Mission



Circle 6
Christmas Dinner



Circle 11
Dinner at Abide



Circle 11
Friendsgiving

ANNUAL EVENTS

PARISH FESTIVAL

The annual St. Margaret Mary Parish Festival is a beloved tradition that brings our parish community together for worship, fellowship, and fun.

Over the years, the festival has continued to grow and evolve while remaining a special opportunity for parishioners, families, and friends to gather and celebrate our vibrant community. From opportunities for prayer and worship to food, entertainment, games, and time spent together, the festival offers something for everyone and creates lasting memories for our parish family.

The success of this special event is made possible through the dedication of the many volunteers, organizers, families, and parishioners who generously share their time and talents. We are grateful to everyone who helps make the Parish Festival a meaningful and joyful celebration for our entire community.

















FOUNDERS' DAY

February 21, 2026

The 43rd Annual SMM Founders' Day celebration was a great success - a night of faith, fellowship, and fundraising!

We began with Mass at SMM church, followed by dinner, program, and live auction at the Omaha Design Center.

Thank you to our Founders' Day Chairs - Shannon & Adam Herink, Mallory & Pat Anderl, Joe & Rachel Bost, and Jackie & Kevin Conway - for their time, hard work, and dedication to make this year's fundraiser an amazing evening and a tremendous success!

The theme was '**Greens and Jeans: A Pep Rally.**' We embraced our Spartan spirit with a mix of SMM colors and kept it casual - in true Spartan fashion!

The Founders' Day Experiences are a favorite part of the silent auction, which bring members of the St. Margaret Mary community together for fun, fellowship, and a chance to celebrate the wonderful community we share.

The 3rd Annual SMM Sand Volleyball Tournament took place on August 22 at Barrett's Barleycorn, with 12 teams competing! It was a fun evening filled with great volleyball, delicious food, and friendly competition.









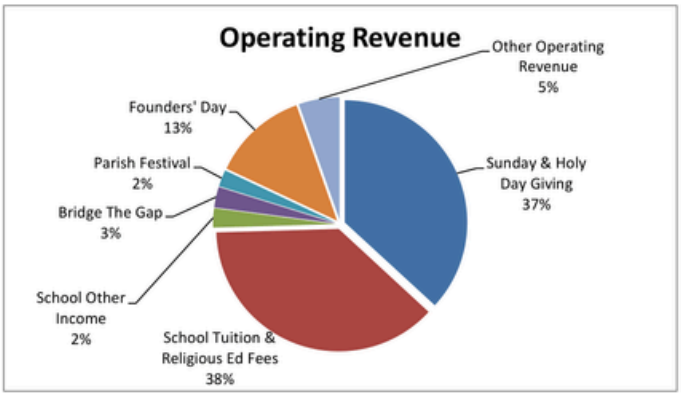
FINANCIAL REPORT

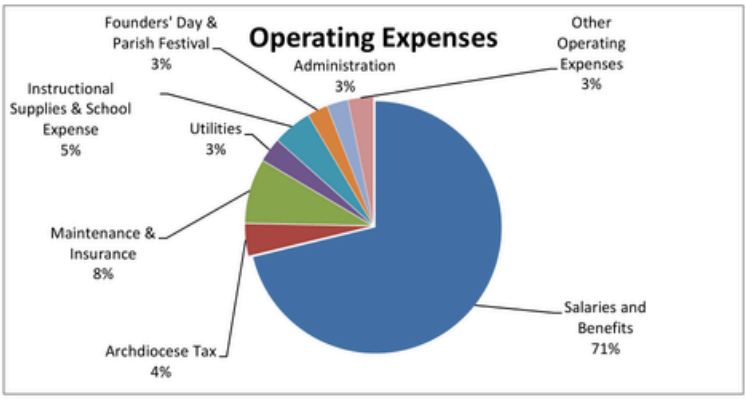
St. Margaret Mary Parish

Operating Cash Flow

Years Ending June 30, 2026, 2025, and 2024

	FYE 6/30/2026	FYE 6/30/2025	FYE 6/30/2024
Operating Revenue			
Sunday & Holy Day Giving	1,881,157	1,944,623	1,973,429
School Tuition & Religious Ed Fees	1,926,086	1,874,052	1,847,587
School Other Income	129,268	135,973	140,303
Bridge The Gap	139,588	141,338	144,302
Parish Festival	111,640	121,645	121,020
Founders' Day	643,772	559,025	536,379
Other Operating Revenue	274,868	298,652	290,812
Total Revenue	**5,106,379**	**5,075,308**	**5,053,832**
Operating Expense			
Salaries and Benefits	3,658,896	3,444,353	3,424,021
Archdiocese Tax	209,402	211,863	220,898
Maintenance & Insurance	422,197	316,156	296,793
Utilities	157,402	135,292	133,336
Instructional Supplies & School Expense	253,691	456,484	160,596
Founders' Day & Parish Festival	133,595	111,188	122,291
Administration	137,458	129,196	101,434
Other Operating Expenses	165,042	152,335	138,277
Total Expense	**5,137,683**	**4,956,867**	**4,597,646**
Net Revenue over Expense	(31,304)	118,441	456,186
Endowment Distribution	270,000	200,000	190,000
Net Income	**238,696**	**318,441**	**646,186**
Cash Flow			
Net Income	238,696	318,441	646,186
Distribution from Capital Expenditures Fund	168,483	285,605	142,903
Distribution from Tuition Stabalization Fund	40,000	45,051	-
Distribution From Incentive Compensation Fund	38,633	-	-
Capital Expenditures	(300,484)	(384,197)	(248,441)
Transfer to Capital Expenditures Fund	(100,000)	(50,000)	(300,000)
Transfer to Incentive Compensation Fund	-	(100,000)	(50,000)
Transfer To Tuition Stabalization Fund	(77,917)	(50,000)	(50,000)
Net Cash Flow	**7,411**	**64,900**	**140,648**





St. Margaret Mary Parish

Endowed Funds Summary

Years Ending June 30, 2026, 2025, and 2024

	FYE 6/30/2026	FYE 6/30/2025	FYE 6/30/2024
Beginning Balance	8,378,520	7,679,470	7,038,196
Contributions to Endowed Funds	1,440	74,340	12,450
Net Investment Income	1,291,581	316,771	473,707
Unrealized Gains / (Losses)	(13,237)	507,939	345,117
Distribution to Parish	(270,000)	(200,000)	(190,000)
Ending Balance	9,388,304	8,378,520	7,679,470
Unrealized Gains	1,444,210	1,457,447	949,508
Funds Available for Future Distributions	4,383,901	3,375,557	2,750,847

Endowed funds are held in perpetuity. Distributions are limited to accumulated investment earnings.

St. Margaret Mary Parish

Internally Restricted Funds

Year Ending June 30, 2026

	Incentive Compensation Fund	Capital Expenditures Fund	Tuition Stabalization Fund
Balance at June 30, 2025	656,295	559,990	212,237
Investment Income	24,948	20,349	8,506
Parish Contributions	-	100,000	77,918
Parishioner Contributions			50,000
Distributions to Parish Operations	(38,633)	(168,483)	(40,000)
Balance at June 30, 2026	642,610	511,856	308,661

The Parish uses Restricted Funds as a way of saving for specific needs in future years.

- **Incentive Compensation Fund** is used to provide supplemental faculty compensation. The fund helps pay for the Faculty Incentive Plan adopted by the School Board and will absorb certain faculty training costs associated with the International Baccalaureate program. It has been funded primarily with distributions from the Endowed Funds not needed for operations at the time of distribution.
- **Capital Expenditures Fund** helps meet the needs identified by the Buildings Grounds & Infrastructure Committee. Original funding came from government pandemic stimulus payments received in 2021, with subsequent contributions made from Parish operating funds and the Endowment. Distributions in fiscal 2025-26 helped pay for heat pump replacements, bell tower repairs and roofing repairs.
- **Tuition Stabilization Fund** was established in 2021 and is available to help moderate school tuition increases. The parish annual budget includes an amount meant to help deserving families needing tuition assistance and amounts unspent at year end are contributed to the Fund. During fiscal 2025-26, the Fund also received a $50,000 parishioner contribution. The fiscal 26-27 budget anticipates using $40,000 from the Fund, which equates to approximately $88 of tuition relief per enrolled student.

Parishioners are encouraged to contribute to the funds and their restrictions will be honored.

St. Margaret Mary Parish

Capital Campaign Report to Parish

Year Ending June 30, 2026

Campaign Cash Flow	FYE 6/30/2026	FYE 6/30/2025	
Beginning Balance	1,236,251	-	
Pledges Paid	7,199,040	1,183,138	
Parish Contribution	-	250,279	
Interest Income	131,689	3,667	
Total Cash Received	8,566,980	1,437,084	
Professional Fees	(284,297)	(198,209)	
Administrative Expenses	(18,240)	(214)	
Distributed to Parish	(493,750)	-	
Total Cash Disbursed	(796,287)	(198,423)	
Loss on Sale of Contributed Securities		(2,410)	
Ending Cash Balance	7,770,693	1,236,251	
Pledges Paid	8,473,374		
Pledges Unpaid	15,011,055		
Total Pledges	23,484,429		
School Family Pledges	4,291,115		
Parish Family Pledges	19,193,314		
Total Pledges	23,484,429		
Pledges Restricted to School	3,000,000		
Pledges Restricted to Church	475,000		
Pledges Unrestricted	20,009,429		
Total Pledges	23,484,429		
School Families Pledging	114		Representing 41.2% of school families
Parish Families Pledging	329		Representing 26.3% of parish families, excluding school families
Total Families Pledging	443		Representing 29.0% of parish and school families
Use of Campaign Funds For Capital Improvements			
West Campus			
Heating & Lighting	106,609		
Concrete Work	17,044		
Carpeting & Flooring	71,699		
Furniture	17,904		
Other Remodel Costs	11,400		
West Campus Total	224,656		
School			
Asbestos Remediation	19,855		
Apple iPads	265,684		
School Total	285,539		
Total Campaign Funds Used	510,195		

FINANCIAL SUMMARY

Fiscal Year 2025–26 Financial Summary & Outlook

- **Sunday & Holy Day Giving:** Sunday and holy day giving declined by $63,000 (3.3%) compared with last year and remains critical to the Parish's financial health, particularly during the capital campaign.
- **Tuition Revenue Shift:** For the first time, school and religious education tuition revenue exceeds Sunday giving.
- **Community Events Growth:** Combined revenues for Founders' Day and the Parish Festival grew by $75,000 (11.0%) over last year. Expenses for both events combined were proportionate in relation to total revenues for the prior year.
- **Tuition & Assistance:** School tuition increased 3.8% to $3,995 per student. Bridge the Gap contributions supplemented tuition by about $300 per student.
- **Expense Drivers:** Compensation and benefits consumed 71% of total expenses and remained the largest Parish expenditure. Other expense drivers included salaries for teacher assistants/substitutes, lightning strike electrical maintenance, expanded West Campus utilities, and capital projects (bell tower maintenance, blacktop resurfacing, heat pump replacement).
- **Upcoming Summer Costs:** $3 million in bathroom remodeling and new playground equipment costs incurred during the summer will be paid from capital campaign funds in FY 2026–27.
- **Net Cash Flow:** Net cash flow for the year was $7,400.

Endowment & Restricted Funds Overview

- Endowment Value: Reached $9.4 million (compared to $8.4 million last year), distributing $270,000 for Parish needs, with $4.4 million available for future distributions.
- Incentive Compensation Fund: Subsidized $39,000 of faculty incentive compensation and ended with a balance of $643,000.
- Capital Expenditures Fund: Distributed $168,000 to the Parish for capital improvements and ended with a balance of $512,000.
- Tuition Stabilization Fund: Distributed $40,000 to the Parish (providing ~$85 of tuition relief per student), received $78,000 from the Parish and $50,000 from parishioners, and ended with a balance of $309,000.

Capital Campaign Overview

- Ended the fiscal year with a cash balance of $7.8 million.
- Pledges total $23.5 million, with $15.0 million to be paid over the next three years.
- School families pledged $4.3 million (41.2% participation); Parish families pledged $19.2 million (26.3% participation); overall family participation reached 29%.
- $510,000 has been spent through June 30, 2026 on West Campus and school capital improvements.

Looking Ahead: Fiscal 2026–27

- Compensation and benefits will consume 71.9% of the expense budget.
- Capital expenditures are projected to be relatively modest due to campaign project overlaps and will be paid from the Capital Expenditures Restricted Fund.
- Parishioners are asked to prayerfully consider a 3% increase in Sunday giving and review recurring gifts on WeShare.
- School tuition will increase 5.8% to $4,225 per student.
- Operating budget anticipates an Endowment distribution of $270,000.

Tuition Assistance Bequest - Year Ending June 30, 2026

	FYE 06/30/2026
Balance at June 30, 2025	-
Investment Income	-
Bequest Proceeds Received	404,320
Tuition Assistance Distributions	-
Balance at June 30, 2026	404,320

During fiscal 25-26, the Parish received a $404,320 bequest from a parishioner who wished to remain anonymous. Under the terms of the gift, 5% of the beginning of the year balance will be distributed for need based tuition scholarships for each of the next 20 school years. In September, 2026, $20,216 was distributed from the fund for the families receiving 26-27 school year scholarships.

SMM SCHOOL NEED-BASED TUITION ASSISTANCE PROGRAM

In April of 2026, the Parish received a generous, anonymous bequest with express instructions that it be used solely to assist Parish families demonstrating a need for financial assistance in paying tuition at our SMM parish school.

Since moving to a tuition-based payment model several years ago, the Parish has prided itself on maintaining a tuition rate that consistently ranks among the most affordable on a per-student basis in the Archdiocese. There are numerous factors that allow us to maintain such affordability, including the dynamic and generous stewardship of our Parishioners.

Each family's financial circumstances are different. Parish leadership has remained steadfast that no Parish family should be turned away from attending SMM parish school solely due to financial circumstance or hardship.

St. Margaret Mary reserves a distinct portion of its annual budget for school tuition assistance requests. This reserve is used on a per-case basis to assist families with specific financial circumstances or that are experiencing financial hardship (e.g., loss of a job, illness or death, divorce, other unexpected expenses, etc.). The actual usage rate of this tuition assistance reserve varies by year, with any remainder then moved to a restricted fund that is used solely to stabilize school tuition costs at the end of each fiscal year.

With this gracious, anonymous gift the Parish is now able to allocate additional financial resources, in addition to the existing budgeted reserve, for school tuition assistance requests for the next several years while also working to keep overall tuition costs for all families protected against dramatic fluctuations.

These financial resources are available to offset SMM parish school tuition costs for our Parish families who have documented a specific financial circumstance or are experiencing financial hardship. There are no minimum income thresholds, baselines or circumstances for the availability of these resources, each request is reviewed on a case-by-case basis.

If you or your family ever experience circumstances that may affect your ability to pay school tuition, we recommend you reach out to Fr. Keiter, Mr. Wieczorek, School Principal or Mr. Jim Varner, the Parish's Business Manager for additional details on how you can apply for need-based tuition assistance.


Saint Margaret Mary Parish
Church + School