



IFRM

Improved Financial Relationship Model

(Rev. 10/1/17)

Guidebook

Frequently Asked Questions



Improved Financial Relationship Model (IFRM)

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Improved Financial Relationship Model (IFRM) History of the New Financial Model

In October 2008 the Cardinal formed the Improved Financial Relationship Committee (IFRC)

- Committee was charged with reviewing and recommending improvements to current model of support

As part of this process, over the next year the IFRC had an extensive consultative process:

- Surveyed all pastors
- Surveyed 30 other diocese across the US (23 had an appeal and tithe model)
- Held a series of regional meetings with pastors, parish staff and lay leadership
- Mailed information directly to every parish
- Published multiple articles in the Pilot focusing on the new financial model
- Created a website with information explaining the new model and implementation
- Met with various councils and committees of the Archdiocese (Archdiocesan Finance Council, Pastoral Council, Cabinet and Presbyteral Council)

In December 2009 the IFRC recommended a new model of support to the Cardinal and it was agreed to launch a voluntary group of parishes for Phase One implementation July 2010 (33 parishes volunteered). During that time the model was refined and adjusted to meet the challenges faced during implementation. Since the inception and launch of the first phase, significant changes have occurred within the Archdiocese. For example, when the model was developed, Disciples in Mission and parish Collaboratives did not exist.

In early 2017, the IFRM Reconvened to review, update and address concerns from communicated to the Archdiocese from the parishes. As the model was designed in 2008, it had become outdated. The anticipated growth in base revenue number did not occur and the required level of funding (18%) was never achieved.

Issues:

1. Some parishes have complained that rental income unjustly inflates their Catholic Appeal assessment. In the original model, parishes without rental income property felt it should be part of the taxation system. Feedback from parishes with rental income is that rental income is not donor driven like the other components of the base revenue (offertory, offertory monthly and grand annual income) and impedes many parishes from reaching their assessment. Without the parishioner base to support this inflated assessment, these parishes are often set up for failure from the beginning. In many cases this is a deterrent from implementing a robust and successful Catholic Appeal.

2. The Archdiocese change in strategy regarding excess parish property, that is, advising parishes to lease rather than sell this property. This change will create a revenue stream for parishes into the foreseeable future. Having the net rental income as part of the IFRM works against this new strategy. Parishes would be inclined to sell property to avoid the Central Ministry Tithe and Catholic Appeal assessment impact. It is necessary to create a model where the choice between selling / leasing property is a neutral/beneficial financial decision.



Improved Financial Relationship Model (IFRM) History of the New Financial Model

CHANGES TO IFRM – 10/1/17:

1. Net Rental Income is removed from the base revenue calculation for both Tithe and Catholic Appeal calculations. The rental income will be taxed as a separate line item on the monthly billing at the current 18%.
2. Implement a new tax on the net proceeds from the sale of property at 18%.
3. Return the level of rebates awarded to those parishes that exceed their Catholic Appeal Assessment to 50%.
4. To be able to participate in the Rebate and Abatement process, parishes must meet or exceed their in-pew goal and have a Catholic Appeal Coordinator.
5. A rebate “pool” will be created for those parishes that have met the conditions above and have exceeded their Catholic Appeal Assessment. The tithe and Catholic Appeal abatements will be paid from the pool prior to funds being distributed for rebates to qualifying parishes (parishes helping other parishes).
6. Rebate distribution will be 2 times per year (August/February)
7. The IFRM model will be reviewed every five years



Improved Financial Relationship Model (IFRM)

Account Descriptions

Base Revenue:

4101 Offertory

Amounts collected from parishioners at weekly masses for support of the Parish. In most parishes this is the first collection. These collections may be at mass, mailed or electronically funded. Included in this category are Holy Day collections.

Note: Parishes that do not take up second collections for the USCCB national collections, and disburse a % of their Offertory to those collections, will be able to deduct the amount of the disbursements from Offertory in that given year, provided the amount has not already been deducted from this account.

4102 Offertory Monthly

Amounts collected from parishioners as a separate collection to meet parish obligations as a means to supplement weekly offertory at mass. Purpose may change from one monthly collection to the next. These collections may be at mass, mailed or electronically funded.

4103 Grand Annual

Amounts collected annually, often used for a designated purpose. This collection may be at mass, mailed or electronically funded.

Net Rental Income:

4316 Lease/License Income

Amounts received as rent for any lease/license agreement to use or occupy a portion of the parish premises. Examples include rental of parking lots, buildings, and space for cell towers.

Note: for the calculation of Base Revenue, the Lease/License income will be netted against certain expenses the parish pays towards the rental property. See ***Net Rental Income Guidelines*** on page 7 for further information.

ROMAN CATHOLIC ARCHDIOCESE OF BOSTON
 CENTRAL MINISTRY TITHE / NET RENTAL INCOME TAX
 000 Saint Dominic Parish-Anytown, MA

FY 2019

CENTRAL MINISTRY TITHE

FISCAL YEAR	2015	2016	2017	3 YEAR AVERAGE
Offertory	\$350,000	\$375,000	\$360,000	\$361,667
Offertory Monthly	\$26,000	\$27,000	\$25,000	\$26,000
Grand Annual	\$60,000	\$55,000	\$70,000	\$61,667
Base Revenue for Tithe			\$568,	\$449,334

Annual Central Ministry Tithe @ 10% of Base Revenue	\$44,933
Less: Abatement	-
School Tax Rebate 4.7%	(\$21,119)
Adjusted Annual Central Ministry Tithe	\$23,815

Monthly Central Ministry Tithe - Over 12 months	\$1,985
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NET RENTAL INCOME TAX

FISCAL YEAR	2015	2016	2017	3 YEAR AVERAGE
Net Rental Income	\$40,000	\$25,000	\$73,000	\$46,000

Tax @ 18%	\$8,280
Less: Abatement	-
School Tax Rebate 4.7%	(\$2,162)
Adjusted Net Rental Income Tax	\$6,118

Net Rental Income Tax - Over 12 months	\$510
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Improved Financial Relationship Model (IFRM)

Net Rental Income Guidelines

All lease and license income will be included in the calculation of the tax. This includes rental income from buildings, parking lots and cell towers. This income is properly accounted for in chart of account # 4316 – Lease/License Income. This lease and license income does not include the income from the periodic use of the parish property for such events as weddings, social gatherings, parish sponsored community meetings or clergy room and board, which would be properly recorded in chart of account # 4315 – Rental Donations.

The amount of lease and license income included in calculation of the tax will be adjusted for the following expenses paid by the parish in order to secure lease or license:

- Capital/leasehold improvements to the rental property required to lease or license
- Utilities and maintenance paid on the property that are not covered as part the lease or license
- Technological improvements to the property that are tied to tenant requirements
- Lease income from Religious Orders (Religious Brothers and Sisters) that is set at a rate below market value and the parish pays utilities and maintenance

All the above expenses, once qualified with supporting documentation, will be netted against the lease and license income in that same fiscal year to calculate the Net Rental Income for tax purposes.

Note: The amounts directly paid out of rental income for the Catholic Schools Distribution or any other negotiated agreement with the Archdiocese will be deducted for purposes of the calculation of Net Rental Income.

The amount of lease and license income will not be adjusted for the following:

- Personnel/employee salaries that are shared with parish/school
 - Example: Custodian who cleans all the parish properties, including rental property
- Sale of building within 3 year look back period
- Property insurance parish pays on the building with rental income

Contribution of 30% or more of Lease Income to an Academy:

Parish that contributes 30% or more from the lease income of school buildings to an Academy will receive an exemption from paying the school tax portion (4.7%) of the monthly central ministry tithe for the term of the lease for which the 30% or more of the lease payment is directed to the Academy.



Improved Financial Relationship Model (IFRM)

School Tax Exemptions

An exemption from the school tax portion (*4.7% of tithe*) of the central ministry tithe may be considered when contributions are made in support of an Archdiocesan Catholic Academy (“Academy”) from the sale or lease of school buildings. These contributions will be defined in the lease agreement between the contributing parish and the Academy.

All conditions of this exemption are subject to a fully executed lease between the parish and the Academy.

Donated Building Leased by Academy:

Parish donates a school building for lease to the Academy then there is no cash outlay for the parish. The parish would not be exempt from the school tax portion of the tithe.

Contribution of 30% or more from Real Estate Sale:

Parish that contributes 30% or more from the sale of school buildings to an Academy will receive a 10 year exemption from paying the school tax portion of the monthly central ministry tithe. A minimum parish contribution of \$100,000 would be needed to qualify for the exemption.

Contribution of 30% or more of Lease Income:

Parish that contributes 30% or more from the lease income of school buildings to an Academy will receive an exemption from paying the school tax portion of the monthly central ministry tithe for the term of the lease for which the 30% or more of the lease payment is directed to the Academy.

Direct Support Agreements:

Parishes who provide direct support to the Academy per agreement may deduct the school tax portion paid through the tithe from the amount they pay directly to the school. There would be no further credit.



Improved Financial Relationship Model (IFRM)

Net Property Sale Guidelines

Net property sales income would be taxed at 18%. This includes the sale of any parish building or vacant land. This would apply to property that was part of the stable patrimony of the parish, purchased by the parish at some point or acquired by a gift or bequest. This income is properly accounted for in chart of account # 4318 – Property Sales Proceeds.

The amount of property sales proceeds included in the 18% tax would be adjusted for the following:

- Capital improvements necessary to sell the property or tied to sale requirements of buyer
- Any sales to Religious Orders (Religious Brothers and Sisters) that is set at a rate at least 20% below market value, as determined by a recent RCAB approved appraiser.
- Expenses incurred as a direct result of the sale, closing costs, real estate taxes, fees to buyer as stated in the closing settlement statement.
- Includes but not limited to appraisal costs, broker's fees and commissions, engineering survey, permitting costs, clean out costs, stain glass removal, religious item removal
- Direct expenses incurred to maintain the building or land during the period it was on the market for sale until the sale closes.
 - Expenses that improve the property and maintains the useful life of the property in preparation for sale
 - Not to exceed three years
- The amounts directly paid out of property sale proceeds to a Parish School to establish a permanent endowment or to an Academy or any other negotiated agreement with the Archdiocese will be deducted for purposes of the calculation of Net Property Sales.

The amount of property sale proceeds would not be adjusted for the following:

- Personnel/employee salaries and benefits that are shared with parish/school
 - Example: Custodian who cleans all the parish properties
- Property insurance parish pays on the building being sold

All the above expenses, once qualified with supporting documentation, would be netted against the property sales proceeds.

Contribution of 30% or more from Real Estate Sale to Parish School or Academy:

A parish that contributes 30% or more from the sale of parish buildings to a Parish School to establish a permanent endowment or from the sale of school buildings to an Academy would receive a 10 year exemption from paying the school tax portion of the monthly central ministry tithe (4.7%).

A minimum parish contribution of \$100,000 would be needed to qualify for the exemption.

Improved Financial Relationship Model (IFRM)

Net Property Sale Tax Billing Process

PROCEDURE FOR PROPERTY SALE PROCEEDS TAX INVOICE

In order to provide timely processing of the Net Property Sales Tax, the Director of Property Management will provide a listing of pending sales transactions for parishes noting the parish, town, description of the property being sold, (i.e. land, convent, school, etc....) and the expected closing date on a quarterly basis to the Director of Parish Services and the Controller for budget purposes.

This applicable regional consultant will work with the parish to itemize expenses prior to the closing date.

1. Upon Closing of a Sale, Property Management will notify by email the Director of Parish Services that a sale transaction has closed, the date the property was placed on the market, date of Purchase and Sale agreement with a copy of the formal closing statement.
 - a. Net property sale proceeds (per closing document) will be deposited into Revolving Loan Fund.
 - b. The Revolving Loan Fund Manager will hold 18% of the amount deposited in escrow until the Net Property Sales Tax amount has been determined.
 - c. Review by PFS should be completed within ten (10) business days from the receipt of the closing documents to PFS.
2. PFS will review the closing document and the Parish financial records to determine the "Taxable Base" for the sale transaction per the Net Property Sale Guidelines. PFS will work with the parish through-out this process.
3. The Regional Consultant will prepare the Property Sales Tax invoice and submit completed invoice and supporting documentation to the Director of Property Management for review. The invoice is then forwarded to the Parish Consultant Supervisor for review.
4. Once review is complete, the invoice will be forwarded to the Pastor/Administrator for his authorization/signature. In the case of Archdiocesan property, the invoice will be forwarded to the Director of Property Management for authorization/signature.
5. The signed invoice will then be submitted to the Revolving Loan Fund Manager with a copy given to the Controller.
6. The Revolving Loan Fund will process the invoice for payment to Central Ministries Office of the Chancellor.
 - a. The balance of the sales proceeds, net of RCAB property tax will then become available to the Parish.



IFRM - Improved Financial Relationship Model

Abatement Criteria for Central Ministry Support Tithe, Net Rental Income Tax and Catholic Appeal Assessment

Annual support to Central Ministries has the following components: the Catholic Appeal assessment, Net Rental Income Tax and the Central Ministry Tithe. These components represent the parish's fair share of support based on their individual base revenue amount and net rental income amount. There may be situations where a parish may need to apply for partial or full relief from the financial obligation of the tithe, net rental income tax and/or Catholic Appeal assessment. In these circumstances the parish will have to demonstrate financial hardship.

With the Central Ministry Tithe, each parish will be expected to contribute 10% of their base revenue (or 5.7% if there is a parish school) in order to fulfill this tithe obligation. While the tithe is not intended to cause undue financial hardship to any one parish, assistance is available to help parishes assess their ability to pay the monthly tithe amount and in developing operational budgets to incorporate the tithe expense.

With the Net Rental Income Tax, each parish will be expected to contribute 18% of their net rental income (or 13.7% if there is a parish school) in order to fulfill this net rental income tax obligation. While the net rental income tax is not intended to cause undue financial hardship to any one parish, assistance is available to help parishes assess their ability to pay the monthly net rental income tax amount and in developing operational budgets to incorporate the this expense.

The Catholic Appeal Assessment (8% of parish base revenue) represents a portion of parish support for Central Ministries.

Beginning in FY 2019, in order to *qualify* for an abatement (***Central Ministry Tithe, Catholic Appeal Assessment and Net Rental Income Tax***) or a Catholic Appeal rebate, parishes will need to meet or exceed their In Pew Goal by implementing the In Pew Campaign best practices as outlined in the Catholic Appeal procedural guide and engaging an Appeal Coordinator volunteer.

An annual abatement process will review the parish's ability to pay the (***Central Ministry Tithe, Catholic Appeal Assessment, Net Rental Income Tax***) based on the noted financial hardship and/or extraordinary circumstances that has led the parish to apply for abatement.

Central Ministry Tithe Abatement/Net Rental Income Tax:

To apply for abatement of the Central Ministry tithe and Net Rental Income Tax, the parish would need to complete an abatement request form and provide the following information no later than May 6th. The parishes will be notified in writing no later than the end of June.

1. Reason or basis for applying for abatement
2. Income statement and balance sheet for the current fiscal year to date and the prior fiscal year
3. Budget for the upcoming fiscal year (*required with application*)

Catholic Appeal Assessment Abatement:

A parish is welcome to apply in November near the completion of the Appeal campaign. Appeal abatement forms will be emailed to you in the fall. The abatement review committee will make every effort to assist the parish in evaluating its abatement request. The parish will be notified in writing by January concerning its abatement request and the amount granted.



IFRM - Improved Financial Relationship Model

Mid-year Abatement:

An abatement request may be considered on dates other than noted above when a parish has experienced a significant change in its financial condition. These will be reviewed on an individual basis.

To continue our effort of transparency each year, a report will be issued noting by parish the tithe amount, net rental income tax and Catholic Appeal assessment, and any abatement granted as well as any balance due.

As you plan beyond the upcoming fiscal year, we ask that you budget for your full tithe obligation, net rental income tax and Appeal assessment, as **all abatement requests are not guaranteed and are subject to available funding.**



IFRM - Improved Financial Relationship Model

ROMAN CATHOLIC ARCHDIOCESE OF BOSTON CENTRAL MINISTRY TITHE ABATEMENT FORM FISCAL YEAR 2018

Parish Name: _____

Town: _____

Collaborative Phase: _____
(If applicable)

Region: _____

Fiscal Year Tithe Amount

Abatement Amount Requested

% of Tithe

Have you engaged in a Development or Increased Offertory Program in the last 3 years?

Circle one: Yes No

If Yes, indicate type and date of program: _____

List consulting firm used or RCAB Development Office: _____

If No, please state reason why: _____

BASIS OF APPLICATION FOR ABATEMENT:

PASTOR/ADMINISTRATOR

DATE

Please send completed abatement form, budget and financial statements to: _____

Mr. John Straub, Chancellor
Archdiocese of Boston, 66 Brooks Drive, Braintree, MA 02184
Phone: 617-746-5670 Fax: 617-779-4571
E-mail: jstraub@rcab.org



Improved Financial Relationship Model (IFRM)

ROMAN CATHOLIC ARCHDIOCESE OF BOSTON
 CATHOLIC APPEAL ASSESSMENT
 ABATEMENT FORM
 FOR FISCAL YEAR 2018 (2017 Catholic Appeal)

Parish Name: _____ Town: _____

Collaborative Phase: _____ Region: _____
(If applicable)

2017 Catholic Appeal Assessment

*(See parish donor report at
 bostoncatholicappeal.org,
 Parish Resources)*

Catholic Appeal Paid Pledges YTD

Amount Under Assessment

Abatement % Requested

Amount

BASIS OF APPLICATION FOR ABATEMENT:

 PASTOR/ADMINISTRATOR

 DATE

Please mail, email or fax form by January 3, 2018 to:

Mr. John E. Straub, Chancellor
 Archdiocese of Boston, 66 Brooks Drive, Braintree, MA 02184
 Phone: 617-746-5670 Fax: 617-779-4571
 E-mail: jstraub@rcab.org

**ROMAN CATHOLIC ARCHDIOCESE OF BOSTON
2018 CATHOLIC APPEAL
SUPPLEMENTAL ABATEMENT FORM**

Please Complete the following:

1. Does your parish have an Appeal Coordinator/s? Yes _____ No _____

If Yes, please include the following:

Name: _____ Address: _____

Phone: _____ Email: _____

2. Did your parish:

a. Attend a training session in January/February? Yes _____ No _____

b. Email the two minute Appeal video to parishioners? Yes _____ No _____

c. Insert the Appeal Bulletin on Announcement Weekend, 3/4 & 5? Yes _____ No _____

d. Give an Appeal witness talk on Announcement Weekend, 3/4 & 5? Yes _____ No _____

e. Play the Cardinal's message on Commitment Weekend, 3/11 & 12? Yes _____ No _____

f. Conduct the in-pew solicitation on Commitment Weekend, 3/11 & 12? Yes _____ No _____

3. Did your parish provide regular Appeal updates through weekly bulletin announcements?
Yes _____ No _____

4. Please provide any additional comments supporting your request for a 2017 Catholic Appeal abatement:

PASTOR/ADMINISTRATOR

DATE

Please mail, email or fax form by January 3, 2018 to:

**Mr. John E. Straub, Chancellor
Archdiocese of Boston, 66 Brooks Drive, Braintree, MA 02184
Phone: 617-746-5670 Fax: 617-779-4571
E-mail: jstraub@rcab.org**



Improved Financial Relationship Model (IFRM)

Frequently Asked Questions

Below are answers to some frequently asked questions regarding the IFRM:

1. Why was a new model proposed? What does IFRM stand for?
2. What is Base Revenue?
3. How will the tithe and appeal assessments be billed?
4. What happens if a parish does not meet the Appeal assessment?
5. What is the difference between my Appeal assessment and my appeal goal?
6. How do I apply for an abatement? Who reviews the requests?
7. How is School Tax handled in the new model?
8. How will the School Tax distributions be handled going forward?
9. What taxes and fees does the monthly IFRM tithe replace?
10. Who should I contact for more information?
11. If we meet our assessment why should we have to do the In-Pew?
12. If every parish did the In-Pew process how many would still not meet their assessment?
13. How many parishes don't do the In-Pew process and receive a Catholic Appeal rebate?
14. Why are we looking to move to the pool structure?

1. Why was a new model proposed? What does IFRM stand for?

IFRM stands for Improved Financial Relationship Model.

The intent of the new financial model is to increase the financial stability and improve the financial relationship of parishes and central ministries. In doing so, the model simplifies the current structure of taxes and fees and moves parishes toward a more equitable and accountable system through which they support the Archdiocese.

2. What is Base Revenue?

Base Revenue is the dollar amount of parish income that is used to calculate the tithe and appeal assessments. It is a three-year average of offertory, offertory monthly and grand annual, and thus does not include all of the types of income that a parish receives.

3. How will the tithe and appeal assessments be billed?

The tithe assessment is divided into 12 equal monthly installments which are included on the parish's Central Monthly Bill, simplifying budgeting and cash flow management.

The total of each parish's collected appeal pledges is reviewed in December. If they meet or exceed the appeal assessment, no billing is necessary. If collected pledges fall short of the assessment, the balance is billed over 6 months, from January through June. Any necessary adjustments due to additional collected pledges are taken into account on the final bill in June.

4. What happens if a parish does not meet the Appeal assessment?

If a parish does not meet its appeal assessment then it will be billed for the difference. Keep in mind that there is an abatement process to assist those parishes that are struggling financially to meet their fair share. In addition Parish Financial Services and Boston Catholic Development Services ("BCDS") are willing to work with the parish to improve results in future years.

To be eligible to participate in the abatement and rebate process, the parish must meet their In-Pew goal and engage an Appeal Coordinator.

5. What is the difference between my Appeal assessment and my Appeal goal?

The Appeal assessment is what a parish is responsible for raising based on 8% of its Base Revenue. If the parish has historically exceeded its assessment, then it will have a separate goal for which to strive for. Once the parish exceeds the assessment it is eligible for a rebate regardless of whether or not it hits the goal. Rebates and billings are always based on the assessment.

If a parish has not historically reached its assessment, then the goal will be the same as the assessment. Again, billing is based on whether or not the parish reaches its assessment.

6. How do I apply for an abatement? Who reviews the requests?

Information on abatements is available in this Guidebook on pages 13-15. This document also provides the names of the Abatement Committee members. The Committee reviews tithe abatement requests at the end of May (prior to the start of the next fiscal year) while appeal abatement requests are reviewed in November (prior to any billing).

7. How is School Tax handled in the model?

In the new model the school tax portion of the 10% tithe is 4.7%. Thus, if you have a school your tithe is 5.3% instead of the 10%.

If a parish does not have a school, the parish will pay a 10% tithe and 4.7% of that tithe amount is directed to school tax. Currently in the IFRM a pastor can still designate schools to receive their school tax. However, all the money comes in through the tithe centrally and is then disbursed to the schools twice a year (December and April).

8. How will the School Tax distributions be handled going forward?

There has been a task force formed to look at the distribution model for the school tax funds which is focused on developing a fair and equitable model of distribution for all schools. Further information of this will be forthcoming from the Catholic Schools Office.

9. What taxes and fees does the monthly IFRM tithe replace?

The monthly tithe replaces school tax, hospital chaplaincy tax, audit fees, real estate fees, facilities fees, Cathedralium, Right Networks fees and the Boston Catholic Directory fee for up to 10 directories. Once a parish is in IFRM they will also be able to keep half of the Communications collection for their own in house communication expenses.

10. How has the Central Ministry budget grown since the inception of the IFRM Model?

RCAB Central Ministry Budget has grown from approximately \$20 million to \$25 million or 19% since 2008.

11. If we meet our assessment why should we have to do the In-Pew?

- The In-Pew solicitation has shown donor growth – “Maximizes Best Practices”
- Allows for all to contribute
- Accountability – consistent effort parish to parish
- Transparency

12. If every parish did the In-Pew process how many would still not meet their assessment?

Based on the last year's Catholic Appeal, there are 73 parishes under assessment. If every parish did the In-Pew process then initially the number drops to 31. There would be 42 parishes that would meet their assessment an increase of over 57%.

13. How many parishes don't do the In-Pew process and receive a Catholic Appeal rebate?

We have 96 parishes that currently do not meet their In-Pew goal that receive \$1,050,000 million in rebates.

14. Why are we looking to move to the Pool Structures?

The Pool Structure provides for a fair share to those who participate fully. As the fully participating parish benefits, so does the Archdiocese Central Ministries.

15. Who should I contact for more information?

You may contact Parish Financial Services with any specific IFRM related questions.

Specific contact information is found below:

Denise McKinnon-Biernat
Director of Parish Services
Email: dmbiernat@rcab.org
Office: 617-746-5685
Fax: 617-746-5938

Patrick Farragher
Parish Services Consultant Supervisor
South Region
Email: pfarragher@rcab.org
Office: 617-746-5886

<p>Tom Duddy Parish Services Consultant Central Region Email: tduddy@rcab.org Office: 617-746-5684</p>	<p>John O'Neill Parish Services Consultant West Region Email: jo'neill@rcab.org Office: 617-746-5887</p>
<p>Michael Curren Parish Services Consultant Merrimack Region Email: curren_m@rcab.org Office: 617-746-5688</p>	<p>Glenn Smith Parish Services Consultant North Region Email: glenn_smith@rcab.org Office: 617-746-5889</p>