



St. JOSEPH

CATHOLIC CHURCH



2021-2022 FINANCIAL REPORT



WORSHIP + SERVICE + EDUCATION

In the Heart of South Bend

March 20, 2023

Brothers and Sisters in Christ,

I present here our parish's annual financial report for the 2021-2022 fiscal year.

The purpose of this report is to provide a collective understanding of where we are as a parish, how we are seeking to be good stewards of our resources, and to ask in prayer where the Lord is leading us from here.

This particular report is a bit odd since it covers not only this past fiscal year, but also the fiscal years immediately before and during the COVID-19 pandemic. In addition to that, the time frame of this report spans the transition of the pastor, the director of business operations, school principal, and preschool director. This report also incorporates the changes made at the diocesan level to school tuition and teacher salaries and benefits.

GENEROSITY IN THE MIDST OF UNCERTAINTY

Thank you.

I begin this report with gratitude to the countless parishioners and staff members that have toiled in the Lord's vineyard here at Saint Joseph. We are here today because of the loving sacrifices made by so many. It is my prayer that we continue to live out the faith they have passed on to us.

I am further edified by the generosity shown by so many of our parishioners in the midst of the uncertainty of these past few years. I do not mean to rehash the trauma of the lock down, but it is important to acknowledge what we have journeyed through. We were forced to shut down all public ministry for three months. As a parish community, we could not celebrate Holy Week and Easter in person. We postponed First Communions. We had to close the doors of the grade school and preschool. We had no idea how long or how severe any of that would be. And yet, the Light of Christ continued to shine and the Hope of the Cross continued to fill our hearts.



For, through it all, we remained faithful. A short-term endeavor into weekly Adoration grew into a robust ministry of prayer and contemplation. And even though we canceled months of Masses, and limited how many people could worship at a time, our weekly collections stayed relatively close to our budgeted target. This is a clear fruit of living out our faith; generosity in the midst of uncertainty and faith in the moments of trial.

SCHOOL TUITION CHANGES

Bishop Kevin Rhoades and the Catholic Schools Office have made a clear commitment to our Catholic school teachers, which has manifested in significant salary increases (detailed on p. 5) in 2022 and 2023. The main mechanism for affording these salary increases is restructuring school tuition to allow for full utilization of the Indiana School Choice Scholarship Program (vouchers). Our grade school tuition policies needed to be modified, notably the elimination of multi-child discounts and teacher tuition benefits. Although our parish was in an excellent position to support teachers and families through these changes, we knew the transition would bring considerable uncertainty. Again, the response we have witnessed from our parents and stakeholders has been one of faith and generosity.

MOVING FORWARD

As this report will detail, we here at Saint Joseph Catholic Church & School are in a strong financial position. As a first year pastor, I know that it is not thanks to me, but to all those who have served before. I invite you to read through this financial report with a spirit of thanksgiving. I encourage you to pray for all of the ministries and people that we serve. And I pray that together we may continue to walk together along the Way.

St. Joseph, pray for us!

Fr. Matt Fase, C.S.C.
Pastor

St. JOSEPH

CATHOLIC CHURCH

PARISH STATISTICS 2022

946	Registered Households
54	New Families
30	Infant Baptisms
63	Children Celebrated First Holy Communion
60	Confirmations
8	Marriages
12	Funerals
13	Homebound Parishioners
435	Grade School Students
83	Preschool Students
55	CCD Students



Fr. Matt blesses the new Catechesis of the Good Shepherd atrium at the grade school.



The "For the Kids" Golf Benefit raises about \$20,000 each year to support tuition assistance at St. Joe Grade School.



Fr. David baptizes a baby at the 10:00 Mass.



Food is served at the Parish Picnic.



Blessing our school teachers during Catholic Schools Week.



RCIA prepares dinner for Hope Ministries

PARISH PASTORAL TEAM & STAFF

Pastor
Rev. Matt Fase, C.S.C.

Associate Pastor
Rev. David Smith, C.S.C.

School Principal
Melissa Green

Preschool Director
Sabrina Zalas

Parish Secretary
Julie Hallenius

Business Operations
Carolyn Gibbs

Communications
Sean Kennedy

Music & Liturgy
Theresa Slott

Religious Education
Sean Driscoll

Stewardship
Tim Cleaver

Facilities
Nic Circosta

Office Assist./Safe Environment
Lisa Slott

PARISH FINANCE COUNCIL

Bill Carlson
Tim Dolezal
Chris Lauber
Kim Leep
Ryan Matthys
Bill Nolan
Gary Stenke (Chair)

Parish Financial Report

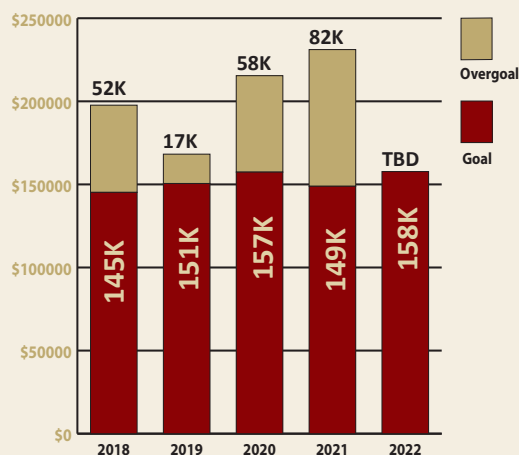
Financial Notes

- The increase in total parish income largely reflects the doubling of preschool tuition due to the recent expansion from 3 classrooms to 6.
- In 2020, the school received \$528,000 in Federal Payroll Protection (PPP) funds as it continued operations throughout the pandemic. The funds received are included in grade school income for the 2020-21 fiscal year.
- In 2021-22, the parish received an estate donation of \$80,000.
- Restrictions on in-person gatherings and economic uncertainty due to the pandemic contributed to lower-than-expected parish income in 2019-20. Income has rebounded since that time and continues to show steady increases.

PARISH

2021-22	2020-21	2019-20	2018-19	INCOME
1,042,078	1,015,427	992,013	1,028,688	Collections - General
29,360	40,593	163,508	19,360	Collections - Buildings & Maint.
82,247	58,037	17,654	52,463	Bishop's Appeal Overgoal
148,172	47,305	38,617	52,242	Donations & Grants
2,354,767	2,461,793	2,155,513	2,139,687	Grade School <i>(see detail p.5)</i>
682,889	332,861	202,381	300,581	Preschool
20,906	19,945	28,021	37,320	Other Income
\$ 4,360,409	\$ 3,975,961	\$ 3,597,707	\$ 3,630,342	Total Parish Income
2021-22	2020-21	2019-20	2018-19	EXPENSES
305,880	293,678	287,565	280,287	Parish Administration
304,568	316,173	345,877	344,229	Parish Facilities/Operations
2,683,424	2,523,495	2,525,575	2,503,212	Parish Ministries
521,252	406,741	311,386	322,061	Grade School <i>(see detail p.5)</i>
181,495	171,565	127,314	176,447	Preschool
109,120	88,205	115,957	176,447	Liturgy & Music
4,749	1,209	3,771	109,003	Christian Formation
			3,559	Other Ministry
\$ 4,110,488	\$ 3,801,066	\$ 3,717,445	\$ 3,738,798	Total Expenses
385,510	375,379	362,130	384,411	Depreciation add back
\$ 635,431	\$ 550,274	\$ 242,392	\$ 275,955	Net Cash Income

Annual Bishop's Appeal



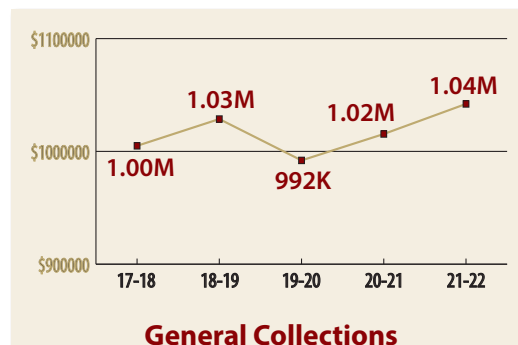
Annual Bishop's Appeal Goal & Overgoal

Our parish's Annual Bishop's Appeal goal is set by the diocese. The amount we raise as a parish over this goal is sent back the following fiscal year to support our own ministry needs. For instance, the 2020-21 overgoal of \$82,247 seen in the graph to the left was budgeted in our 2021-22 fiscal year in the chart above.

Thank you for your continued contributions to the Annual Bishop's Appeal, which helps to fund not only diocesan ministries, but also our Saint Joseph Parish ministries!

Offertory

General offertory increased 2.6% in FY 2021-22, and has shown a steady increase since the pandemic dip. Thank you for your continued support of our parish!



General Collections

Making God known, loved, and served.



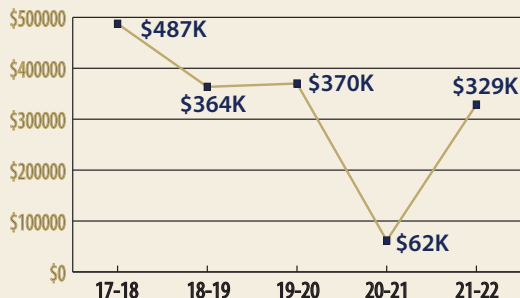
GRADE SCHOOL DETAIL

2021-22	2020-21	2019-20	2018-19	INCOME
1,987,023	1,651,003	1,778,552	1,765,059	Grade School Tuition & Fees
192,862	693,069	125,913	126,890	Grants, Scholarships, Subsidies
95,534	84,976	93,628	98,121	Fundraisers
25,705	24,665	46,067	7,084	Donations
53,643	8,080	111,353	142,534	Other Income
\$ 2,354,767	\$ 2,461,793	\$ 2,155,513	\$ 2,139,688	Total School Income
2021-22	2020-21	2019-20	2018-19	EXPENSES
293,178	283,340	264,136	261,947	Administration
1,814,979	1,703,683	1,665,877	1,629,182	Instruction
539,261	534,583	529,617	543,555	Operations (includes depreciation)
36,006	1,889	65,944	68,528	Other Expenses
\$ 2,683,424	\$ 2,523,495	\$ 2,525,574	\$ 2,503,212	Total School Expenses
\$ (328,657)	\$ (61,702)	\$ (370,061)	\$ (363,524)	Parish Subsidy to School

Financial Notes

- Our parish school was awarded \$236,786 in funds from the State of Indiana through an Emergency Assistance to Non-public School (EANS) grant. These funds are intended to provide support to improve technology and other learning improvements to offset the impacts of the pandemic.
- In 2020, the school received \$528,000 in Federal Payroll Protection (PPP) funds as it continued operations throughout the pandemic. The funds received are included in grade school income for the 2020-21 fiscal year.

Parish Subsidy to School



The parish subsidy is an amount budgeted each year as part of the expense of operating our educational ministry and helping parish families afford Catholic education at Saint Joseph. We continue to be diligent with budgeting to ensure the amount of the subsidy remains manageable for the parish.

Investing in the Future of Catholic Education

In December 2021, the Diocese announced a two-part initiative to strengthen the quality and financial stability of our Catholic schools. The first, in an effort to bolster teacher retention and recruitment with competitive pay, a salary increase of \$5,000 per teacher was implemented for the 2022-23 school year, with an additional \$5,000 increase to be instituted in the 2023-24 school year.

To assist in funding this investment in teachers, multi-child family tuition discounts and teacher free-tuition benefits were eliminated. However, this tuition restructuring allows Catholic schools and their families to fully utilize the recently-expanded Indiana School Choice Scholarship program.

Our parish has been in a solid financial position to support teachers and families through these changes, and we will continue to look for opportunities to assist families and invest in the excellence of our Catholic school educators.

Time, Talent, Treasure

A Message from our Director of Stewardship

I am extremely blessed to have found a home here at Saint Joseph Parish, as a parishioner and pastoral team member. Thank you to all of the staff and parishioners for helping me feel right at home over these last few months. I have quickly found that St. Joe is a vibrant and active parish community teeming with generosity, prayer, works of social justice, and discipleship.

The parish, the Church, and the world have endured challenges and uncertainties these last few years. However, because of the time, talent, and treasure of you, our parishioners, church has continued! Discipleship has continued! Generosity has continued! Works of mercy and social justice have continued!

Our parish has continued to support local neighbors in need of food through St. Vincent de Paul and Hope Ministries, further strengthened our connection to our sister parish in Haiti, and continued our historical practice of welcoming the stranger through refugee resettlement. And, as we continue the journey into 2023, a renewed sense of community, refreshment, and renewal has sprung up and enveloped our parish community. It is an exciting and encouraging time to see things coming back! We have seen a renewed interest and revitalization of outreach to local partner organizations such as Catholic Worker / Our Lady of the Road, Cultivate Food Rescue, Women's Care Center, Right to Life Michiana, as well as to our sick and homebound parishioners.

Christ is present in our parish and I hope you can join me in this renewed sense of hope and zeal for discipleship, evangelization, and service, that we might continue to make God known, loved, and served!

In Gratitude,

Tim Cleaver
Director of Stewardship



In Giving We Receive

Take a look at a snapshot of some of the wonderful work happening through our Saint Joseph community and outreach ministries!

ST. VINCENT DE PAUL

From October 1, 2021, to September 30, 2022, members of our parish's St. Vincent de Paul conference made 357 home visits, bringing prayer, compassion, and food valued at \$43,289 to 970 people. Our neighbors in need are very grateful for your financial donations and what you put in the blue bags.

HOPE MINISTRIES

Hope Ministries and St. Joe parishioners feed close to 200 people on the first Friday of each month. About 80-100 of



SJGS students deliver donations to St. Vincent de Paul during Lent.

those people are residents at Hope. The rest are guests at Weather Amnesty (operated by the City of South Bend) and Motels4Now (operated by the Catholic Worker/Our Lady of the Road). The numbers drop in the summertime when the amnesty is closed. Depending on the menu and the number of guests, the meals cost between \$850-900 each month.

Making God Known, Loved, and Served

In FY22, our collections for Hope totalled \$8,000 while our expenses were \$10,000. Our parish is dedicated to continuing our Hope outreach, and is committed to subsidizing the cost of meals if donations from parishioners do not meet the need.

There are about 50 parishioner volunteers that have helped take part in this once-a-month ministry and Saint Joseph Parish has been dedicated to serving these meals for over 30 years now! The continued generosity of our parishioner coordinators, volunteers, and donors is much appreciated. We could not continue this outreach ministry without you!

GIVING TREE

Hundreds of gifts are collected and distributed each year through our Advent Giving Tree. Organizations we support include:

- Women's Care Center
- Robinson Learning Center
- Hope Ministries
- St. Margaret's House
- The Catholic Worker
- Held in Hope
- Ronald McDonald House Charities
- Parish and school families in need

Many parishioners – including our middle and high school youth ministry groups, school classes, and staff – helped to organize, sort, wrap, and deliver these gifts!

REFUGEE RESETTLEMENT

Thanks be to God, and to the astounding generosity of our parish community, the Rahim family arrived in South Bend in the last week of December 2021, after being evacuated from Afghanistan and spending a few months on a military base in Texas. Mom and Dad, along with eight children ranging in age from 3 to 18 moved into a home that was well prepared and stocked by a small army of St. Joe parishioners.

Our parish really came through in a big way to prepare for and support this refugee family, including donations totaling \$4,500. Thank you to everyone who donated and sorted items, prepared welcome baskets for the family, cleaned and set up the house, volunteered to transport the family to various appointments, and more!

Haiti Ministry: "Uniting Together for God's Glory"

In 2018, our parish was blessed to have formed a partnership with Mary Immaculate Parish in Platon, Haiti, so that we might offer prayer and solidarity between our Catholic communities. Additionally, we have been overwhelmed by the generous response of our parishioners in offering financial gifts to support our very disadvantaged brothers and sisters in an era of great turmoil in Haiti. Mary Immaculate has been able to complete simple but much-needed building projects, offer financial assistance to parishioners in great need, and supply lunch to their school children.

\$102,155 Collections for Haiti (Inception through FY22)

Expenses

24,300	Building Projects
24,200	School Lunch Program
8,000	Microloan
4,340	Tech Support
6,595	Other
\$ 67,435	Total Expenses

\$34,720 Funds Remaining

"There are so many people in my parish who came to thank me for helping them financially. I said to them: it's not me but it's the donators of St. Joe Parish...I would beg you to address my sincere thanks to all the faithful of St. Joe. We are so grateful to all of them."

*Fr. Charles Joseph Mehu, C.S.C.
Pastor of Mary Immaculate*



Mary Immaculate School and the school children in their classrooms. The school finally reopened in January after turmoil in Haiti.

2022 St. Joe Auction

On May 20, 2022, we held the St. Joe Auction, presented by Andrew Weiss, Knights of Columbus, at Morris Park Country Club. Together, our community surpassed expectations by raising **\$127,981** to support the SJGS Excellence Fund. With the auction occurring biennially, these proceeds will be split over the next two fiscal years to support the needs of Saint Joseph Grade School students and its dedicated teachers and staff. Thank you once again to the auction chairs and volunteers and to those who gave so generously as sponsors, donors, and bidders!



Katie Macaluso, SJGS Advisory Board Chair, welcomes attendees to the 2022 St. Joe Auction.



Parishioners pose for a photo at the St. Joe Auction.

Boost Your Support for Saint Joseph Church & School

PRAYERFULLY REVIEW YOUR GIVING TO SAINT JOSEPH PARISH

1. Participate in regular giving through envelopes or online giving.
 - Online giving eliminates the hassle of remembering envelopes.
2. Take time to revisit the amount of your regular giving.
 - Consider an increase of 1 to 5% this year.

ONLINE GIVING provides greater convenience and flexibility for parishioners. Set up a one-time or recurring donation, and allocate the amounts of your choice to any of our different collections. Once you start to use it, you will be able to view your complete, accurate financial records at any time during the year.

Scan the QR code below or visit wesharegiving.org/stjoeparish to get started. Parishioners still using EFT for giving are encouraged to transition to our online giving system. Be sure to contact Carolyn Gibbs at 574-234-3134, ext. 119, or cgibbs@stjoeparish.com to arrange a cut-off date for EFT before your on-line contributions begin.



THE SJGS EXCELLENCE FUND: SUPPORTING THE EDUCATION OF HEARTS & MINDS



A gift to the SJGS Excellence Fund will help Saint Joseph Grade School continue to be a model of Catholic education.

Your contribution to this annual fund will provide new learning materials, curriculum and program enhancements, faith development and service learning initiatives, enrichment and extracurricular opportunities, support for teachers and staff, facilities maintenance, and funds for tuition assistance.

Thank you for your generosity in supporting our parish school! To learn more, scan the QR Code above or visit stjosephgradeschool.com/giving.

SGOs SUPPORT CATHOLIC EDUCATION

The Scholarship Granting Organization of Northeast Indiana (SGONEI) provides low and middle-income families with scholarships to attend diocesan Catholic schools, including Saint Joseph Grade School. By receiving an SGO award, families become eligible for Indiana School Choice Scholarships the following year.

Donations to SGONEI are eligible for a 50% Indiana State tax credit, in addition to federal deductions! Individuals, corporations, partnerships, LLCs, PCs, and self-employed are all eligible. Learn more about supporting these Catholic scholarships at www.sgonei.org, or contact Carolyn Gibbs at cgibbs@stjoeparish.com or 574-234-3134, ext. 119.