



St. JOSEPH

CATHOLIC CHURCH



2022-2023 FINANCIAL REPORT

226 NORTH HILL STREET • SOUTH BEND, INDIANA 46617 • 574-234-3134 • WWW.STJOEPARISH.COM



WORSHIP + SERVICE + EDUCATION

In the Heart of South Bend

November 15, 2023

Brothers and Sisters in Christ,

I present here our parish's annual financial report for 2022-2023 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.



The short version of this report is that Saint Joseph Catholic Church is in a solid financial position. Praise be to God, what good news! The generosity and commitment of our parishioners continues to impress me. Thank you for the support you have shown to our community! I am also thankful to our staff who seek to use our resources wisely.

Another of the drivers of our current financial position has been the recent changes to the Indiana School Choice Scholarship Program. These changes, passed by the Indiana General Assembly, have been a great benefit to private schools in our state, including our parish grade school. While there is still assistance we provide for families to cover the gaps in the School Choice Scholarship, the need for parish assistance has decreased significantly.

In addition, School Choice has been a great benefit directly to many of our parish families. Families receiving the state scholarship for their children's education are finding themselves in a position where they no longer need to pay out-of-pocket for tuition, or have a much reduced burden. Again, praise be to God, what good news!

These circumstances suggest that our parish school is now in a better position for growth and advancement, to achieve goals and provide for our Catholic school teachers and students in ways that were once infeasible.

Reflecting upon our current situation, a line from the first letter of St. Peter comes to mind: "Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received" (1 Peter 4:10).

It is clear that the Lord is lavishing His manifold grace on us! We must continue to use these many gifts in service of one another. The more we have been given the more we must seek to give. As pastor, I am committed to guiding us in the recognition of God's grace, and in describing how God is inviting us to serve one another, the Church, and the world.

I encourage you to dig into the details of this report. You will see more of the specifics of our financial position. You will also find a snapshot of the ways we are leveraging these blessings. We are continuing to invest in the excellence of our grade school and preschool. We are seeking innovative ways of supporting our educators. We continue to support those in need in our local community through service and financial support. We are participating robustly in the National Eucharistic Revival. Our upcoming 40 Hours Devotion and parish mission will be particularly beautiful celebrations of our faith in Jesus Christ, who is present in the Eucharist. It will also highlight and support the gift of our community. I say again, praise be to God, what good news!

The Lord is lavishing His manifold grace upon us. And yet, I know that not every individual, and not every family, may feel the outpouring of God's grace at this time. There are still those in our parish who are struggling, who are hurting, and for whom God's grace seems far away. Be assured of God's love! Be confident in God's grace! Trust in God's providential love! For those of you who are hurting and struggling, I encourage you, lean on the support of our parish community.

Finally, I invite you to pray for yourself and for our parish. Where is the Lord calling us from here? To whom is the Lord inviting us to serve? How is the Lord encouraging us to grow? And what is the Lord seeking to teach us about trust in His Divine Providence?

St. Joseph, Steward of the house of God, Pray for us!

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

St. JOSEPH

CATHOLIC CHURCH

PARISH STATISTICS 2023

962	Registered Households
91	New Families
35	Infant Baptisms
59	Confirmations
7	Marriages
10	Funerals
13	Homebound Parishioners
413	Grade School Students
83	Preschool Students
78	CCD Students
12	RCIA Candidates



Parishioners serving food at Hope Ministries.



Fish Fry proceeds support our sister parish in Haiti.



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



Parishioners stuffed a truck for St. Vincent de Paul.



Candles light up our sanctuary at the Easter Vigil.



Blue skies, fun, and fellowship at the annual Parish Picnic!



Socializing with donuts and coffee after Mass!



Our CSCs celebrate Deacon Peter's ordination to the diaconate!

PARISH PASTORAL TEAM & STAFF

Pastor – Rev. Matt Fase, C.S.C.
Associate Pastor – Rev. David Smith, C.S.C.
Deacon – Rev. Mr. Peter Puleo, C.S.C.
Deacon – Rev. Mr. Tom Labuzienski
School Principal – Melissa Green
Preschool Director – Sabrina Zalas
Parish Secretary – Julie Hallenius

Business Operations – Carolyn Gibbs
Communications – Sean Kennedy
Facilities – Nic Circosta
Music & Liturgy – Theresa Slott
Office Assist./Safe Environment – Lisa Slott
Religious Education – Sean Driscoll
Stewardship – Tim Cleaver

PARISH FINANCE COUNCIL

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

Parish Financial Report

Financial Notes

- The parish has seen strong positive cash income over the past two years due to the generosity of parishioners, modest capital improvements, and beneficial changes in the Indiana School Choice Scholarship Program, which have significantly reduced the need for tuition assistance.
- Cash reserves are currently being set aside for capital investments. Improvements to the school bathrooms, the church entrance canopy, and HVAC pumps were completed last summer and will be recorded in FY2023-24.
- The parish will be embarking on a strategic plan in 2024, which will help inform and guide ongoing investments in infrastructure and ministry.
- Impacting FY2021-22 income was an estate donation of \$80,000 and federal grants to the preschool of \$13,000.
- Diligent expense management continues to be the hallmark of our ministries. In fall 2022, we were blessed to hire a director of stewardship to lead our time, talent, and treasure efforts. Christian Formation expenditures were lower in FY2022-23 due to the departure of our youth minister.
- Facilities & Operations expenses increased in FY2022-23 due to repairs and maintenance at the school and church. These costs were primarily associated with HVAC and water systems.
- In FY2022-23, the preschool and grade school implemented the diocesan-led salary increase of \$5,000 for each teacher to encourage the attraction and retention of talented staff. This is a two-year effort with additional \$5,000 increases in faculty salary awarded in the 2023-24 school year.

PARISH

2022-23

1,091,729
28,987
82,415
38,008
2,944,960
511,565
37,197

\$ 4,734,861

2022-23

284,826
335,192

\$ 4,290,420

(50,730)

385,573

\$ 779,284

2021-22

1,042,078
29,350
82,247
148,172
2,354,767
682,889
20,906

\$ 4,360,409

2021-22

305,880
304,568

\$ 4,110,488

(110,311)

385,510

\$ 525,120

INCOME

Collections - General
Collections - Buildings & Maint.
Bishop's Appeal Overgoal
Donations & Grants
Grade School (see detail p.5)
Preschool
Other Income

EXPENSES

Parish Administration
Parish Facilities/Operations

Parish Ministries

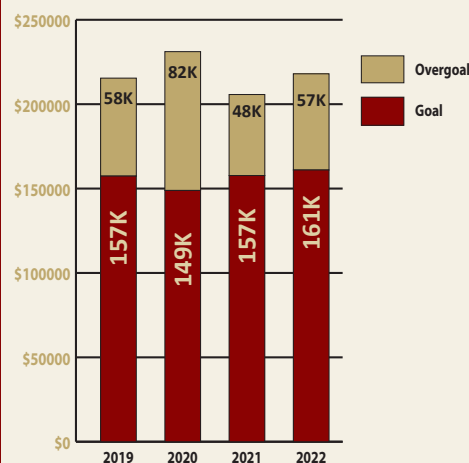
Grade School (see detail p.5)
Preschool
Liturgy & Music
Christian Formation
Stewardship
Other Ministry

Total Expenses

Capital Investments
Depreciation add back

Net Cash Income

Annual Bishop's Appeal

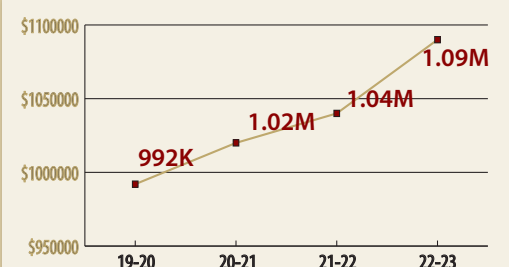


Annual Bishop's Appeal Goal & Overgoal

Our Annual Bishop's Appeal goal is established each fall by the diocese to support diocesan ministries. Any amount raised over the goal is sent back to the parish to support our parish ministries. Historically ABA overgoals were recorded in the next fiscal year. Due to changes in the accounting of the ABA at the parish level, we recorded portions of the 2021 and 2022 campaigns in FY2022-23. Each ABA goal reflects an annual target, but the receipts towards goal will span multiple fiscal year periods. Thank you for your continued contributions to the Annual Bishop's Appeal enabling us to exceed our goal over the last four years.

Offertory

General offertory increased 5% in FY 2022-23, and has shown a steady increase since the pandemic dip. Thank you for your continued support of our parish!



General Collections

EDUCATING HEARTS AND MINDS IN THE HOLY CROSS TRADITION

Making God known, loved, and served.



GRADE SCHOOL DETAIL

2022-23	2021-22	INCOME
2,631,977	1,987,023	Grade School Tuition & Fees
155,643	192,862	Grants, Scholarships, Subsidies
77,499	95,534	Fundraisers
11,032	25,705	Donations
68,809	53,643	Other Income
\$ 2,944,960	\$ 2,354,767	Total School Income
2022-23	2021-22	EXPENSES
328,134	293,178	Administration
1,792,401	1,814,979	Instruction
558,506	539,261	Operations <i>(includes depreciation)</i>
44,749	36,006	Other Expenses
\$ 2,723,790	\$ 2,683,424	
\$ 221,170	\$ (328,657)	Parish Subsidy to School

Educating Hearts and Minds

In FY2022-23, the school had strong financial performance driven by a strong increase in tuition revenue while expenses remained level. Tuition increased due to higher enrollment, significant changes to Indiana School Choice, and diocesan-mandated changes to tuition structure:

- For the 2022-23 school year, the Indiana School Choice income threshold increased from 200% to 300% of free and reduced lunch, significantly increasing the number of SJGS students eligible for tuition scholarships and thereby reducing the need for parish-provided tuition assistance.
- Aligning with School Choice changes, the diocese implemented policies regarding financial aid, most notably eliminating the multiple-child discount, further reducing the financial aid burden of the parish.

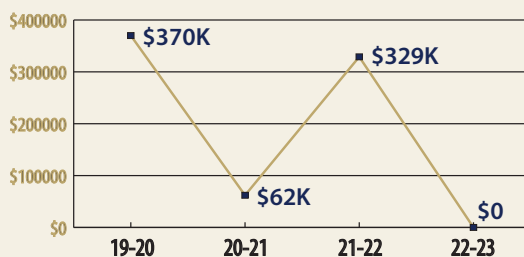
The diocesan tuition and aid policies were made to assist in funding a \$10,000 salary increase for every teacher over the 2022-23 and 2023-24 school years. Despite the investment in teacher salaries, expenses were nearly flat in FY2022-23 compared to FY2021-22 due to difficulty in hiring teachers and aides, the deferring of curriculum purchases to take advantage of grant funding, and reduced capital expenditures.

The School Choice program has been expanded again in 2023-2024. This historic state legislation has further raised income thresholds and now eliminates many qualifying barriers. These changes enable about 97% of Indiana students to qualify, thus reducing the financial burden of tuition for many SJGS families and providing an opportunity for larger investment in our mission of educating hearts and minds.

The SJGS Advisory Board and school administration recently completed a comprehensive strategic plan process. The resulting five-year plan identifies several areas of investment for the school including teacher development, curriculum enhancement, and capital investments that all build upon a Christ-centered culture. The strategic plan is available at stjosephgradeschool.com, or scan the QR code here for a direct link.



Parish Subsidy to School



In FY2022-23, the school's revenue exceeded expenses, which is not typical and is not expected to continue. There have been significant changes in the school's fiscal operations in recent years due to Indiana School Choice; diocesan policies regarding tuition and salaries; and pandemic grant monies. Also, SJGS, like many schools, continues to face challenges in staffing, leaving positions vacant longer. In the future, we expect the school to break even or require a modest parish subsidy as it invests in goals outlined in its strategic plan.

Time, Talent, Treasure

From our Director of Stewardship

Our parishioners have given much of their time, talent, and treasure this past year. Thank you for helping our parish make God known, loved, and served within our church walls and throughout our community! Take a closer look at these highlighted ministries of the parish.



In Gratitude,

Tim Cleaver
Director of Stewardship

WOMEN'S MINISTRY – MAGNIFICAT

Names have always held great significance in Catholic Tradition and Sacred Scripture. At this new juncture in our transition from Prayer on the Porch/ Mom's Group, we felt that the name *Magnificat* represented the main goals and hope for the group. First, to praise God! Magnifying our Lord through prayer, especially adoration, bringing together women from our parish across generations was a vital piece of the Saint Joseph Parish post-pandemic. Aiding and fostering our fellow sisters in Christ to develop their own living relationship with Our Lord is a primary focus of the Magnificat Group. Jesus is the center of all we do and are. Our group aims to reflect that same center.



Secondly, the name *Magnificat*, reflects the beauty of the parish and spiritual family community that we hope to emulate at St. Joe Parish. Young Mary went in haste to her older cousin Elizabeth to lend her aid. Recognizing the greatness of our Lord through the Magnificat prayer, her prayer and service then followed. We hope to serve one another, and our broader community, in female fellowship, care and support. Another goal was to have women coming together to know, love, and support each other like Mary & Elizabeth, and in fact all of the female disciples of Jesus did, especially from a wide variety of ages, backgrounds, and stages of life.

The *Magnificat* evenings are about a lot of things. They are about being with the Lord, about being Catholic women coming together in support and being inspired to live as saints. Getting to know one another and help each other get to heaven! We strive to love and meet each woman where she is, all the while walking with her as she becomes the saint and complete woman God called her to be!

~Jennifer Miller, Parishioner

OUR LADY OF THE ROAD

"The final word is love." ~Dorothy Day

When Dorothy Day and Peter Maurin founded the Catholic Worker movement in 1933, they wanted to create a world where it is "easier for people to be good." After all, how can someone thrive, making the world a better place, when their basic needs aren't being met? This meant truly living the Gospel, particularly Matthew, Chapter 25, and the corporal and spiritual works of mercy.

The Catholic Worker movement spread around the world, including here in South Bend where the Saint Peter Claver Catholic Worker community was founded twenty years ago. This community makes the works of mercy a reality every single day. Staff and guests live together as one, feeding and sheltering those most in need, living simply, and working for peace. Their primary work is to love our brothers and sisters through hospitality in these homes and in their hearts. One of the Saint Peter Claver Catholic Worker community's ministries of hospitality is Our Lady of the Road, a drop-in center in downtown South Bend. Guests can take showers, do laundry, have breakfast, relax, and enjoy conversation with one another on Friday, Saturday, and Sunday mornings. They are gifted with a sense of belonging and hope.



St. Joe parishioners visit Our Lady of the Road.

Making God Known, Loved, and Served

Saint Joseph parishioners have provided, cooked, and served breakfast monthly at Our Lady of the Road over the past year. With the increase in homelessness in our area and the lack of appropriate funding, this ministry is in great need of volunteers, monetary donations, and food donations. The Saint Joseph Parish community is dedicated to serving the homeless community and Our Lady of the Road offers us the distinct opportunity to do so in a Catholic setting, fully dedicated to living out the works of mercy through this act of hospitality.

~Becky Czarnecki, Parishioner

ST. ANDRÉ MINISTRY

Saint Joseph Parish's ministry to the sick and homebound has seen a refresh and growth over the last couple of years, even getting a new name! St. André Bessette is a wonderful patron for our ministry and serves as an example to all of us of the dignity of human life, particularly those who are experiencing sickness or nearing the end of their earthly life. The needs of our homebound parishioners and the needs of our neighbors at local nursing homes have increased over the past year. Facilities are sharing with us the value of our visits to their residents and are asking us to visit more often. Even a new facility is asking us to incorporate them into our regular visits. At one point the parish was unable to answer those needs, but gratefully we are able to meet these needs wholeheartedly!

We have seen young students in our school and preschool become more aware of the sick and elderly in our community by making cards that are distributed when ministers visit, we have seen eighth graders in their capstone Summons service project get involved in visiting the sick and homebound; we have seen young adults become involved and many others have been wanting to jump into this life giving ministry.

Currently, St. André Ministers of Saint Joseph Parish visit three care facilities – Cardinal Nursing home, Milton Home, and Morningview Assisted Living Facility. Fr. Matt and Fr. David are dedicated to celebrating Mass at each of these facilities once a month on Friday mornings. Deacon Tom and Deacon Peter visit regularly and lead Communion services there. And about a dozen ministers will visit these facilities on a regular basis. Anointing of the Sick is also offered twice a year, as well as Christmas caroling!



St. Joe Christmas carolers of the St. André Ministry at Cardinal Nursing Home on the Feast of the Epiphany.

We are so grateful for our priests, deacons, and parishioners answering Jesus' call to "visit the sick!" We thank the parish for their continued prayers for the success of the St. André Ministry and all those to whom we minister. May we continue to look to St. André as an example in caring for our sick brothers and sisters.

~Tim Cleaver, Director of Stewardship



PARISH YEAR OF THE NATIONAL EUCHARISTIC REVIVAL EVENTS AT SAINT JOSEPH PARISH

Happening Now

Small-Group Book Study: *Becoming a Eucharistic People*, by Dr. Tim O'Malley

December 16-17, 2023

Eucharistic Miracles Exhibit

March 17-19, 2024

40 Hours Devotion & Parish Mission with Dr. Tim O'Malley

April - May, 2024

Parish Year of the Eucharist Small Groups

July 17-21, 2024

National Eucharistic Congress, Indianapolis, IN

Save the Date: 2024 St. Joe Auction



JOIN US ON MAY 3, 2024, FOR OUR NEXT ST. JOE AUCTION, TO BE HELD AT MORRIS PARK COUNTRY CLUB. STAY TUNED FOR MORE INFORMATION ABOUT THIS "DERBY PARTY," THEMED IN HONOR OF THE 150TH RUNNING OF THE KENTUCKY DERBY THAT WEEKEND!

IN 2022, OUR SAINT JOSEPH PARISH COMMUNITY SURPASSED EXPECTATIONS BY RAISING OVER \$125,000 TO SUPPORT THE SJGS EXCELLENCE FUND. WITH THE AUCTION OCCURRING BIENNIALY, PROCEEDS ARE SPLIT OVER TWO FISCAL YEARS TO SUPPORT THE NEEDS OF SAINT JOSEPH GRADE SCHOOL.

IF YOU WISH TO LEND YOUR SUPPORT IN ORGANIZING THE 2024 AUCTION, PLEASE REACH OUT TO PARISHIONER BARBARA GARRETT AT BGARRETT@BEACONHEALTHSYSTEM.ORG.

Boost Your Support for Saint Joseph Church & School

PRAYERFULLY REVIEW YOUR GIVING TO SAINT JOSEPH PARISH

1. Participate in regular giving through 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 online 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 and our Preschool 4/5 program.

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.