

2023 Stewardship Report

October 2023

Dear Parish Community,

I am pleased to inform you that we had another successful fiscal year ending on June 30, 2023. Our success is due to all of those who donate to our beautiful Parish Family. We want to recognize all the time, talent, and treasure that is given to make our Parish community what it is. Our growth in numbers has continued to increase this year, and I am amazed at how many wonderful families have joined us. Just this year we added over 130 families, which will VERY soon put us over the 2,000-family household mark! If trends continue, we are hopeful that by the end of the year, we will reach that milestone. What a wonderful way to celebrate our 75th Anniversary! As always, our primary goal remains to create Missionary Disciples by fostering a community of encounter through hospitality and accompaniment. We want everyone who enters onto our campus to feel the welcoming love of Jesus.



Included in these following pages are very informative messages from our Parish Finance Council and our Parish School Principal, Mr. John Stipek. Also included is our Annual Financial Report that has been approved by the Diocese of Cleveland finance office for publishing. We were once again able to end this fiscal year with a Parish surplus. This report includes information on our ministry activities, growth in parish membership, received sacraments, programming, and your charitable giving. We have a lot to be proud of because of your continued generosity.

I am so proud of and grateful for our Parish Family. I don't think I could say often enough how blessed I am to be your pastor. I would like to extend my heartfelt gratitude for your donations to the Heart of a Shepherd Campaign. To date, the Parish has received \$223,000 in funding from the campaign. We have completed the downstairs organ console installation, and have begun work on the outdoor shrine project. In addition to these beautifications, we were able to use \$123,000 to pay down our Parish Center mortgage even further. So again, thank you so very much for your continued generosity.



Along with the original parish projects committed in the Heart of the Shepherd Campaign, we were able to purchase two beautiful additions to the tabernacle area: the portrait of Jesus, which is visible from the outside window, and the Holy Spirit "dove" which hovers above the tabernacle. These were made possible by your additional donations in honor of my mother Gerry's passing last August 2022. My mother loved Jesus and these two pieces of art will remind me and my family of my mother's beautiful faith. The additions also remind us of Christ's presence in the Eucharist in this time of Eucharistic Revival.

Your continued sacrificial stewardship of time, talent, and treasure, strengthens the mission driven ministry of our parish. Also, please remember our St. Vincent DePaul Society and Charity in Love fund which helps with our outreach efforts. Your donations help and feed hundreds of individuals. We are serving those right here in our own community as well as many others in Lorain County. Your giving makes a large impact on so many. Please consider donating to one of these charitable funds as we enter the season of giving in the coming weeks.

I am so thankful to each of you who make up the beautiful community that is our Parish Family. May you know God's blessings and how much I love being your pastor as we head towards our 75th Anniversary on April 13, 2024.

Fr. Ron Wearsch

Fr. Ron Wearsch



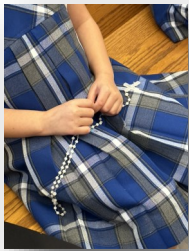
A Letter from the Parish Finance Council

Dear Parishioners,

Our Parish Finance Council met regularly throughout Fiscal 2023 to review the financial progress of the Parish and to plan for future stability. We had another very good financial year in Fiscal 2023, primarily due to the ongoing generosity of our parishioners. Thank you! Below is a summary and review of our highlights of the last year.

For our annual operations, we finished the year with an operational net parish surplus (excluding non-recurring items), which was consistent with our budget. Our offertory collections were up 4% from Fiscal 2022 and were slightly above our budgeted expectations. Expense spending was favorable to our budget.

On March 31, 2023 we successfully concluded our 75th Anniversary Capital Campaign. Because of your generosity over the course of the three-year campaign, we were able to complete all the defined projects (parking lot, church lighting, social hall flooring and a new phone system), while establishing a rainy day fund to stabilize our cash position and pay down our Parish Center mortgage by \$400,000 in total (with \$170,000 Fiscal 2023). The final 75th Campaign report on page 3 of this report. In addition to the Capital Campaign, Fr. Ron mentioned in his cover letter to the Parish the status of the Heart of a Shepherd campaign. Quarterly updates are reported in the weekly bulletin.



At the end of Fiscal 2020, shortly after we began our 75th Anniversary Capital Campaign, our Parish Center mortgage was \$900,138. Over the last three years we have been able to reduce this mortgage obligation by over \$600,000 to \$282,326 using the funds previously mentioned – \$400,000 from the 75th Anniversary Capital Campaign and \$123,000 from the Heart of the Shepherd Campaign, as well as annual contributions from CYO, and parishioner contributions in the monthly mortgage envelopes. We will continue the push to eliminate the mortgage balance over the next 18 to 24 months so that our Parish can be debt-free!

As you know, the last several years we have been focused on receiving external funding to help support the Parish. We previously received funding from the Payroll Protection Program (\$306,300), and from the Employee Retention program (\$170,776) neither of which needed to be repaid.

Last year was the first year for the Ohio Angel Scholarship Fund tax credit program where we raised \$132,000! Your support of this tax credit program will be used in Fiscal 2024 to support our school families. The ASF program is ongoing, and this year we hope to increase that fundraising to our original target of \$300,000. Another external funding source that we are in the process of obtaining is a grant from the state of Ohio to improve the safety and security of our school. This will allow us more security cameras, doors with keycard and secure access. Finally, we are now accepting State of Ohio EdChoice vouchers for our school to further improve the affordability of a high-quality Catholic Education. More information on the EdChoice program will be coming over the course of the next year, and more will be reported in the 2024 Annual Report.



The Parish and School Staff continue to perform in an outstanding manner. They continue to manage costs effectively, while delivering high quality ministries and strong educational outcomes for the children in our Parish School. We are very fortunate to have a truly vibrant Parish!

Fiscal 2023, we reported a surplus, including a small operational surplus excluding unusual non-recurring items, and our balance sheet continues to improve. Our budget for Fiscal 2024 is at an operational break-even. Your Finance Council, along with the Parish and School staff, takes very seriously our responsibility to be good stewards of your generosity. Thank you for your ongoing trust and support.

Finance Council Members: Darrell Deerberg, Kevin Felder, Peter Gibbons, Geoff Goodfellow, Steve Hopp, Joe McAleese, Jim McGrath, Adam Santo, Amy Solmos-Wayne, and Bob Swanson

Capital Improvements Fiscal 2023

St. Joseph Parish 75th Anniversary Capital Campaign Status as of March 31, 2023

Pledge Commitments: \$1,715,249 | Pledge Payments Received: \$1,684,081 | % of Redemption: 98%
 Total Pledge Requests: 1,086 | Total Pledges Returned: 460 | Total Response Rate: 43%

Campaign Project Costs	Original Estimate	Spent to Date
Capital and Operating Reserves and Contingencies	\$ 450,000	\$ 288,354
Repair and Replace Existing Parking Lots *	\$ 400,000	\$ 650,486
Upgrade Church Lighting	\$ 75,000	\$ 87,792
Replace Social Hall Flooring	\$ 25,000	\$ 32,436
New Church and School Phone System	\$ 25,000	\$ 25,013
Parish Mortgage	\$ -	\$ 400,000
Rainy Day Fund	\$ -	\$ 200,000
Total Project Costs	\$ 975,000	\$ 1,684,081

Campaign Notes

* Higher money spent is for additional parking spaces in the North Parking Lot and Sealing & Restriping in 2022.
 The Rainy Day Fund is reserved for future capital and operating expenses.
 Report is stated on a cash basis, not an accrual basis of accounting



In addition to the capital improvements included in the 75th Anniversary Campaign, we were able to accomplish even more capital improvement projects through private donations, designated contributions to our Maintenance Fund, and our general Sunday collections. Some of these projects include the West Lawn landscape, lighting and drainage improvements, Social Hall Cabinetry, entire computer server replacement to accommodate an entire security upgrade, additional campus statues, dishwasher, ice-maker, commercial coffee makers, and walk-in freezer. We have a large facility, and maintaining its safety, technology, value, and beauty is something that is vital for the sustainability of our campus.



ST. JOSEPH PARISH
STATEMENT OF ASSETS, LIABILITIES AND FUND BALANCE

		As Of June 30,	
		2023	2022
ASSETS			
1	Operating Cash Balance	\$ 500,430	\$ 419,580
2	Restricted Cash Balance	320,683	551,217
3	Accounts Receivable	2,026	11,356
4	Other Assets	19,043	26,311
5	TOTAL ASSETS	\$ 842,182	\$ 1,008,464
LIABILITIES			
6	Accounts Payable & Accrued Expenses	\$ 177,266	\$ 152,791
7	Deferred Income and Restricted Support	559,681	782,087
8	Loans and Mortgage Payable	282,326	581,413
9	TOTAL LIABILITIES	1,019,273	1,516,291
FUND BALANCE			
10	Fund Balance Beginning of Fiscal Year	(507,827)	(845,040)
11	Net Surplus (Deficit) for Fiscal Year	330,736	337,213
12	FUND BALANCE, END OF FISCAL YEAR	(177,091)	(507,827)
13	TOTAL LIABILITIES AND FUND BALANCE	\$ 842,182	\$ 1,008,464

NOTES:

- Our Annual Stewardship Report has been reviewed by the Diocese of Cleveland Finance Office, and we have received their letter of acceptance to publish our annual results.
- We transferred \$100,000 from our 75th Anniversary Capital Campaign and \$123,000 from the proceeds received from the Heart of a Shepherd Campaign, we received a generous contribution of \$15,000 from our Catholic Youth Organization (CYO), and we used your contributions of \$61,087 donated directly to the Mortgage Fund. We reduced the Parish Center Mortgage to \$282,326 (see line 8 above).
- As directed by the Diocesan Financial Office, we increased the 2022 Net Surplus on line 11 by \$170,776 and reduced the 2022 Deferred Income on line 7 by the same amount. This represents the Employee Retention Credit that we received as part of the Federal Government's COVID Relief Program. The Diocese mandated that we recognize the income in 2022 rather than deferring it to a future period.
- The net Parish surplus recorded on line 39 is an available balance that provides us the opportunity to pay down our Parish Center mortgage, keep money aside for capital improvements, and use for future operating expenses.
- Please contact the Parish Office or a member of the Finance Council if you have any questions.

**ST. JOSEPH PARISH
STATEMENT OF REVENUE & EXPENSES**

		For the Year Ended June 30,			Budget For the Year Ended June 30, 2024
		2023	% of Total	2022	2024
PARISH REVENUE					
21	Offertory and Other Collections	\$ 1,415,585	59%	\$ 1,363,329	\$ 1,468,964
22	Fund Raising & Parish Programs	440,621	18%	648,328	247,400
23	Mortgage Contributions	353,216	15%	146,786	70,000
24	Other Revenue	73,024	3%	94,768	5,050
25	Capital Campaign Funding	105,198	4%	25,156	-
26	Extraordinary Receipts	-	0%	170,775	-
27	TOTAL PARISH REVENUE	\$2,387,644	100%	\$2,449,142	\$ 1,791,414
PARISH EXPENSES					
28	Salaries, Benefits & Taxes	\$ 682,840	33%	\$ 590,579	\$ 711,450
29	Administration	204,615	10%	184,257	187,700
30	Sanctuary & Liturgical	76,683	4%	71,052	86,800
31	Parish Programs	117,653	6%	103,131	95,800
32	Building Maintenance	224,223	11%	166,873	167,750
33	Utilities	64,370	3%	76,422	64,100
34	Capital Expenditures	305,500	15%	472,157	100,000
35	Interest Expense	17,199	1%	21,754	15,000
36	Diocesan Assessments	152,994	7%	147,396	158,000
37	Support of Parish School	210,832	10%	278,309	192,776
38	TOTAL PARISH EXPENSES	\$2,056,908	100%	\$2,111,930	\$ 1,779,376
39	NET PARISH SURPLUS (DEFICIT)	\$ 330,736		\$ 337,213	\$ 12,038

**ST. JOSEPH PARISH SCHOOL
STATEMENT OF REVENUE & EXPENSES**

		For the Year Ended June 30,			Budget For the Year Ended June 30, 2024
		2023	% of Total	2022	2024
SCHOOL REVENUE					
40	Tuition & Fees	\$ 1,013,721	65%	\$ 957,963	\$ 1,191,315
41	Government Assistance	100,899	6%	194,464	102,000
42	Fund Raising and Other	234,179	15%	147,048	217,838
43	Parish Support of School	210,832	14%	278,309	192,776
44	TOTAL SCHOOL REVENUE	\$1,559,631	100%	\$1,577,784	\$ 1,703,929
SCHOOL EXPENSES					
45	Salaries, Benefits & Taxes	\$ 1,179,960	76%	\$ 1,183,252	\$ 1,333,979
46	Administration & Instructional	50,797	3%	60,742	45,150
47	Building Maintenance	123,449	8%	87,228	129,300
48	Utilities	76,214	5%	86,534	80,500
49	Capital Expenditures	129,210	8%	160,029	115,000
20	TOTAL SCHOOL EXPENSES	\$1,559,631	100%	\$1,577,784	\$ 1,703,929
51	NET SCHOOL SURPLUS (DEFICIT)	\$ -		\$ -	\$ -

"...The harvest is plentiful, but the workers are few. Ask the Lord of the harvest, therefore, to send out workers into his harvest field."

Luke 10:2

A Message from John Stipek, Parish School Principal



As I look in the rearview mirror, the first thing I see is that it has been five years since I accepted the privilege of becoming the Principal for Saint Joseph Parish School. It is hard to believe I am in my sixth year. In reflecting, that means the students that were in eighth grade when I arrived are now sophomores in college. That is a scary thought! As scary as it may be, it has been a rewarding five years. Please allow me to review our last year and all the amazing accomplishments that have been achieved at Saint Joseph Parish School.

This past year the physical nature of our school was enhanced in a number of ways. Three new doors at the school entrances improved security for our buildings with an increase in the number of security cameras. The advancement of our technology, including new computers in the Computer Lab, Digital Media Studio A/V equipment, and new audio/visual equipment in the Parish Center, were all accomplished. We continued to invest in both our School and Parish. These enhancements were made possible through School Capital Improvement Fees, both State and Federal grants, and the funds generated by our School Auction Paddle Raise, as well as parishioners' and school families' generous support of the annual WeGiveCatholic Campaign.

The academic achievements of our students continue to be impressive. Their accomplishments are the result of the partnership of our families and wonderful staff. Our standardized assessment scores in Mathematics, Reading and Science continue to outscore the national norms for all three academic areas. Our eighth-grade students who participated in the Ohio Algebra Test scored at either Accomplished or Advanced levels of achievement.

Each year when our eighth graders apply to the various Catholic high schools in our area, we are reminded of just how well Saint Joseph Parish School prepares them for the future. A long-standing tradition continued this year with the Class of 2023. Every student who applied at one of the area Catholic high schools was accepted at their first-choice school. Our graduates continue to excel in high school. This past June, Saint Joseph had four young men, more than any other elementary school, who graduated from Saint Edward High School with the prestigious International Baccalaureate Diploma! Many other of our former students received National Merit Scholarships from other Catholic high schools in the Diocese.

While we are proud of our students and their academic accomplishments, we believe it equally important that we prepare them to be missionary disciples. It is the reason our school exists. Through their daily involvement in our building as well as service they perform outside, we continue to strive to make them missionary disciples who are the hands, voice, and heart of Christ." It is this mission that makes Saint Joseph Parish School the special place it is. Through this preparation our family environment is created: an environment that cares for each other and others. As we say each day, "It is a Good Day to Have a Good Day." Hopefully we take this message to others.

Yours in Christ and Gratitude,
Mr. John T. Stipek, M. Ed.





ANGEL SCHOLARSHIP FUND

Turning taxes into tuition with the Catholic Community Foundation

The Angel Scholarship Fund will provide Catholic school tuition assistance to families in the Diocese of Cleveland.

Help Our Children Grow in Faith.

DONATE TODAY TO THE ANGEL SCHOLARSHIP FUND



ACT NOW!
FOR YOUR 2023 TAX CREDIT

RECEIVE A 100% OHIO INCOME TAX CREDIT UP TO \$750 (\$1500 IF MARRIED FILING JOINTLY).



EXAMPLE OF OHIO TAX CREDIT SCENARIO*

INDIVIDUAL

Ohio Income Tax owed	\$1,000
Tax Credit on \$750 Contribution to the Angel Scholarship Fund	- \$750
Ohio Income Tax owed after Tax Credit	\$250

MARRIED, FILING JOINTLY

Ohio Income Tax owed	\$2,000
Tax Credit on \$1,500 Contribution to the Angel Scholarship Fund	- \$1,500
Ohio Income Tax owed after Tax Credit	\$500

The above scenario does not include additional federal tax benefit for those who itemize charitable contributions.

*This tax credit scenario does not constitute income tax advice. Always consult with your tax professional for information on the impact of any charitable donation.

**TO LEARN MORE, VISIT: WWW.CATHOLICCOMMUNITY.ORG/ANGEL
OR CONTACT FRED ROBERTS: FROBERTS@CATHOLICCOMMUNITY.ORG OR 216-902-1312**

2023 Ministry Impact Report

St. Vincent DePaul Treasurer Report

Monthly Assistance from Food/Paper Products Pantry + Holiday Food Basket	14 Clients
27 Clients Received these services:	
Prescription Drugs	\$ 52.00
Rent	\$ 9,161.50
Utilities	\$ 173.86
Home or Auto Repairs	\$ 1,830.41
Emergency Hotel Stay	\$ 417.58
TOTAL \$	11,635.35

The mission of the St. Vincent de Paul Society is to seek out and serve those in need. We perform our ministry to our local residents very quietly and confidentially. We feel that we do God's work when we give our love, talents, and time in serving those in need.

Above is a report of the numbers of people we have served through your donation of food, paper products and money. So services are not duplicated, we work closely with Community Resource Services of Avon Lake in providing needed resources for people in need. Please know how appreciative we are to you, those who donate so much, and how appreciative we should be to the members of the SVDP for their kind works of charity to so many of our local neighbors.



Charity In Love

Shelter Meals - 4,000 meals served	\$ 20,650
Charitable Donations to Blessing House, Birthright, and CRS	\$ 3,810
St. Francis Cabrini Thanksgiving Meals - 800 meals	\$ 6,500
Grocery/Gas Cards	\$ 2,500
TOTAL \$	35,923

Special Collections

Eastern Europe	\$ 467.00
Black and Indian Mission	\$ 874.00
Holy Land	\$ 1,464.00
Holy Father	\$ 16.00
Catechetical Services	\$ 358.00
Catholic University	\$ 373.00
Communications Collection	\$ 247.00
World Mission Sunday Collection	\$ 787.00
Campaign for Human Development	\$ 948.00
Retirement Fund for Religious	\$ 3,287.00
Latin America	\$ 315.00
Mission Cooperative	\$ 11,259.42
Catholic Home Mission	\$ 518.00
Catholic Education	\$ 497.00
Calamities Relief	\$ 745.83
Rice Bowl Collections	\$ 1,238.00
Welcome Circle	\$ 20,019.64
TOTAL \$	43,413.89

Thanks to all of our volunteers and those of you who donate to our outreach ministries. We could not serve all of these people without you. There is not a week that goes by that we do not serve a breakfast, lunch or dinner at St. Elizabeth Center. We also serve a weekly Friday meal Bridge Point Housing in Elyria. We are also grateful to Crumbl Cookies for their weekly donations of cookies that we send to Bridge Pointe and St. Elizabeth Center each week.

The Charity is Love Fund was established in 2018 to provide the monetary resources needed to provide additional meal assistance to the those in need in Lorain County. This typically involves meal preparation but can include support of other charitable organizations in Lorain county that share the mission of serving men, women, children and the preborn in need. To the left is a report of how your charitable donations have been used in our charitable outreach efforts done in love.

2023 Ministry Impact Report

Sacraments & Evangelization	2023	2022
◆ Baptisms	64	49
◆ First Communions	80	58
◆ Confirmations	62	57
◆ Marriages	15	16
◆ RCIA Participants	0	3
◆ Average Weekend Mass Attendance	1300	1200
◆ Homebound Communion Ministry Visits (per week)	120	-
◆ New Parishioner Households – AMAZING!	128	113
◆ Trained Reach More Participants	16	15
<u>Day School</u>	<u>This Year</u>	<u>Last Year</u>
Day School : Kindergarten thru 8	251	233
Preschool Program	56	50
<u>Sunday School</u>	<u>This Year</u>	<u>Last Year</u>
Parish School of Religion Students	345	329



Thank you to all who donated to this year's Catholic Charities Annual Appeal! Our parish pledged \$124,946 which is 133% of our goal!



Interested In Something More?

PRAY: Consider Spiritual Direction

Spiritual Direction is a ministry of holy listening where individuals meet with a spiritual director to deepen their relationship with God by exploring their prayer life and daily circumstances. It involves discovering what promotes or inhibits one's relationship with God and growing in self-awareness. The St. Joseph parish Spiritual Direction team includes Rozann Swanson, Kathy Cooney, Sally Roth, Mary Murphy, Agnes Strada, Joe Kaczka, Dr. Diab Almhana, Dan Dzurek, and Mike Manco.

Contact the Parish Office or scan the QR Code to be matched with your spiritual director!



WALK | Following the Footsteps of Paul Celebrating 75 Years of St. Joseph Parish



Embark on an unforgettable journey with Fr. Ron retracing Saint Paul's steps through ancient cities like Athens, Ephesus, and Philippi. Also, enjoy a 9-night cruise with stops at six stunning Greek Isles including Santorini and Mykonos. Explore enchanting seaside villages, churches, and hidden gems with private group tours and free time. Reserve your spot today for an epic adventure!



PRACTICE

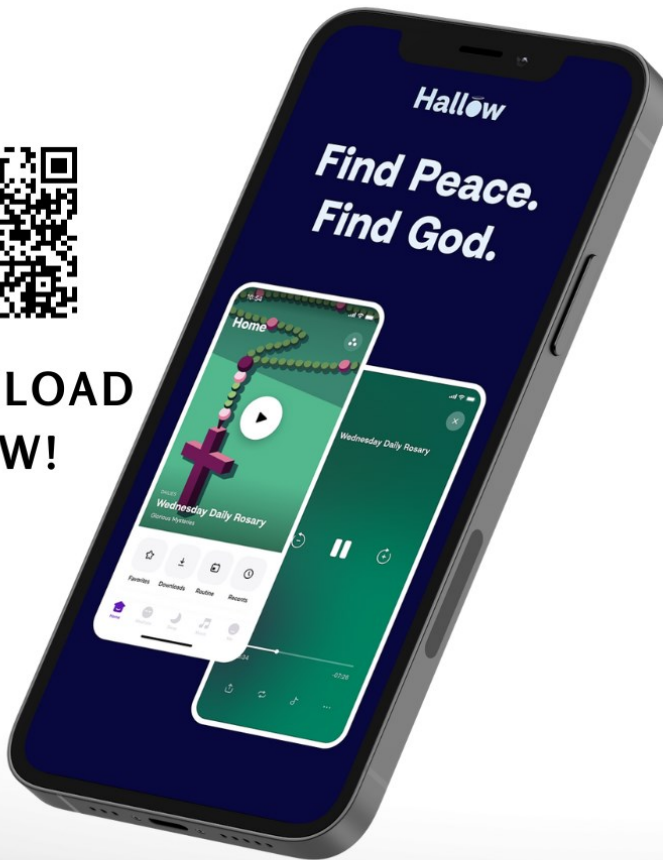
A monthly group for Catholic parents to come together in faith & fellowship and discuss parenting from a Catholic perspective. We meet on the 2nd Thursday Morning of each month from 9:30 - 10:30 am in the Carpenter Room. Contact ROCK@stjosephavonlake.org for more!



faith FORMATION



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stjosephavonlake.org/reachmore



SCAN ME!

FAMILY ADORATION

First Tuesday of the month from 6 - 8 pm in the church.
Join us on November 7, December 5, January 2, and February 6!

What is the purpose of Adoration?

Adoration is simply to show our love for Jesus, to Adore Him in the Eucharist – and allow Him to love us.

Can I practice Adoration more regularly?

YES! St. Joseph Parish offers many opportunities to practice Adoration: daily Adoration in our Sacred Heart chapel from 7am - 8pm, weekly committed 12-hour Adoration on Tuesdays, and monthly 24-hour Adoration on First-Fridays. On the first Tuesday of the month from 6 - 8pm Family Adoration is in the Church. Please take advantage of any of these opportunities. Making time for regular visits with Jesus is one of the most exciting things about our faith!

What is Family Adoration?

The purpose of a Family Adoration is to welcome whole families and to help children learn to adore Christ present in the Eucharist. Children, as well as all present, are led through the Adoration by a priest, deacon, or lay persons: woven into the silence of Adoration will be short expressions of adoration prayed aloud, suggestions for praying silently to Jesus, short Scripture phrases or passages, sometimes a short reflection on a Scripture, or songs leading to silence.



Grow the Mission, Consider Paying it Forward

As we find ourselves in the middle of the fall season, this is the time of the year when many begin to contemplate certain financial planning decisions, including their annual charitable gifts. The Annual Stewardship Report is filled with great information which shares with you how we have grown as a Parish community in the past year and how we plan to continue our growth in the future. As you review this Stewardship Report, we invite you to prayerfully consider making a charitable gift to Saint Joseph Parish. You can do so in one of many ways:

- **Gift of Money:** Giving is easy. You can simply write a check payable to Saint Joseph Parish and send it to the Parish Office before December 31, 2023.
- **Gift of long-term Appreciated Securities:** Charitable gifts of long-term appreciated securities have many advantages. Consult with your tax advisor to determine if this type of charitable gift is right for you. If you have questions, please call the Parish Office.
- **Using a Required Minimum Distribution (RMD) from an Individual Retirement Account (IRA) to make a Qualified Charitable Distribution (QCD):** If you have attained the age of 72, you may likely be faced with an RMD from your IRA. You can make a QCD of up to \$100,000 of your RMD, to Saint Joseph Parish without including the distribution in your income.