

Saint Joseph Parish

2025 ANNUAL REPORT

JULY 1, 2024
through JUNE 30, 2025





PARISH OUTREACH

Annual Catholic Appeal	\$ 163,569
Black & Indian Mission	\$ 993
Catholic Charities-Hurricane Ian	\$ 150
Catholic Communications	\$ 204
Catholic Home Missions	\$ 441
Catholic Relief	\$ 1,236
Catholic University	\$ 401
Christ Child Society	\$ 500
Church in Eastern Europe	\$ 875
Compassion Health Toledo	\$ 500
FOCUS Corpus Christi	\$ 1,000
Heartbeat	\$ 2,507
Holy Fathers Peter's Pence	\$ 1,052
Holy Land (Good Friday)	\$ 1,999
Human Development	\$ 607
Latin America	\$ 1,003
Schmit Youth Foundation	\$ 1,000
Mustard Seed Foundation	\$ 1,000
NAMI of Greater Toledo	\$ 1,000
Padua Center	\$ 1,000
Religious Retirement	\$ 2,893
Perpetuate the Gift	\$ 35,491
Pregnancy Center	\$ 2,507
Saint Joseph Christmas Outreach	\$ 10,685
Saint Joseph Endowment Fund	\$ 30,837
Saint Joseph Social Outreach	\$ 1,690
Saint Vincent de Paul Society	\$ 18,080
Sew Hope	\$ 1,000
Toledo YES Project	\$ 1,000
Rattle the Stars	\$ 1,000
TOTAL	\$ 286,220

JUST THE FACTS

July 1, 2024 to June 30, 2025

Parishioners	10,731
Infant Baptisms	51
Minor Baptisms (ages 1-18)	18
OCIA	23
Marriages	14
Funerals	74

RELIGIOUS EDUCATION AND FORMATION

Religious Education	204
First Communion	108
Confirmation	91
Total	403

SAINT JOSEPH PARISH SCHOOL (2024-25)

K-8 Enrollment	395
Preschool Enrollment	78

PARISH LEGACY SOCIETY

The Saint Joseph Legacy Society listing includes those individuals who have made their planned giving intentions known to the Parish. If you included Saint Joseph Parish in your will or estate planning, please let us know. We would like to show our appreciation by including you as a member of our Legacy Society. Contact Madelyn Piscopo at mpiscopo@stjoesylvania.org or 419-885-5791.

PARISH LEGACY SOCIETY MEMBERS

Timothy Bachar*	Ken & Rita Martin*
Mona Bode*	Catherine McDorman*
Kathleen Condon*	Lucy Merickel*
Harold & Kathryn Creque*	Harold Mossing*
Carolyn Creque*	Lucy Murawa*
Richard & Kathleen Faist	Sally O'Loughlin*
Dick & Debbie Fotoples	Geneva Rodgers
Gilles Frankart	Ed & Janet Ruskiewicz
Walter Gormley*	Shirley Sarahman*
Bernie & Anne Heinl	Sue Schafstall
Arthur Hills*	Lila Smith*
Helen Hoehner	Jim & Denise Stump
Larry & Jill Johnson	Helen Teal*
Paul* & Justine Keeler	Anonymous (5 Donors)
Jeffrey D. Long*	*Deceased



LETTER FROM MONSIGNOR BILLIAN



Dear Friends,

Our parish exists to know, love, and serve God—and to bring as many people as possible to Him through Jesus, both now and forever. This is our fundamental mission as a community of faith. We live out this calling by remaining aware of God's constant presence and being nourished through prayer, the sacraments, the Word of God, and the teachings of the Catholic Church. In doing so, we strive to be a community of disciples reaching out in service to all.

This report reflects the many blessings and accomplishments of the past year. We welcomed new members into the Church at the Easter Vigil, educated and formed students through our parish school and religious education programs, enriched the spiritual lives of adults through formation opportunities, and continue to renew our worship and build the Family of God within our parish. It is not the quantity of our programs, but the quality and spirit in which they are offered, that keeps the presence of God alive in our parish family. All that we do is done in the name of Christ and in the Spirit of Saint Joseph.

While this report cannot fully capture the spiritual growth of our community, it does provide a meaningful overview of our parish life. You will find statistics, financial outreach, updates from our Catholic Education Ministry, and a summary of our financial operations. It also highlights the ministries you make possible through your generosity—and the impact they have on our parish and beyond.

The financial report outlines the operations of the parish that your contributions support. I am deeply grateful to the members of our Finance Council for their dedication and wise counsel. They are always available to answer any questions you may have regarding parish finances. Their names are listed on page eleven of this report.

Please join me in praying for the continued renewal of our parish, that we may grow ever closer to Christ and one another.

In the Spirit of Saint Joseph,

Michael R. Billian

**Very Rev. Msgr. Michael R. Billian, VF
Pastor**

OUR PARISH PILLARS



COMMUNITY ~ The community of disciples has its principal of promotion and sustaining growth through interpersonal relationships focused on the person of Christ. This bonding together makes us into the Body of Christ. Parishes are called, through their activities, to bring people together in a spirit of unity through diversity. All the ministries related to the building up of the community are included in this category.

FORMATION ~ is the growth and development of the whole person by an intentional focus on one's spiritual and interior life, as well as spiritually fruitful interactions with others in ordinary life. It is a life-long process as a believer desires to become more like Him. This is possible only because of the divine grace of the Gospel and empowering presence of the Holy Spirit. All the ministries related to the education and formation of God's people are included in this category.

SERVICE ~ is both an attitude and a practical response based on the Lord's declaration that one who wishes to be greatest in the Kingdom of God must become the servant of all. It is also the virtue that directs all the other virtues of individuals toward the common good. All the ministries related to the social outreach directed by the social doctrine of the Church are included in this category.

STEWARDSHIP ~ Christian stewards are disciples of Jesus Christ who receive God's gifts gratefully, cultivate them responsibly, share them lovingly in justice with others, and return them with increase to the Lord. All the ministries related to the stewardship of God's gifts to His people are included in this category.

WORSHIP ~ is the response of the People of God to the Father's invitation to be one with Him, expressed through the Church's official liturgy, as well as through other prayers and devotions. Our worship is directed to the Father, through the Son, in the unity of the Holy Spirit. All the ministries related to the prayer of the Church are included in this category.





LIVING CHRIST CAMPAIGN

LIVING CHRIST CAMPAIGN

Diocesan goal: **\$65,000,000**

Total Raised: **\$104,000,000**

Parish Challenge: **\$3,000,000**

Total Raised: **\$4,460,614**

To the Diocese: **\$2,075,306** supporting our Clergy, caring for the poor, emerging disciples, restoring our Mother Church, and forming our Lay Leaders

To Saint Joseph Parish: **\$2,385,308** for various projects including the roof, west campus parking lot, church HVAC & ceiling repair

Completed Projects: Church roof, 5411 building roof, west campus drainage and parking lots, church interior renovation, and HVAC system in the Church

Future Projects: New doorways at the five entrances of the Church providing added security, insulation, and enhanced operation



BY THE NUMBERS

COMMUNITY

\$71,922 Festirama profit

391 Festirama volunteers

91% volunteerism from parents/guardians throughout the school year

60+ business and family sponsors across school and parish events

FORMATION

20 OCIA Adults and 4 children were baptized and received First Eucharist and Confirmation at the Easter Vigil

108 students received the Sacrament of First Communion

300 Participants in Adult Formation events

SERVICE

12,507 pounds of food donated for Joseph Meals with 1,621 signatures on their sign up sheets

12 parish office receptionist volunteers

70 Baptismal bibs made by the Sew-Sew Crew

STEWARDSHIP

\$1,000 donated to the Toledo YES Project

350+ people received Christmas gifts donated by our parish families for the Christmas Outreach Adopt-a-Family

65+ different Ministries for parishioners to participate in

\$5,014 donated to the Annual Baby Bottle Campaign.

WORSHIP

596 hours spent in Eucharistic Adoration

45 parishioners embarked on a 9-mile walking pilgrimage to our Mother Church, Rosary Cathedral

518 people attended the Toledo Symphony Neighborhood Christmas Concert



PRESCHOOL
ELEMENTARY
MIDDLE SCHOOL

MISSION STATEMENT

Saint Joseph Parish School is dedicated to the Catholic faith formation and rigors leading to academic distinction. Assisting parents as primary educators of the children, the school calls forth the unique potential of the whole child, Kindergarten through Eighth Grade.

MESSAGE FROM THE PRINCIPAL

Thank you for your steadfast support of Saint Joseph Parish School throughout the year. Your dedication has been instrumental in allowing us to continue our mission of nurturing students in a faith-filled environment grounded in Catholic values and morals. Together, we've focused on providing a rigorous curriculum that challenges our students academically while fostering a growth mindset that encourages resilience, curiosity, and a lifelong love of learning.

We are particularly grateful for your participation in fundraisers such as the annual Benefit Dinner and Friends of Saint Joseph, as well as your generous volunteer efforts in our many school activities. Your partnership is invaluable in helping us shape well-rounded, principled young people who are prepared to succeed both in school and in life.

Your continued support ensures that we can build on our strong foundation of Catholic excellence, benefiting the many students we serve. We are blessed to have such a committed and caring community, and I look forward to what we will achieve together in the coming year.

Mr. Robert Edwards
Principal



BY THE NUMBERS

\$62,565 raised at the Benefit Dinner to install new gymnasium flooring in the West Campus, support academic programs, implement safety upgrades, and support our Endowment Fund

69 7th and 8th grade runners in the Positive Direction 5K

41 school band members grades 4th - 8th grade

100% family participation in the Annual PTO Color Run raising over \$55,000

100+ hours of Professional Development

414 pieces of artwork in the Annual Spring Art Show



Parish Athletics

71 Volleyball Athletes

66 Track Athletes

170 Basketball Athletes

84 Cross Country Athletes

53 Football players on the 5/6th and 7th/8th grade teams

SAINT JOSEPH PARISH

BALANCE SHEET (Modified Cash Basis)

**AWARE
OF GOD'S
CONSTANT
PRESENCE**

**AND
NOURISHED
BY PRAYER,
THE
SACRAMENTS...**



June 30, 2025 and 2024

	2025	2024
Assets		
School Endowment Fund	\$ 3,672,661	\$ 2,813,875
Tuition Aid Investment Fund	45,732	64,627
McCloskey Scholarship Fund	55,497	51,806
Petty Cash	298	280
Operating Checking Account	343,945	279,281
Capital Campaign Living Christ Fund	295,105	44,113
Facilities Fund	114,672	63,905
Rainy Day Fund	38,281	13,148
Other Assets	—	9,000
Total Assets	\$ 4,566,191	\$ 3,340,035
Liabilities:		
Prepaid Tuition and Fees	\$ 61,421	\$ 94,180
Accounts Payable	27,759	73,335
Bank Line of Credit	—	—
Payroll Liabilities	881	1,815
Other Liabilities	11,332	3,839
Total Liabilities	101,393	173,169
Equity		
Opening Equity	3,166,866	2,914,754
Net Gain	1,297,932	252,112
Total Equity	4,464,798	3,166,866
Total Liabilities and Equity	\$ 4,566,191	\$ 3,340,035

Notes Balance Sheet

Note (1) The School Endowment Fund is reported at market value. Unrealized market value gains amounted to \$1,107,611 at June 30, 2025 and \$858,726 at June 30, 2024, an increase of \$248,885. The School Tuition Aid Investment Fund is also reported at market value, with an unrealized market value loss of \$39 reported at June 30, 2025 vs an unrealized market value loss of \$2,419 at June 30, 2024. The McCloskey Scholarship fund is also reported at market value, with an unrealized market gain of \$4,310 at June 30, 2025 vs \$920 at June 30, 2024.

Note (2) The Capital Campaign Living Christ Fund resulted from the Parish's participation in the Diocese of Toledo's Capital Campaign. The Parish receives a share of pledge payments (\$516,379 in 2025 and \$401,759 in 2024) made by parishioners to the Diocese. The Fund is being used for the various capital projects identified in the Parish's Campaign Brochure and noted elsewhere in this Report. The Facilities Fund represents donations received from parishioners for other capital needs. The Rainy-Day Fund, established in 2017, increased by \$25,133 in 2025, reflecting \$36,000 of deposits to the Fund by the Parish, as well as donations by parishioners and interest earnings, less a distribution of \$23,135 to help pay for Church projects.

Note (3) Total Liabilities at June 30, 2025 decreased by \$71,776 reflecting a decrease in Accounts Payable of \$45,576 and Prepaid Tuition and Fees of \$32,759. As a result of the Ohio EdChoice program, advance tuition payments by families at June 30 are lower than amounts collected in prior years.

Note (4) Bank account balances for Parish-Affiliated Organizations (PTO, Saint Gregory Choir, Cub/Boy Scouts, and the Saint Joseph Scholarship Fund (SGO) totaled \$68,885 at June 30, 2025 and \$51,281 at June 30, 2024 and are not reported in the Balance Sheet. Such balances fluctuate based on fund raising efforts and when distributions are made.

SAINT JOSEPH PARISH

PROFIT and LOSS REPORT

For the Years Ended June 30, 2025 and 2024

	2025	2024	CHANGE
Collections/Donations/Grants	\$ 1,941,854	\$ 2,018,999	\$ (77,145)
Tuitions and Fees, Net	2,673,266	2,231,819	441,447
Cost Reimbursement (State)	163,749	161,347	2,402
Parish Activities	256,569	268,024	(11,455)
Preschool and Other Income, Net	228,302	194,062	34,240
Total Operating Receipts	5,263,740	4,874,251	389,489
Expenses			
Administrative Salaries and Expenses	1,337,715	1,244,078	93,637
Instructional Salaries and Expenses	1,757,058	1,666,818	90,240
Program, Ministries, and Activities	565,588	609,168	(43,580)
Building, Utilities, and Maintenance	900,066	897,469	2,597
Diocesan Assessments	136,720	155,665	(18,945)
Interest	-	-	-
Other Expenses	53,079	29,075	24,004
Operating Expenses	4,750,226	4,602,273	147,953
Net Operating Gain	513,514	271,978	241,536
Non-Operating Revenue			
Capital Campaign Receipts	516,379	401,759	114,620
Donations/Earnings-Rainy Day & Facility Funds	75,451	45,098	30,353
Gifts - Endowments	629,005	117,890	511,115
Other Gifts and Donations	7,929	70,246	(62,317)
Earnings of Endowment and Other Funds	380,706	337,698	43,008
School Grants	-	38,040	(38,040)
Other Non-Operating	-	33	(33)
Total Non-Operating Revenue	1,609,470	1,010,764	598,706
Non-Operating Expenditures			
Scholarship Awards	9,000	8,500	500
Capital Expenses	710,674	917,805	(207,131)
Gifts-Restricted Expenses	27,771	22,663	5,108
Other Expenses	-	6,262	(6,262)
Endowment Distribution to School	77,607	75,400	2,207
Total Non-Operating Expenditures	825,052	1,030,630	(205,578)
Net Gain	\$ 1,297,932	\$ 252,112	\$ 1,045,820

THE WORD OF GOD

AND THE TEACHING OF THE CATHOLIC CHURCH...



SAINT JOSEPH PARISH - McCLOSKEY SCHOLARSHIP FUND REPORT

Summary of Financial Activity for the Year Ended June 30, 2025

Balance at July 1, 2024 (market value)	\$ 51,806
Investment Earnings/Market Value Gain	5,691
Withdrawal - Distribution to School	(2,000)
Balance at June 30, 2025 (market value)	55,497
Balance at June 30, 2025 (cost value)	\$ 51,187
Initial Bequest in January 2025	\$ 50,000

SAINT JOSEPH PARISH

PROFIT and LOSS REPORT

Notes Profit Loss Report

The Profit and Loss Report for the year ended June 30, 2025 shows Net Income of \$1,297,932 compared to Net Income of \$252,112 in 2024. The \$1,045,820 improvement resulted from an increase in Net Operating Gain of \$241,536, a Non-Operating Revenue increase of \$598,706, and a decrease in Non-Operating Expenditures of \$205,578.

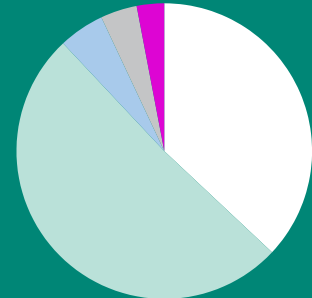
The increase in Net Operating Gain of \$241,536 resulted from an increase in Operating Receipts of \$389,489, offset by an increase in Operating Expenses of \$147,953. The increase in Operating Receipts resulted primarily from an increase in Tuition and Fees, reflecting an increase in school enrollment and tuition rates. The increase in Operating Expenses was primarily due to increases in Administrative and Instructional Salaries and Expenses.

Non-Operating Revenue increased by \$598,706 in 2025, primarily due to a gift to the School Endowment Fund of \$537,363 from the Estate of Sally O'Loughlin. Endowment and Other Funds Earnings increased in 2025 by \$43,008, reflecting improved investment gains. Additionally, Capital Campaign and other Donation Receipts also increased in 2025.

Non Operating Expenditures decreased by \$205,578 in 2025, compared to 2024, due to fewer Capital Projects. Detail of Capital Expenses for the years ended June 30, 2025 and 2024 is as follows:

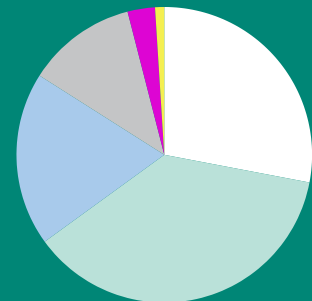
	2025	2024
Church Parking Lot	\$ -	\$194,825
Church Air Conditioning, partial payment	200,000	-
Church Interior Painting/Oak Columns	-	277,740
Church Pews	164,050	81,890
School Security Upgrades	-	128,215
Rectory - New Windows	81,751	-
Other - Equipment/Computers	264,873	235,135
Total	\$710,674	\$917,805

2025 PARISH RECEIPTS



Collections/Donations/Grants	37%
Tuition and Fees	51%
Parish Activities	5%
Preschool and Other	4%
Cost Reimbursement (State)	3%

2025 PARISH EXPENSES



Administrative Salaries/Expenses	28%
Instructional Salaries/Expenses	37%
Building/Utilities/Maintenance	19%
Program/Ministries/Activities	12%
Diocesan Assessment	3%
Other	1%

SAINT JOSEPH PARISH CEMETERY REPORT

(Summary of Financial Activity) For the Year Ended June 30, 2025

	OPERATING	INVESTMENT	TOTAL
Balance at July 1, 2024 (market value)	\$ 416	\$ 406,549	\$ 406,965
Receipts	2,150	-	2,150
Investment Earnings	-	19,192	19,192
Market Value Change	-	28,756	28,756
Disbursements	(12,638)	-	(12,638)
Transfer of Funds	12,950	(12,950)	-
Balance at June 30, 2025 (market value)	\$ 2,878	\$ 441,547	\$ 444,425

SAINT JOSEPH PARISH SCHOOL TUITION FUND

(Summary of Financial Activity) For the Year Ended June 30, 2025

Balance at July 1, 2024 (market value)	\$ 64,627
Investment Earnings/Market Value Gain, net	3,285
Withdrawal - Distribution to School	(22,180)
Balance at June 30, 2025 (market value)	\$ 45,732
Balance at June 30, 2025 (cost value)	\$ 45,770
Initial Bequest in June 2021	\$ 137,049

SAINT JOSEPH PARISH - INVESTMENT FUND REPORT ENDOWMENT FUND

(Summary of Financial Activity) For the Year Ended June 30, 2025

Balance at July 1, 2024 (market value)	\$ 2,813,875
Gifts Received*	563,872
Investment Earnings/Market Value Gain, net	371,681
Withdrawal - Distribution to School	(76,767)
Balance at June 30, 2025 (market value)	\$ 3,672,661
Balance at June 30, 2025 (cost value)	\$ 2,565,049

Total Donations since inception	\$ 2,075,569
Total Distributions/Scholarships paid out	\$ 1,109,249

*includes \$537,363 from Estate of Sally O'Loughlin

INTERNAL AUDIT REPORT

Saint Joseph Parishioners
Sylvania, Ohio

August 12, 2025

As members of the Finance Council, we conducted an internal audit of the Church, School, Endowment, and Other Funds and Parish Cemetery financial statements as of and for the year ended June 30, 2025. The Finance Council has performed similar annual internal audits of such financial statements each year since the year ended June 30, 1993.

The audit was conducted using internal audit procedures utilized by the internal auditor's office of The Diocese of Toledo. Such procedures included a review of the books and records to determine that proper detailed records are being maintained for receipts and disbursements to support the June 30, 2025 Annual Report for Parishes submitted to the Diocese of Toledo. Selected transactions were tested and agreed to supporting invoices and other appropriate detail. We also reviewed the payroll records of the Parish and School for the year ended June 30, 2025. Copies of bank reconciliations as of June 30, 2025 were obtained and reviewed and confirmations of bank balances were received directly from the Bank. In addition, confirmations as of June 30, 2025 were received verifying the investments held in the Parish's Rainy-Day Fund, Capital Campaign and Facilities Funds, plus the Cemetery Fund and Endowment, Scholarship and Tuition Aid Funds of Saint Joseph School. We also confirmed there was no June 30, 2025 Parish indebtedness to the Bank.

An internal control audit questionnaire was prepared by the Business Manager for our review. This questionnaire, also used by the internal auditor's office of the Diocese, summarizes various matters relating to accounting procedures, controls, required approvals and general stewardship matters. Also, the Business Manager prepared written summaries of the procedures used to count and control the weekly Sunday collections and the controls and approvals existing over cash receipts and disbursements.

Based on the results of the procedures performed, we believe the financial statements of Saint Joseph Parish, as presented in this Annual Report, present fairly the modified cash basis results of its operations as of and for the year ended June 30, 2025 and we believe acceptable procedures and controls and good stewardship principles are being utilized to properly account for the Parish's financial activities. We provided the Pastor with several recommendations for him and the Business Manager to consider which we believe will further enhance the Parish's policies and procedures.

Dick Faist

Dick Faist, Member
Parish Finance Council

Kevin T. Kelly

Kevin Kelly, Member
Parish Finance Council

James W. Layman

Jim Layman, Member
Parish Finance Council

Ashley Schade

Ashley Schade, Member
Parish Finance Council

Jeff Ganues

Jeff Ganues, Member
Parish Finance Council

SAINT
JOSEPH
PARISH
STRIVES TO BE
A COMMUNITY
OF DISCIPLES

REACHING
OUT
IN
SERVICE
TO
ALL

~ Saint Joseph Parish



FINANCE COUNCIL Members 2024-25

Kevin Kelly, Chairman
Dick Faist
Jeff Ganues
Kris Kegerreis
Jim Layman
Ashley Schade

EX. OFFICIO MEMBERS

Very Rev. Msgr. Michael
R. Billian, VF
Heather Koziarski

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SYLVANIA, OHIO

