



2020
ANNUAL
REPORT



SAINT JOSEPH PARISH



JULY 1
2019
THROUGH

REACHING OUT IN SERVICE TO ALL



JUNE 30
2020

JUST THE FACTS

July 1, 2019 to June 30, 2020

Parishioners	10,388
Households	3,892
Infant Baptisms	49
Minor Baptism (ages 1-18)	11
RCIA	12
Marriages	9
Funerals	59

RELIGIOUS EDUCATION PROGRAMS

Religious Education	636
First Communion	99
Confirmation	122

SAINT JOSEPH PARISH SCHOOL (2019-2020)

K-8 enrollment	403
Preschool enrollment	76



PARISH OUTREACH

Annual Catholic Appeal	\$ 123,340
Archdiocese for the Military	\$ 1,000
Bethany House	\$ 1,000
Cancer Connection of Northwest Ohio	\$ 500
Catholic Charities	\$ 1,000
Catholic Charities-Culture Project	\$ 500
Catholic Communications	\$ 120
Catholic Home Missions	\$ 581
Catholic Relief	\$ 165
Catholic University	\$ 200
Church in Eastern Europe	\$ 215
Claver House	\$ 500
Compassion Health Toledo	\$ 500
Fellowship of Catholic University	\$ 500
Heartbeat of Toledo	\$ 3,000
Heifer International	\$ 500
Holy Fathers Peter's Pence	\$ 165
Holy Land (Good Friday)	\$ 820
Human Development	\$ 405
Kairos Of Ohio	\$ 500
Latin America	\$ 440
Mareda Center	\$ 900
NAMI of Greater Toledo	\$ 1,000
Northwest Ohio Scholarship	\$ 1,000
Padua Center	\$ 1,000
Perpetuate the Gift (Priest's Retirement Fund)	\$ 20,581
Pregnancy Center	\$ 3,000
Propagation of the Faith	\$ 450
Retirement Fund for Religious	\$ 2,290
Saint Joseph Christmas Social Outreach	\$ 3,810
Saint Joseph Endowment Fund	\$ 9,408
Saint Joseph Social Outreach	\$ 1,752
Saint Vincent de Paul Society	\$ 30,706
The Chad Tough Foundation	\$ 100
The Sisters of the Visitation	\$ 1,000
TOTAL	\$ 212,948

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 Amanda Brzuchalski at abrzuchalski@stjoesylvania.org or 419.885.5791.

PARISH LEGACY SOCIETY MEMBERS

- Timothy Bachar*
- Mona Bode*
- Kathleen Condon*
- Richard & Kathleen Faist
- Dick & Debbie Fotoples
- Gilles Frankart
- Walter Gormley*
- Bernie & Anne Heintl
- Helen Hoehner
- Larry & Jill Johnson
- Paul* & Justine Keeler
- Jeffrey D. Long*
- Ken & Riate Martin
- Catherine McDorman*
- Lucy Merickel*
- Harold Mossing*
- Lucy Murawa*
- Geneva Rodgers
- Ed & Janet Ruszkiewicz
- Shirley Sarahman*
- Sue Schafstall
- Lila Smith*
- Jim & Denise Stump
- Helen Teal *
- Anonymous (5 Donors)
- *Deceased

LETTER FROM THE PASTOR



Dear Friends,

Jesus, I trust in You! During these days of challenge, we all need to make this very short prayer our daily mantra. We are together as a parish in community, formation, service, stewardship and worship. Together with our trust in Jesus we can accomplish all things, because nothing is impossible with God.

Our parish exists to know, love and serve God while bringing as many people as possible to Him through Jesus both now and forever. While this is our call into existence our parish is aware of God's constant presence and is nourished by prayer, the sacraments, the word of God and the teaching of the Catholic Church, striving to be a community of disciples reaching out in service to all.

We need everyone to accomplish this important work!

I am pleased to present to you the annual report of the parish. While this account cannot display the spiritual growth of our community it can present the parish statistics, our financial outreach, the Catholic Education Ministry and the financial reports. This document will also highlight the many ministries you enable the parish to offer and the impact they have on our community.

The financial report presents the operations of the parish that your contributions support.

I am very grateful to the members of the Finance Council for their dedication and fervent assistance. They are always available to answer your questions regarding the parish finances. You will find their names on page eleven of this report.

Let us join our hearts and voices in praying for protection and healing in our world.

In the Spirit of Saint Joseph,

A handwritten signature in cursive script that reads "Michael R. Billian".

Rev. Msgr. Michael R. Billian
Pastor



spiritual
growth





OUR YEAR AT A GLANCE:

COMMUNITY ~ The community of disciples has as its principal task the promotion and sustaining of 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, the unity of the Holy Spirit. All the ministries related to the prayer of the Church are included in this category.



Saint Gregory, Saint Nicholas, Con Brio and Jubilate choirs... each sang at Christmas Eve Mass.



BY THE NUMBERS

COMMUNITY

- 195** women attended the Harvest Dinner
- 557** attendees at Toledo Symphony Christmas Concert
- 17** Funeral Luncheons
- 88** volunteers prepared the Luncheons

FELLOWSHIP

FORMATION

- 80** Bible Study attendees
- 108** people attended the Saint Valentine Dinner
- 65** Alpha attendees
- 45** average number of people who attended the Fireside Chats

FORTIFY

- 800+** calls made to our vulnerable parishioners

SERVICE

- 90** Comfort Blankets
- 47** Cub Scouts (Grades K-5) in Pack 87
- 29** Boy Scouts (Grades 6-12)

FOSTER

- 80+** Baptismal gowns made by the Sew-Sew Crew

- 500+** Attendees at the Knights of Columbus Pancake Breakfasts

- 1,300** pounds of produce harvested from Feed My Sheep Garden were donated to Sylvania Area Family Services and Historic Saint Patrick Soup Kitchen

STEWARDSHIP

- 9** incredible auction items were made by grades K-8 to support the Annual Benefit Dinner "One Enchanted Evening"

- \$1,700+** Italian Dinner profits

WORSHIP

- 34** Ushers • **58** Greeters • **57** Lectors
- 152** Eucharistic Ministers • **6** Choirs

- 4,000+** people Live-Streamed the Easter Mass

- 45** kids attended Vacation Bible School

CYO ATHLETES

- 122** Cross Country
- 16** Football
- 192** Basketball
- 90** Volleyball
- 30** Track

FUN FAITH FAMILY FRIENDSHIP

1

Principal with
PURPLE HAIR



MISSION STATEMENT

Saint Joseph Parish School is dedicated to Catholic faith formation and academic excellence. Assisting parents as primary educators of their children, the school calls forth the unique potential of the whole child.



SAINT JOSEPH PARISH • PRESCHOOL



in service to all...



500+

Christmas gifts purchased and wrapped for area families



52

8th graders graduated & decorated the Spirit Rock



100+

cars lined up for the end-of-year car parade



8th Grade Teacher
Molly Lindsley
Golden Apple Award



\$500
Kindness Award
given to
1 student



1
successful
Harvest Week

3
Positive Direction
speakers

• **ELEMENTARY** • **MIDDLE SCHOOL** •



8th **GRADE**
CONFIRMATION



5
car loads of food
donated to
Sylvania Area
Family Services



6
Quiz Bowl
participants



200+
signs were made
to support the
Positive Direction
Virtual Event

SAINT JOSEPH PARISH

BALANCE SHEET (Modified Cash Basis)

**AWARE
OF GOD'S
CONSTANT
PRESENCE**

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



June 30, 2020 and 2019

	2020	2019
Assets:		
School Endowment Fund	\$ 2,091,577	\$ 2,101,042
Petty Cash	550	600
Operating Checking Account	196,709	(39,687)
Rainy Day Fund	175,158	135,114
Tuition Receivables	1,571	1,198
Total Assets	\$ 2,465,565	\$ 2,198,267
Liabilities:		
Parish Designated Collections	\$ 978	\$ 15,135
Prepaid Tuition and Fees	74,953	259,775
Diocesan Loan	86,798	125,000
Bank Line of Credit	414,103	566,956
Payroll Protection Program Loan	650,200	-0-
Payroll Liabilities	8,552	6,920
Other Liabilities	12,950	13,980
Total Liabilities	1,248,534	987,766
Equity:		
Opening Equity	1,210,501	1,243,471
Net Gain/(Loss)	6,530	(32,970)
Total Equity	1,217,031	1,210,501
Total Liabilities and Equity	\$ 2,465,565	\$ 2,198,267

NOTES:

Note (1) The School Endowment Fund is reported at market value. Unrealized market value gains amounted to \$579,423 at June 30, 2020 and \$630,870 at June 30, 2019.

Note (2) Total Assets at June 30, 2020 increased by \$267,298. The School Endowment Fund decreased by \$9,465, reflecting a decrease in market value, as described in Note (1) above, and investment earnings less a \$60,092 distribution to the school. The Rainy Day Fund, established in 2017, increased by \$40,044 in 2020, reflecting \$24,000 of additional deposits to the Fund by the parish as well as donations by parishioners and interest earnings, less \$10,838 paid out for roof repair. The Operating Checking Account had a book overdraft of \$39,687 at June 30, 2019. The overdraft was a book overdraft based on the timing of when deposits and checks written are processed by the bank.

Total Liabilities at June 30, 2020 increased by \$260,768, reflecting an increase due to the Payroll Protection Program Loan of \$650,200 and reductions in Prepaid Tuition and Fees of \$184,822, Bank Line of Credit of \$152,853 and the Diocesan Loan of \$38,202.

In April 2020, the Parish received a \$650,200 Payroll Protection Program (PPP) loan under the CARES Act, enacted by Congress on March 28, 2020. The Parish will be filing an application for forgiveness with the SBA and expects the SBA to fully forgive the loan since the loan proceeds were spent on eligible expenses during the program period.

Bank account balances for Parish-Affiliated Organizations (PTO, St. Gregory Choir and Cub/Boy Scouts) totaled \$42,811 at June 30, 2020 and \$30,985 at June 30, 2019 and are not reported in the Balance Sheet. Such balances fluctuate based on fundraising efforts and when program related costs are paid.

SAINT JOSEPH PARISH | PROFIT and LOSS REPORT

For the Years Ended June 30, 2020 and 2019

	2020	2019	CHANGE
Receipts:			
Collections/Donations/Grants	\$ 2,161,371	\$ 2,130,637	\$ 30,734
Tuition and Fees, net	1,861,365	1,832,354	29,011
Cost Reimbursement (State)	152,377	168,075	(15,698)
Parish Activities	122,306	216,097	(93,791)
Other Income, net	623	23,739	(23,116)
Total Operating Receipts	4,298,042	4,370,902	(72,860)
Expenses:			
Administrative Salaries and Expenses	1,173,743	1,019,182	154,561
Instructional Salaries and Expenses	1,587,748	1,716,178	(128,430)
Program/Ministries/Activities	566,754	648,677	(81,923)
Buildings/Utilities/Maintenance	710,139	679,233	30,906
Diocesan Assessment	116,582	160,267	(43,685)
Interest	18,567	16,390	2,177
Other Expense	2,784	5,859	(3,075)
Total Operating Expenses	4,176,317	4,245,786	(69,469)
Net Operating Gain	121,725	125,116	(3,391)
Non-Operating Revenue:			
Collections – Fund Drive/Rainy Day Fund	26,918	70,584	(43,666)
Gifts – Endowments and Restricted	63,042	60,563	2,479
Other Gifts and Donations	250	153	97
Earnings on Endowment Fund	41,219	89,003	(47,784)
Sale of Property/Other, net	(115)	117,608	(117,723)
Other Non-Operating	3,989	-0-	3,989
Total Non-Operating Revenue	135,303	337,911	(202,608)
Non-Operating Expenditures:			
Scholarship Awards	7,000	7,000	-0-
Capital Expenses	180,112	431,975	(251,863)
Restricted and Other Expenses	3,294	1,109	2,185
Endowment Distribution to School	60,092	55,913	4,179
Total Non-Operating Expenditures	250,498	495,997	(245,499)
Net Gain/(Loss)	\$ 6,530	\$ (32,970)	\$ 39,500

THE
WORD
OF
GOD

AND THE
TEACHING
OF THE
CATHOLIC
CHURCH...



COMMUNITY

SAINT JOSEPH PARISH

PROFIT and LOSS REPORT

NOTES - PROFIT AND LOSS REPORT

Note (1) The Profit and Loss Report for the year ending June 30, 2020 shows a Net Gain of \$6,530, compared to a Net Loss of \$32,970 in 2019. The \$39,500 increase resulted from the \$245,499 decrease in Non-Operating Expenditures which offset a decrease in Non-Operating Revenue of \$202,608 and the decrease in Net Operating Gain of \$3,391.

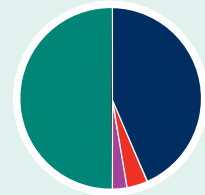
The decrease in Non-Operating Expenditures resulted from Capital Expenses associated with the new Parish Offices, Rectory Renovations, and a new Phone System which were completed in the prior fiscal year. Current year costs include Rectory projects of \$16,138, School Building improvements of \$114,509, Church sound system costs of \$14,519, miscellaneous Church items of \$20,411, and Office Equipment and Furniture totaling \$14,435.

Non-Operating Revenue decreased by \$202,608 in 2020. Fund Drive and Rainy Day Fund collections decreased \$43,666 as the COVID-19 pandemic affected fundraising for the period March to June 2020. Additionally, 2019 included the overall Net proceeds of \$118,037 from the sale of the Parish-Owned House on Main Street and 2020 included an Endowment Fund market value loss of \$51,447.

The decrease in Net Operating Gain of \$3,391 resulted from a decrease in Operating Expenses of \$69,469, offset by a decrease in Operating Receipts of \$72,860. The decrease in Operating Expenses was primarily from lower Instructional Salaries and Expenses of \$128,430, lower Program, Ministries and Activities of \$81,923, and Diocesan Assessment of \$43,685, primarily due to COVID-19 affecting the activities within the Parish and School. Administrative expenses increased \$154,561 reflecting increased healthcare and pension expenses as well as reclassification of some personnel.

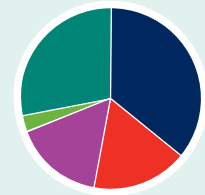
The decrease in Operating Receipts reflects a decrease in School Cost Reimbursement Receipts of \$15,698 and lower Parish Activities of \$93,791 as Festirama and essentially all fundraising events were canceled due to COVID-19. Collections, Donations and Grants increased by \$30,734 as the Parish had seen improvement in offertory collections Pre COVID-19 and a general increase in giving programs offered to Parishioners.

2020 PARISH RECEIPTS



Collections/Donations/Grants	50%
Tuition and Fees, net	43%
Cost Reimbursement (State)	4%
Parish Activities	3%
Other Income, net	0%
Total Operating Receipts	\$4,298,042

2020 PARISH EXPENSES



Administrative Salaries and Expenses	28%
Instructional Salaries and Expenses	38%
Building/Utilities/Maintenance	17%
Program/Ministries/Activities	14%
Diocesan Assessment	3%
Interest and Other	0%
Total Operating Expenses	\$4,176,317

SAINT JOSEPH PARISH ENDOWMENT FUND REPORT

(Summary of Financial Activity)
For the Year Ended June 30, 2020

ENDOWMENT FUND	
Balance at July 1, 2019 (market value)	\$ 2,101,042
Gifts Received*	7,908
Investment Earnings/Market Value Change	41,219
Transfer from Cemetery Fund	1,500
Withdrawal - Distribution to School	(60,092)
Balance at June 30, 2020 (market value)	\$ 2,091,577
Balance at June 30, 2020 (cash value)	\$ 1,512,154

*Benefit Dinner Proceeds of \$27,210 not deposited in Fund until after June 30, 2020.

Total Donations since Inception	\$ 1,335,278
Total Distributions Paid Out	\$ 748,930

SAINT JOSEPH PARISH CEMETERY

(Summary of Financial Activity)
For the Year Ended June 30, 2020

	OPERATING ACCOUNT	INVESTMENT ACCOUNT	TOTAL
Balance at July 1, 2019	\$ 1,089	\$ 308,088	\$ 309,177
Receipts	695	-0-	695
Earnings	-0-	13,588	13,588
Market Value Change	-0-	(6,742)	(6,742)
Disbursements	(6,472)	-0-	(6,472)
Transfer of Funds **	7,500	(9,000)	(1,500)
Balance at June 30, 2020	\$ 2,812	\$ 305,934	\$ 308,746

** Net transfer of \$1,500 to Endowment Fund to correct prior year error.

INTERNAL AUDIT REPORT

Saint Joseph Parishioners
Sylvania, Ohio

As members of the Finance Council, we conducted an internal audit of the Church, School, Endowment Fund of Saint Joseph School and Parish Cemetery financial statements as of and for the year ended June 30, 2020. 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, 2020 report 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, 2020. Copies of bank reconciliations as of June 30, 2020 were obtained and reviewed and confirmations of bank balances were received directly from the bank. In addition, confirmations as of June 30, 2020 were received verifying the investments held by the Parish in the Rainy Day Fund, Cemetery Fund and Endowment Fund of Saint Joseph School. We also confirmed the amount of the Parish's June 30, 2020 indebtedness to the Diocese's Deposit and Loan Trust and to a 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, 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 cash 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, 2020 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 our 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

Member, Parish Finance Council



Jeff Ganues

Member, Parish Finance Council



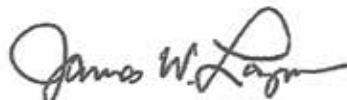
Steve House

Member, Parish Finance Council



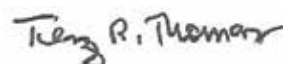
Kevin Kelly

Member, Parish Finance Council



Jim Layman

Member, Parish Finance Council



Terry Thomas

Member, Parish Finance Council

August 5, 2020

SAINT
JOSEPH
PARISH
STRIVES TO BE
A COMMUNITY
OF DISCIPLES

REACHING
OUT
IN
SERVICE
TO
ALL

- Saint Joseph Parish Mission



FINANCE COUNCIL Members 2019-20

Kevin Kelly, Chairman

Dick Faist

Jeff Ganues

Steve House

Jim Layman

Cathy Sheets

Terry Thomas

Ex Officio Members

Rev. Msgr. Michael R. Billian

Amanda Brzuchalski

Walt Nevolis

Vicki Rogers

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SYLVANIA, OHIO

