



2024

St. Charles Borromeo

ANNUAL REPORT

A joyful Catholic community which welcomes, inspires and challenges all to be Christ-like.



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ORDAINED STAFF

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Father Chibueze Asiegbulem, Parochial Vicar
Father Anthony Sanitato, Parochial Vicar
Deacon Jesse Fanning, Permanent Deacon

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Mr. Christian Cosas, Liturgical Music Director
Mr. Chris Jasek, Pastoral Associate
Mrs. Chris Kreger, Pastoral Associate
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Mrs. Kelly Summers, Youth Minister
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Mr. David Bogle, Principal
Mrs. Nancy Cochran, Office Manager
Mrs. Maggie Collins, Enrollment & Marketing

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Mr. David Bodary, Secretary/Worship Commission
Ms. Ginger Dahm, Youth Commission
Ms. Nan Romer, Faith Formation Commission
Ms. Becky Reeves, At Large
Mr. Mike Wagner, At Large
Mr. David Nadler, At Large
Ms. Fran Heider, Outreach Commission
Mr. P.J. Zimmer, School Commission

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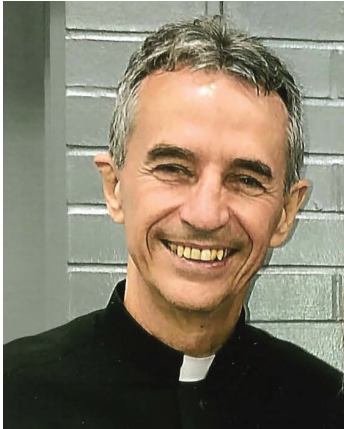
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Ms. Jamie Geiger, Secretary
Mr. Bart Grunenwald, Building Committee Rep
Mr. Bryan Moritz, School Rep
Mr. Bruce Jump
Ms. Carla Lakatos
Mr. Roger Ferry

Our Mission

Rooted in sacramental life, we strive to be a vibrant, active and welcoming Catholic community. We encourage all to give glory and praise to God through knowing and sharing God's love in our homes, in our communities and throughout the world.

Our Vision

A joyful Catholic community who welcomes, inspires and challenges all to be Christ-like.



My brothers and sisters in Christ,

Archbishop Pilarczyk never got tired of saying, “An attitude of gratitude is central to our faith.” He understood that even in our difficulties we are far more blessed than burdened in life. He understood the more we count our blessings, the more peaceful and joyful we are. Just as importantly, he understood the more grateful we are the more generous we will be in sharing what we have with others, a constant call in the gospel.

As a church we count our blessings, too. In September we present our stewardship report, which is a time to say thank you to all those who have supported our parish so generously in so many ways this past year. As pastor, I am especially aware and grateful for the generosity so many have shown.

Mindful that Jesus has told us, “To whom much has been given, much will be expected,” may all of us strive to grow in a spirit of gratitude that we may become ever more generous with our blessings. Anticipate great blessings for your generosity as our Lord will never let himself be outdone in generosity. Know that our future is bright and secure through the generosity of so many good and holy people in our midst.

Thanks, and blessings,

Fr. Tom



Fr. Chibueze Asiegbulem



Fr. Anthony J. Sanitato



Deacon Jesse Fanning

Introduction

It is a best practice for nonprofit organizations to report their Statement of Activities (P/L) to their supporters annually. Fiscal transparency helps build trust and confidence in the nonprofit and the leadership team. However, financial reporting only tells part of the story. In preparing this annual report, the St. Charles Borromeo Parish management team aimed to describe how St. Charles Borromeo Parish pursued its mission to make Disciples of Christ. The parish's evangelizing work was done through our parish ministries, with guidance and support from our Pastor, Vicars, and lay ministers. This annual report highlights a sampling of the ministerial work done and will memorialize these activities as a historical document.



Worship and the Sacraments

The central purpose of our faith community at St. Charles is to gather to worship the Lord through the celebration of the Eucharist. Under the leadership of our priests, we celebrate 7 masses per week, with additional celebrations on feasts and holy days. It's heartening to note that our collective commitment and dedication have led to a slight growth in Mass attendance this year, with an average of 1,020 worshippers attending on the weekends.

We are blessed with over 200 parishioners who volunteer in various ministries to provide our prayerful liturgies. These include our musicians, lectors, Eucharistic ministers, altar servers, those who take care of our altar and those who maintain the art and environment for our sanctuary. Throughout the year the Eucharist is also shared beyond the mass by caring ministers to the sick and homebound of our community and to Oak Creek Terrace.

Our liturgical prayer helps us recognize God's presence in the good and challenging times of our lives. Our Bereavement Team, with their gentle and caring approach, plays a crucial role in assisting grieving families as they prepare for the funerals of their loved ones. Their support, along with our funeral visitations and masses, provides our parishioners with the opportunity to celebrate the life and faith of family members. A dedicated funeral choir contributes to the beauty of these liturgies.

Celebrating the sacraments marks each person's growth in their journey of faith. Worship, Formation, and Parish Office staff work throughout the year to assist parishioners in celebrating these key moments within our community's prayer life. Dedicated catechists and sponsors journey with individuals as they prepare to enter the Church through the Order of Christian Initiation.



	2017	2018	2019	2020	2021	2022	2023	2024
Baptisms	69	66	72	32	56	66	61	59
First Communions	43	56	66	57	53	61	66	70
Confirmations	48	83	66	46	66	67	46	50
Weddings	12	14	12	7	11	5	3	6
Funerals	59	52	49	45	67	59	57	34

Children's Faith Formation

Our Children's Faith Formation Office provides many opportunities for our parish children to grow in their relationship with Jesus Christ. Working with families, we provide preparation for infant baptism, First Reconciliation and First Eucharist, as well as Confirmation. We also provide religious education for parish children who attend public schools. Our Sacramental Preparation Program includes the religious education students receive at St. Charles school, our CCD program, and our Catholic homeschooling program.

Baptism Preparation

Between July of 2023 and June of 2024, we were blessed to celebrate 59 baptisms for children age 7 and under. Baptism preparation classes were held six times during the year, with an average of 6 families per class in attendance.

First Reconciliation

This past December, 63 2nd grade students made their First Reconciliation; in the spring, they received their First Eucharist.

Confirmation

Fr. Brian Phelps confirmed 43 of our parish 8th graders on May 4, 2024.



Children's Faith Formation

Our team of 7 Elementary catechists and 5 Jr High catechists worked with our CCD students over the course of 28 classes. We are so grateful for their continued ministry in helping our children grow in their relationship with God the Father, God the Son, and God the Holy Spirit.

Elementary CCD students: 74

Jr Hi CCD students: 42

A team of 9 Children's Liturgy of the Word leaders volunteer each week at the 8:30 and 10:30 Masses. The leader works with children between the ages of 3 and 6 during the Liturgy of the Word to help them understand the Sunday readings in a format more accessible to children. We continue to have an average of 15 children per Mass attend Children's Liturgy.

Bible Camp

Our biggest single evangelization event is our Bible Camp, which takes place in June each year. Bible Camp 2024, "Camp Firelight", was a great success! We had 195 campers in attendance. They were helped by 125 teens and 58 adult staff members. They made 780 crafts, consumed 780 popsicles and had 490 bugs for lunch, all while learning to trust God to lead the way!



Jr. High & High School Youth Ministry

This past year, our youth ministry program, under the direction of Kelly Summers, our KCC Coordinator of Youth Ministry, considered it a blessing to lead our youth in serving the community. Both junior and high school teens made fleece blankets for children with terminal illnesses and those in the foster care system. They also worked to make several hundred sack lunches with inspirational notes, which were donated to the St. Vincent de Paul Homeless Shelter in Dayton. In addition, the youth helped with the “Hundred Acre Wood” set design for a fundraiser through “A Special Wish Foundation” (Dayton chapter). This summer 16 teens and 8 adults went on the annual Mission Trip to the Father Beiting Mission Center in Louisa, KY. The group was able to build several decks, ramps, stairs, and handrails for needy families in high poverty areas of Appalachia. We also sponsored 11 youth to help them attend Catholic Youth Summer Camp in Centerburg, Ohio. This camp has all the ingredients to give kids a high adventure experience and an encounter with Christ. It is a place where faith is normalized, and teens walk away realizing the joy of living in a Christian Community. Additionally, our parishes helped to send 43 teens and 10 adults to the National Catholic Youth Conference in Indianapolis this past fall. Being able to experience mass as well as praise and worship with 13,000 other Catholic teens and adult leaders was an incredible and inspiring experience! Lastly, our teens partnered with the City of Kettering and our Social Outreach Commission to help provide several hundred lunches to children and families in low-income housing areas in Kettering. Through these efforts, we aim to make disciples, to accompany and inspire youth in their faith journeys, and to use our charism of service for the greater good. We could not have done these things without your generous support.



Adult Faith Formation

Our flourishing St. Charles Adult Faith Ministry offered traditional studies on Catholic staples including Catholicism 101, a series on the Mysteries of the Rosary and Lectio Divina courses. Last year saw the development of a quarterly small group series called GIFT (Growing in Faith Together) in which more than 40 adults bonded through reflections and prayer within faith-sharing communities of 7-10 people each. February saw two Mornings of Reflections, one for men and one for women in which more than 100 people attended. Our Faith and Light ministry for adults with developmental disabilities continues to grow with one gathering a month, a summer picnic and Fall retreat at Bergamo. In June, we enjoyed a parish retreat about Mary and her relationship with the Holy Spirit presented by Fr. Javier Alson from the Association of the Faithful for the Service of Mary Coredeptrix.



One ministry that has seen exponential growth is Mom-to-Mom, in which moms gather weekly on Wednesday mornings for 10-week sessions. Breakfast and childcare are provided. This valuable ministry was born in June of 2023, when the vision--a supportive community in which a group of mothers with small children could be accompanied by older mothers with adult children--was articulated to a group of women who attended a Morning of Reflection. Our first session began three months later with two mentor moms and nine young moms. Every session since, this beautiful ministry has grown. Now, a year later, it has more than tripled in size, with five mentor moms and 35 young moms. Including hospitality helpers, who set up breakfast and refreshments, and the nursery volunteers who care for 20+ children in our nursery, there are more than 40 women participating!

As our numbers have developed, so has our model:

- 1) What began as a speaker-focused, educational model is now a participant-driven, relational model. Each week, one participant leads an icebreaker activity to help us get to know one another in a playful way. Another shares about her relationship with Jesus or what is commonly referred to as a “testimony,” which encourages deeper bonding.
- 2) What once was a series of unconnected presentations is now an interconnected program. Each week there is a presentation where we encounter Jesus as the good teacher, compassionate healer and beloved son, so that through him, we can face our brokenness and begin healing our wounds.
- 3) What started as large group questions with professionals in their fields is now small group conversations with our Mentor Moms and sisters. Each week, we reflect on faith-based questions and pray for one another within groups of eight.

While the model has been dynamic, our purpose has remained the same. Mom-to-Mom is an intergenerational community that provides the space for authentic, loving and supportive human relationships with others, which enables participants to experience authentically, a loving and supportive divine relationship with Jesus. In short, it’s an experience living the first two commandments--love God and love neighbor.

It’s been a beautiful and rewarding experience to see the connection our groups have developed, and our ministry leaders are grateful for the many new women God has been bringing to us. As we begin our Fall session, we wait in eager expectation to see how God continues to move hearts.



Diakonia

Diakonia provides financial support to non-profit agencies, supports local families, and funds our social action ministries. All supported agencies serve residents in the Miami Valley, and our Neighbor Outreach group provides direct assistance to local families. In 2024, two workforce housing apartment complexes (households earning 60-120% of area medium income) were built in the St. Charles Borromeo Parish boundaries. Neighbor Outreach saw a significant increase in direct support requests, which are expected to continue for the foreseeable future.

Income	2023-24 Actual
Donations	\$51,329.50
Endowment Interest	\$10,552.74
Bank Interest	\$2,690.60
Total Income	\$64,572.84
Expenses	
Agency Support	
St. Brigid's Path	\$3,600.00
Catholic Social Services	\$9,600.00
Dayton Diaper Depot for Feeding Friends	\$1,821.00
Feeding Friends Food Bank	\$1,500.00
Elizabeth's New Life Center	\$3,600.00
Good Neighbor House	\$3,600.00
Good Shepherd Ministries	\$3,600.00
House of Bread	\$3,600.00
Kettering Backpack Program	\$3,600.00
St. Vincent de Paul - St. Benedict the Moor Conference	\$3,600.00
Subtotal Agency Support	\$38,121.00
Neighbor Outreach (Direct Local Support)	
Housing Assistance	\$28,580.92
Utilities	\$12,978.76
Food	\$8,157.26
Furniture Vouchers & Miscellaneous	\$6,472.87
Subtotal Neighbor Outreach Support	\$56,189.81
Social Action	
Projects	\$1,349.42
Subtotal Social Action	\$1,349.42
Total Expenses	\$95,660.23
Net (Income - Expenses)	(\$31,087.39)

Social Action



The Social Action Committee seeks to educate all parishioners on social justice issues, from local to global, and provide opportunities to address the underlying causes of those issues, and to serve in the areas of charity.

A primary focus last year was to begin sharing information and collaborating on social action activities across all three parishes in the Kettering Catholic Community. Some examples include:

Lenten Almsgiving Project

A KCC total of \$18,084 was collected for Catholic Relief Services (CRS) in Nigeria, and \$14,641 plus 3.5 bins of bedding items were collected for Secret Smiles of Dayton. CRS in Nigeria addresses critical challenges, including hunger, disease, poverty, and unemployment. Secret Smiles provides beds to children in our community who are without one.

Freedom Tree

Parishioners donated needed items to benefit Catholic Social Services Refugee Resettlement.

Pill Bottle Collection

A barrel was provided at the church's door for parishioners to deposit their cleaned, empty, used pill bottles. The collected pill bottles are given to Matthew 25: Ministries, which provides them to medical clinics in underdeveloped areas of the world. An estimated 18,500 pill bottles were collected.

Fiesta Latina

Supported the celebration of Ascension's twinning with a parish in Peru.

Joint Monthly Meetings

Meetings were held at St. Charles and Church of the Ascension.

Updated By-Laws

Committee By-Laws were updated to include all three parishes.

Summer Lunch Program

The Summer Lunch Program aims to provide food and positive interaction for Kettering school children. Various churches and community organizations volunteer for one week during the summer to provide and serve lunches. Our responsibility was the week of July 29–August 2, 2023. About 50 lunches were served each day. The St. Charles Youth Group organized playground games and crafts and spent time with the children.

Prayer Ministry

People who cannot be physically involved are provided with an opportunity to participate in social action work through prayer.

Sustainability

In addition to the Pill Bottle collection, sustainability was promoted throughout the year in bulletin articles with suggestions on how to be better stewards of our planet.

Weavers of Justice

Weavers of Justice is a collaboration between the Catholic Social Action of the Archdiocese of Cincinnati, Dayton area churches, and Catholic organizations who work together on social justice issues. This year Weavers of Justice attended monthly meetings and helped at the Fair Trade Sale at the University of Dayton. The Fair Trade Sale helps artisans and growers in developing countries earn a fair price for their goods.

Social Action

Dayton Diaper Depot

Committee members volunteered to help with diaper wrapping throughout the year. A committee member founded Dayton Diaper Depot three years ago. Since that time, more than 500,000 diapers have been distributed in the Dayton area. Our Lenten Almsgiving project of 2022 was a significant help with the early funding.

Giving Tree

Help was provided to our Youth Group with the gathering and distribution of presents from our annual Advent Giving Tree to non-profit organizations.

Food Barrels

Barrels are provided at the church's doors for parishioners to donate food items. Volunteers deliver donated items to the Catholic Social Services Food Pantry weekly throughout the year. We continue to be the largest contributor among churches and other independent agencies.

Thrive Together Dinners

"Thrive Together" is a program hosted by Fairhaven Church to help alleviate poverty through relationships. They have weekly group meetings that include a meal. St. Charles served six of those meals in the past year, with 20-30 people served at each meal.



Summer of Service

Our Social Action Committee and Kettering Catholic Community Youth Ministry team partnered to serve 80 lunches per day to needy kids and families at two low-income housing areas in Kettering. Father Tony joined in to help feed the people in our community not only physically but spiritually as well. There were plenty of games, activities, great music, and conversation. The joy and peace brought through these efforts was palpable!

SPUR and LIGHT

Articles for the weekly bulletin and quarterly newsletter were provided throughout the year to educate and engage parishioners on committee activities and social justice issues in general. The past year included articles on the Seven Themes of Catholic Social Teaching.

Special Thanks!

In addition to the work of our ministries, many parishioners quietly put their faith into action through acts of charity and justice. We offer special thanks to those who quietly support Social Action through their corporal works of mercy!

Homicide Prayer Vigils

On the second Saturday of every month, committee members attend a prayer service in Dayton's McIntosh Park to pray for Dayton-area victims of homicide from the past month.

Knights of Columbus

A Year of Faithful Service

The Monsignor Breslin Council 14995 of the Knights of Columbus had another impactful year, marked by its annual Vocational Essay Contest, successful fundraising efforts, and a strong commitment to fostering prayer and spiritual growth within the parish community.

Vocational Essay Contest

One of the highlights of the year was the 2023 Vocational Essay Contest, which invited students from 11 Catholic elementary schools to reflect on the theme: "If I have a religious calling from God, and respond by becoming a priest, deacon, brother, or sister, how would I show my love of God and others through that vocation?" The contest received an overwhelming 724 submissions from students in grades 4 through 8. The essay screening process took place on November 17, with 14 brother knights and Yvette Donahue-Duffy dedicating their time to review the essays. The final judging was conducted by a panel of eight distinguished judges, including retired Catholic elementary school teachers, deacons, and a seminarian. Special thanks were extended to Father Martin Fox for his assistance in recruiting judges. Awards were presented to students across several participating schools, recognizing their thoughtful reflections on religious vocations.

2024 Bottles for Babies Campaign

Another significant initiative was the 2024 Bottles for Babies Campaign, conducted in partnership with Elizabeth's New Life Center (ENLC). The campaign, which ran from January 1 to February 2, mobilized the

St. Charles Parish Community to support ENLC's mission of promoting life-affirming choices. The campaign raised a grand total of \$9,922.11, enough to save nearly 20 babies. Contributions came from various segments of the parish community, including St. Charles Parish, St. Charles School, and the St. Charles CCD program. The success of this campaign underscores the parish's commitment to the culture of life, particularly in the wake of the passage of Ohio Issue 1.

Spiritual Activities and Prayer Initiatives

Throughout the year, the council also organized several spiritual activities aimed at deepening the faith of parishioners. The Last Sunday of the Month Rosary, focused on pro-life intentions, saw the participation of 207 parishioners. This monthly rosary underscores the council's dedication to praying for the sanctity of life, from conception to natural death.

First Friday Eucharistic Adoration, another key activity led by the council, focused on praying for priests and vocations. This holy hour, held eleven times during the year, attracted a total of 300 parishioners. Additionally, the council hosted Holy Hours for Vocations on First Fridays at 7:30 PM, with a total of 220 participants throughout the year.

Seasonal Eucharistic Adorations

The council also facilitated Advent and Lenten Eucharistic Adorations, offering parishioners an opportunity for reflection and prayer during these sacred seasons. Special thanks were given to Deacon Jessie Fanning and Father Chibueze Asiegbulem for their leadership during these holy hours.



PTO

The St. Charles PTO is a volunteer organization dedicated to serving the students, teachers, staff, and parents of St. Charles School.

	2023-24 Actual
Income	
Bank Interest	\$1,742.80
Donations	\$2,747.32
Spirit Store	\$36,216.96
Fundraisers / Collected Funds	\$35,634.56
Fish N' Chips Profit (Split with Athletics)	\$32,527.29
Total Income	\$108,868.93
Expenses	
Annual Playground Fund Contribution	\$2,500.00
Spirit Store	\$33,138.22
Dances, Homeroom Parties, Socials	\$20,851.37
Teacher & Principal Allowances	\$9,344.13
Teacher Appreciation	\$2,015.55
Projects (Stage Risers & 50% of Cafeteria Painting)	\$13,665.00
Values for a Lifetime Scholarship	1,000.00
Total Expenses	\$82,514.27
Net (Income - Expenses)	\$26,354.66

Athletic Commission

The St. Charles Athletic Commission is a youth sports ministry designed to give children the opportunity to play sports under conditions that foster good fellowship, skillful play, sportsmanship, Christian values, and a finer appreciation for athletic competition.

	2023-24 Actual
Income	
Fish N' Chips	\$82,671.00
Sports Participation Fees	\$55,590.00
PAC Usage Reimbursement From CYO	\$4,200.00
Interest	\$1,104.51
Total Income	\$143,565.51
Expenses	
Annual Playground Fund Contribution	\$2,500.00
Fish N' Chips	\$17,616.42
Fish N' Chips Profit (Split with PTO)	\$32,527.29
Sports Program Costs	\$37,544.63
Uniforms & Equipment	\$36,487.17
Projects (50% of Cafeteria Painting)	\$6,325.00
Other	\$3,203.56
Total Expenses	\$136,204.07
Net (Income - Expenses)	\$7,361.44

Cub Scout Pack 813

Cub Scout Pack 813 provides opportunities for young people to strengthen character, courage, confidence, and moral fiber to participate as citizens and leaders in the future.

2023-24 Actual

Income

Pack Dues	\$1,590.00
Bank Interest	\$140.07
Other	\$380.00
Total Income	\$2,110.07

Expenses

Rechartering	\$2,522.00
Activities	\$320.86
Trailer Insurance	\$125.00
Other	\$53.52
Total Expenses	\$3,021.38
Net (Income - Expenses)	(\$911.31)



St. Charles School

St. Charles School had another successful school year, marked by significant achievements in STEM education and student research. For the fourth consecutive year, St. Charles School received the Governor's Thomas Edison Award for Excellence. This year, our students' dedication was clear and genuinely inspiring. St. Charles School held a science fair competition on February 1, 2024. 135 junior high STEM projects were submitted, highlighting their innovative ideas and unwavering commitment to learning. Over 100 projects received a "Superior" or "Excellent" rating.

Our students' achievements in various competitions this year have been nothing short of impressive. While competing in the school fair is compulsory, competing at the District level is optional. Eleven students chose to participate at this level, and their efforts did not go unnoticed. The Ohio Academy of Science organizes district and state science fair competitions. Of the 11 St. Charles students competing, 10 earned a Superior and qualified for the State level competition. The following students represented St. Charles School: Caroline Lipp, Sam White, Nathan Olmstead, Audrey Lipp, Dorothy Back, Max McCall, Micaela Conard, Natalie Bigelow, Daniel Ennis, Elaina Vagliety, and Chizor Ugwummadu. Dorothy and Audrey earned scholarships that covered the cost of attending the week-long Buckeye Women in Science, Research, and Engineering Camp (B-WISER) hosted by the College of Wooster. Nathan earned the Troy Fish and Game Club Award for Earth and Environmental Sciences and Environmental Engineering. Micaela and Audrey earned the BASF Award for Material Science (2nd and 3rd place, respectively). Sam earned the BASF Award for Microbiology (1st place), and Max earned the Lightle Family Fund Award for Physics and Astronomy (3rd place).

This summer, 582 science projects were registered for the Ohio State Fair science competition. 329 projects received a rank of "Superior." Dorothy Back, Natalie Bigelow, and Daniel Ennis earned a "Superior" rating. Because of their achievement, the students were invited to OSU for the Celebration of Science, where students presented their projects to academics, government agencies, and community members. Natalie won a \$1,000 scholarship from the Ohio Tuition Trust Authority 529 Plan and a Dr. Lynn E Elfner Young Scientist Award (\$100). Daniel won a Dr. Lynn E Elfner Young Scientist Award (\$100) and an invitation to the Thermo Fisher Scientific Junior Innovators Challenge, which takes the top 10% of 6th-8th graders for a national science fair.

Our Science Olympiad team, comprising students from grades 4-8, has also made us proud. In the District Tournament, our team secured the 23rd position out of 45 teams. Moving on to the regional meet, the team's performance improved, securing the 7th position out of 19 teams and earning a place in the State competition for the second time. At the State Science Olympiad competition, our students secured the 17th position out of 40 middle school teams, once again proving their academic prowess. Notably, they were the top-scoring non-public team in the State for the second time, a testament to their hard work and dedication.

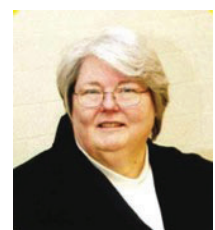


St. Charles students also excelled in their writing skills this school year. At the District Meet, the St. Charles Borromeo seventh-grade Power of the Pen team placed second, and our eighth-grade team placed third overall.

The Kettering VFW Post 9927 hosts the Patriot's Pen Scholarship writing competition for students in grades six through eight. This year, the theme was "How are you inspired by America?" Once again, our students have shown their exceptional writing skills. For the second year in a row, St. Charles students have swept the top three awards. We congratulate Talon Mantica, Johnathan Yuhasz, and Violet Washington for their outstanding performance in this prestigious competition.

Principal Judy Ellerbrock Professional Development Fund

After the passing of former principal Judy Ellerbrock in 2021, her family began settling her estate. Judy served St. Charles School as a teacher and principal for forty-two years until her

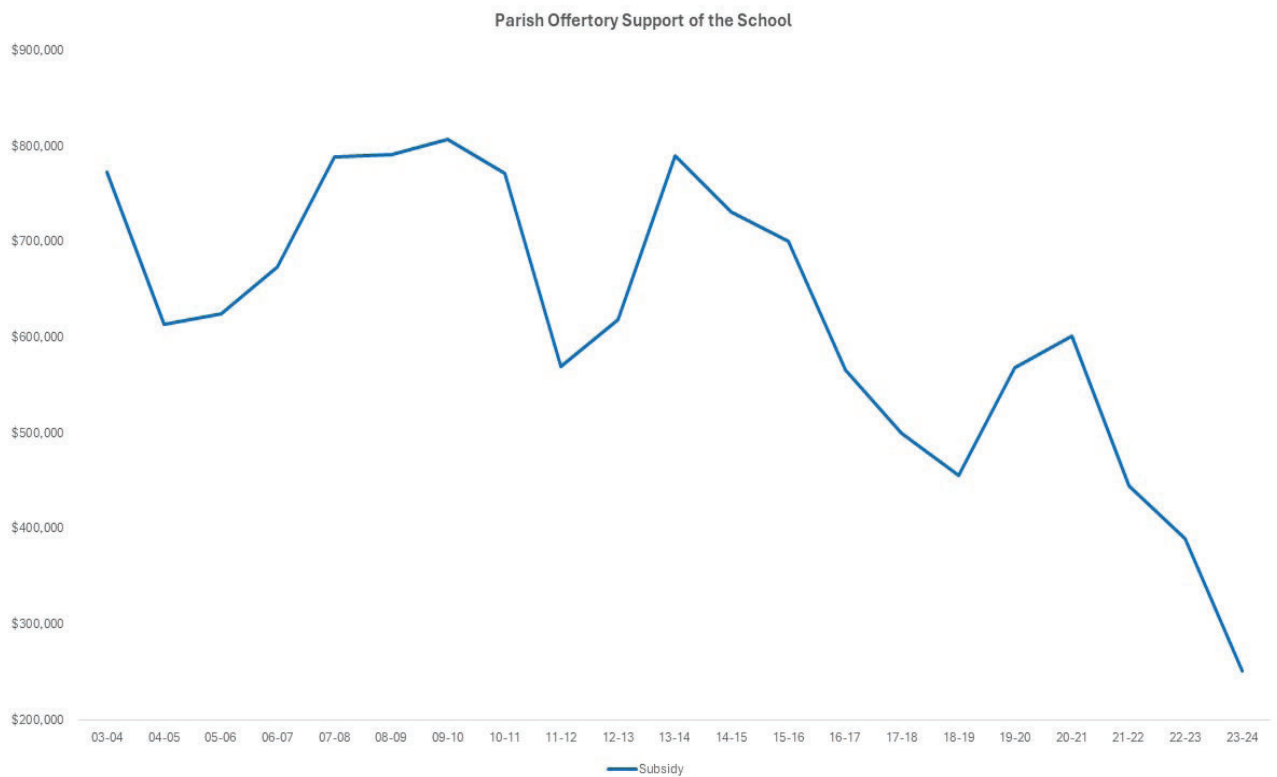


St. Charles School

retirement in 2011. In memory of Judy, her relatives decided to create a teacher professional development fund in her name. The professional development fund will be used for teachers pursuing educational opportunities to enhance their teaching skills, especially in mathematics, Judy's favorite subject. To donate to any of our school funds for tuition assistance or particular interest areas, please contact the parish business office or the school principal.

School Finances

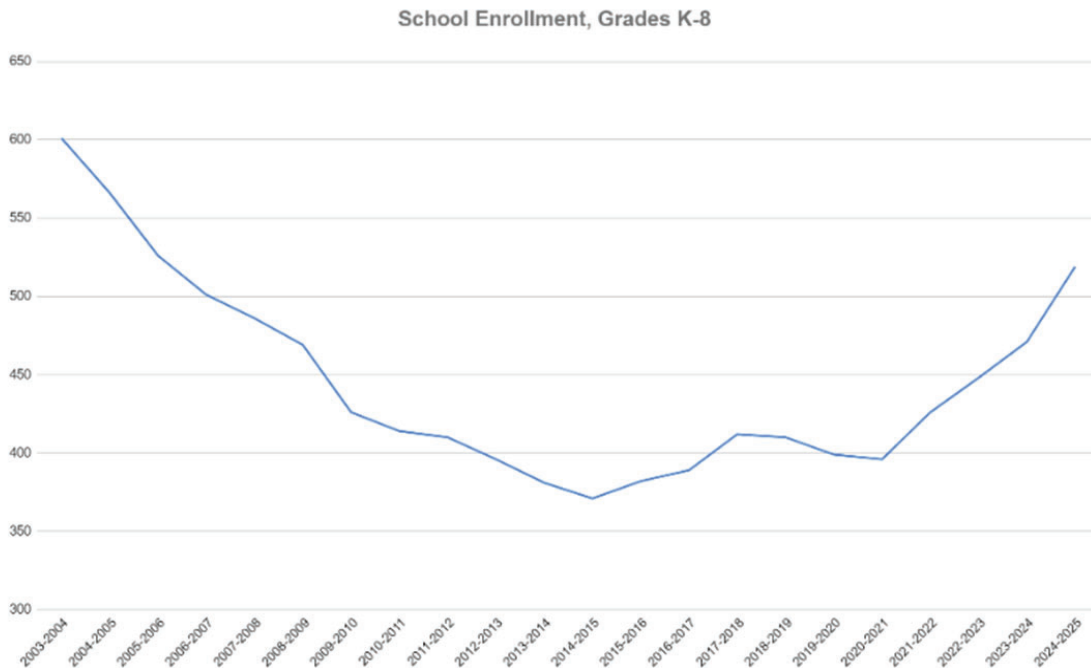
St. Charles School continues to be good stewards of parish offertory. Over the years, the school has demonstrated its ability to manage its operating budget effectively. In 2003, the parish supported 40% of the school's operating budget at a cost of \$773,000. This level of support continued in 2013, with \$790,000, or 36% of the school's operating budget. Today, the parish support in the school has decreased to \$251,000, or 8% of the costs to operate the school. Despite this decrease, the school's funding remains secure, primarily coming from tuition in the form of parent tuition, state EdChoice Scholarships, Archdiocese of Cincinnati scholarships, and St. Charles Parish parishioner-designated scholarships. This financial stability ensures that the school can continue to provide quality education to its students, giving the community a strong sense of security and confidence in the school's future.



St. Charles School

St. Charles School Enrollment

Our school continues to grow and expand. In 2023, the school increased enrollment by five percent. An additional 3rd and 4th-grade class was added to the school to accommodate the increase in students. The preschool program also increased enrollment at a rate of 6% for a total building population of 541 students in preschool-3 to eighth grade. The school continued the operation of the Charger Care Program, which provides childcare services after school for over 40 school-age children until 6:00 PM. St. Charles School will see continued growth in the preschool and aftercare programs in the 2024-25 school year.



School Gardens

Student vegetable gardens were planted by preschool and junior high students in the Spring of 2023. Over the summer, families volunteer to help care for the gardens by watering and weeding. Each week, vegetables are harvested from the garden and are included with the Church's donations to a local food pantry. Once school is back in session, it becomes a responsibility for the junior high students. During the 2023-24 school year, we donated over 140 pounds of fresh vegetables. Thank you to the following families: Obringer, Egan, Gilding, Lipp, Lewis, Endres, Lush, and Godby whose help is greatly appreciated.



Thank You for Air Conditioning

Our air conditioning project was completed in the summer before the 2023 school year began. We greatly appreciate the anonymous one-million-dollar donation that made this project possible. The new air conditioning was much appreciated as temperatures at the beginning of the 2024 school year reached over one hundred degrees. Please consider donating to our building and maintenance fund to keep our church and school buildings up to date.

St. Charles Borromeo Parish

STATEMENT OF ACTIVITIES

Budgeting parish-wide starts in October each year and continues through May. Annual budgeting is a team process that includes the parish staff, Finance Committee, Parish Council, and our Pastor. During the budgeting process, income and expense trends are analyzed to develop our income and expense plans. With these trends in mind, this year a \$271,872.24 loss was planned. Fortunately, school enrollment was much higher than anticipated, and parish-wide expense increases were less than expected. As a result, the combined income for the year of \$4,623,138.63 was better than planned, and expenses of \$4,514,758.51 were below what we budgeted. The net result was a surplus of \$108,380.12. This was an encouraging swing from the loss that we planned!

STATEMENT OF FINANCIAL POSITION

The parish ended the fiscal year with \$2,113,423 in unrestricted cash and \$8,233.29 in unrestricted investments. With an average operating cost of \$14,342 per day, the parish has 155 days of operating cash in reserves. Because of increasing operating costs, aging facilities, economic uncertainties, and market volatility, the parish plans to take a more defensive cash position and grow our discretionary cash reserves to 180 days (approximately \$2,500,000). In addition to our unrestricted cash, the parish has \$1,541,002.12 in restricted funds, endowments, and investments, for a total of \$4,232,081.12 in cash and investments (excludes property and facilities).

FACILITIES

In fiscal year 2024, the parish invested over \$300,000 in facility projects. Major projects included tuck pointing, a partial roof replacement on the school building, cafeteria updates, construction of three new classrooms, and concrete repairs. Some projects were paid for through State of Ohio grants and accrued building funds, and others were expensed. With building funds being depleted, a capital campaign will be needed soon so that funds will be available to address our facility needs over the next 7- 10 years.

Despite the increase in facility repair work orders in 2024, the parish demonstrated financial prudence by effectively managing repair costs through the talents of our in-house maintenance team. However, the parish saw significant cost increases in building operating supplies, utilities, and housekeeping. These cost increases will be permanent.

In 2024, St. Charles School received a \$100,000 grant from the State of Ohio to improve security in the school building. The grant money was used to create three secured zones in the school building. St. Charles Church also received a \$150,000 grant from FEMA/Homeland Security to improve security in the church building. Church security improvements will be completed in 2025. New security provisions will provide proactive solutions through automated, rules-based alerts. It is our objective to deploy comprehensive security solutions throughout our facilities. Additional fundraising will be needed to deploy security solutions in the school building.

EMPLOYEES

In fiscal year 2024, St. Charles Borromeo Parish had 75 full and part-time employees. Of these, 17 were employed in church ministries, and 58 were employed at St. Charles School. This year, the parish saw significant increases in total employee wage and benefit costs. Some costs were due to increased staffing levels in the school. The increase in school employee headcount was supported by student enrollment. In addition, employee medical premium costs grew significantly, and the parish saw a rise in employees participating in the diocesan benefit plan. This year, the family medical premium cost to the parish for participating employees was \$21,624 per employee. Employee wages and benefits accounted for 65% of the church and 84% of the school's operating costs.

Statement of Activities

	2022-23 Actual	2023-24 Actual	2023-24 Budget	2023-24 Actual-Budget	2024-25 Budget
Income					
Church					
Sunday & Holy Day	\$1,689,585.96	\$1,648,821.50	\$1,721,557.00	(\$72,735.50)	\$1,609,306.00
Stipends	\$14,063.00	\$12,590.00	\$13,600.00	(\$1,010.00)	\$13,600.00
Faith Formation Fees	\$23,223.55	\$39,185.78	\$40,762.00	(\$1,576.22)	\$29,045.00
Interest & Dividends	\$35,381.62	\$43,933.04	\$31,200.00	\$12,733.04	\$41,400.00
Bequeaths	\$13,844.94	\$0.00	\$0.00	\$0.00	\$0.00
Other Income	\$22,100.50	\$20,632.88	\$16,200.00	\$4,432.88	\$10,400.00
Subtotal Church Income	\$1,798,199.57	\$1,765,163.20	\$1,823,319.00	(\$58,155.80)	\$1,703,751.00
School					
Tuition & Fees	\$2,256,538.53	\$2,614,009.76	\$2,275,680.84	\$338,328.92	\$3,305,320.00
State of Ohio Reimbursements	\$185,728.03	\$197,397.64	\$192,913.49	\$4,484.15	\$208,800.00
Donations & Other Income	\$45,719.99	\$46,568.03	\$19,780.00	\$26,788.03	\$2,280.00
Subtotal School Income	\$2,487,986.55	\$2,857,975.43	\$2,488,374.33	\$369,601.10	\$3,516,400.00
Total Income	\$4,286,186.12	\$4,623,138.63	\$4,311,693.33	\$311,445.30	\$5,220,151.00
Expenses					
Church					
Salaries, Benefits, Payroll Taxes	\$824,616.08	\$916,097.74	\$924,903.70	(\$8,805.96)	\$1,065,481.16
Facilities Maintenance	\$200,621.26	\$147,899.03	\$139,535.80	\$8,363.23	\$193,876.28
Ministries & Operations	\$142,693.54	\$171,496.22	\$192,801.00	(\$21,304.78)	\$198,484.60
Archdiocesan Assessment	\$181,240.00	\$170,238.00	\$186,000.00	(\$15,762.00)	\$172,579.92
Subtotal Church Expenses	\$1,349,170.88	\$1,405,730.99	\$1,443,240.50	(\$37,509.51)	\$1,630,421.96
School					
Salaries, Benefits, Payroll Taxes	\$2,408,090.58	\$2,609,748.59	\$2,680,653.72	(\$70,905.13)	\$3,016,111.28
Facilities Maintenance	\$370,639.44	\$353,056.71	\$329,288.55	\$23,768.16	\$395,834.49
Operations	\$98,828.32	\$146,222.22	\$130,382.80	\$15,839.42	\$163,592.80
Subtotal School Expenses	\$2,877,558.34	\$3,109,027.52	\$3,140,325.07	(\$31,297.55)	\$3,575,538.57
Total Expenses	\$4,226,729.22	\$4,514,758.51	\$4,583,565.57	(\$68,807.06)	\$5,205,960.53
Income - Expenses	\$59,456.90	\$108,380.12	(\$271,872.24)	\$380,252.36	\$14,190.47

Designated Giving

		2023-24 Actual
Parish Designated Envelopes		
Capital Improvements	For maintenance and capital improvements at St. Charles parish	\$16,924.00
Diakonia	Supports human needs in the local area through direct assistance and third-party non-profit organizations	\$51,329.50
Total Parish Designated Envelopes		\$68,253.50
Agency & Other Giving		
Secret Smiles	2024 Lenten Almsgiving	\$9,300.00
Catholic Relief Services in Nigeria	2024 Lenten Almsgiving	\$11,777.00
Total Agency & Other Giving		\$21,077.00
Archdiocesan & Related Giving		
AOC Special Collection	Glenmary Sisters	\$7,076.94
Ash Wednesday For Central & Eastern Europe	Rebuilding the Church in Eastern Europe	\$973.00
Ash Wednesday for Africa	Rebuilding the Church in Africa	\$973.00
Good Friday / Holy Land Shrines	Supports Holy places, pastoral, charitable, educational, and social works for Christian welfare in the Holy Land	\$1,944.07
Catholic Relief Services	Funding for International Peace & Justice; migration and refugee services, pastoral care for migrants and refugees, relief work of the Holy Father, and Catholic Legal Immigration Network	\$2,749.00
Holy Father / Peter's Pence	Enables the Holy Father to respond with emergency financial assistance throughout the world as a result of war, oppression, and natural disasters	\$579.00
Mission Sunday / Propagation of the Faith	Supports our common responsibility for evangelization of the world.	\$3,912.02
Campaign for Human Development	Addresses the root causes of poverty in America through support of community controlled, self-help organizations and transformative education	\$3,367.00
Retired Religious	Provides funding to any religious institute in the US that has an unfunded past service liability	\$6,283.00
Catholic Ministries Appeal	Supports evangelization activities, religious education, ministry training for priests, deacons, religious sisters and brothers, and lay people; and supports the dignity of human life	\$140,921.00
Respect Life Sunday	Programs that support the dignity of human life	\$4,353.50
Total Archdiocesan & Related Giving		\$173,131.53

Statement of Financial Position

	Balance June 30, 2022	Balance June 30, 2023	Balance June 30, 2024
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Parish Assets

Cash

Unrestricted Cash

Petty Cash	\$100.00	\$100.00	\$100.00
Operating Cash	\$2,244,496.08	\$2,409,221.31	\$2,113,323.41
Subtotal Unrestricted Cash	\$2,244,596.08	\$2,409,321.31	\$2,113,423.41

Unrestricted Investments

Life Insurance Policy #3310	\$12,502.83		
Tim Horton's Stock	\$5,867.55	\$9,069.84	\$8,233.29
Subtotal Unrestricted Investments	\$18,370.38	\$9,069.84	\$8,233.29
Total Unrestricted Cash & Investments	\$2,262,966.46	\$2,418,391.15	\$2,121,656.70

Restricted Cash

Funds

Building & Maintenance Funds	\$53,613.64	\$54,517.41	\$38,392.60
Playground Fund	\$89,069.05	\$17,203.80	\$22,203.80
Tree Adoption Fund	\$695.23	\$695.23	\$695.23
Fr. Gilligan Legacy Fund	\$3,000.00	\$3,000.00	\$3,000.00
Religious Art Fund	\$24,550.19	\$24,550.19	\$23,245.68
Right to Life Committee Fund	\$1,762.44	\$1,762.44	\$1,762.44
Stewardship Fund	\$494.83	\$494.83	
Youth Ministry Fund	\$1,736.78	\$1,736.78	\$13,478.05
Music / Play Fund	\$9,291.09	\$9,750.25	\$11,301.95
Physical Education Fund	\$958.75	\$774.43	\$376.43
Art Fund	\$1,063.02	\$947.06	\$1,006.47
Bob Bonanno Memorial Fund	\$11,142.51	\$10,705.33	\$18,271.56
Fine Arts Society Fund	\$380.88	\$130.88	\$130.88
St. Remy Grant	\$1,109.34	\$575.02	\$1,013.34
Grants	\$6,846.10	\$2,886.27	\$916.72
James Paxson Sr. Memorial Scholarship	\$29.00	\$7,047.72	\$7,047.72
Library Fund	\$3,672.85	\$6,053.89	\$8,737.89
Teacher Professional Development Fund	\$622.19	\$622.19	
School Gardens	\$13.25	\$13.25	
Technology Grant	\$10,794.73	\$10,152.82	\$2,767.89
Giving Tuesday - Youth Ministry	\$2,723.16	\$1,979.34	
Children's Faith formation Fund	\$15,000.00	\$15,000.00	\$15,000.00
Faith and Light Fund	\$1,000.00	\$838.00	\$766.55
Music Fund (Parish)			\$1,500.00
School Air Conditioning	\$601,800.00		

Statement of Financial Position

	Balance June 30, 2022	Balance June 30, 2023	Balance June 30, 2024
Organ Repair Fund	\$10,000.00	\$12,000.00	\$14,000.00
OFCC School Safety Grant		\$100,000.00	\$8,227.57
PAC Improvements		\$334.31	\$334.31
Principal Fund	\$1,415.07	\$1,634.61	\$348.07
School Project Fund			\$12,500.00
Judy Ellerbrock Professional Development Fund			\$1,600.00
Tuition Assistance Fund	\$191.97	\$5,578.89	\$36,506.89
Donahue / Thomas Scholarship Fund	\$570.47	\$614.39	\$1,186.30
Education Endowment Scholarship Fund	\$15,623.25	\$20,020.17	\$45,731.98
Pay It Forward Scholarship Fund			\$11,117.00
Rita Klosterman Scholarship Fund			\$1,229.57
Bob & Elaine Gran Memorial Scholarship Fund	\$4,390.50	\$1,529.00	\$1,558.00
Covenant Fund	\$8,727.00	\$4,417.00	\$4,417.00
Fuchs Memorial Scholarship Fund		\$14,000.00	\$2,956.25
Linda Tucker Scholarship		\$5,000.00	\$11,800.00
Subtotal Funds	\$882,287.29	\$336,565.50	\$325,128.14
Capital Campaigns			
2023 CMA Rebates - Church Interiors		\$35,592.84	\$59,491.41
CCF Distributions - Buildings & Maint.	\$184,303.55	\$184,622.75	\$184,802.75
Subtotal Capital Campaigns	\$184,303.55	\$220,215.59	\$244,294.16
Total Restricted Cash	\$1,066,590.84	\$556,781.09	\$569,422.30
Restricted Investments			
The Dayton Foundation (TDF)			
James Paxson Sr. Memorial Scholarship	\$29,953.22	\$31,942.28	\$35,146.31
Tuition Assistance Fund	\$29,055.67	\$30,952.76	\$34,053.02
Covenant Fund	\$68,123.98	\$94,443.11	\$114,221.23
Fuchs Memorial Scholarship Fund		\$37,608.67	\$39,843.25
Subtotal TDF	\$127,132.87	\$194,946.82	\$223,263.81
Archdiocese of Cincinnati (AOC)			
Diakonia Endowment	\$350,000.00	\$350,000.00	\$350,000.00
Education Endowment	\$917,942.82	\$917,942.82	\$917,942.82
Pender Endowment	\$10,450.00	\$10,450.00	\$10,450.00
Thomas / Donahue Endowment	\$39,345.49	\$39,345.49	\$39,345.49
Subtotal Endowments	\$1,317,738.31	\$1,317,738.31	\$1,317,738.31
Total Restricted Investments	\$1,444,871.18	\$1,512,685.13	\$1,541,002.12
Total Cash, Restricted Cash, and Investments	\$4,774,428.48	\$4,487,857.37	\$4,232,081.12

Statement of Financial Position

	Balance June 30, 2022	Balance June 30, 2023	Balance June 30, 2024
Current Liabilities			
Accounts Payable		\$1,698.62	\$1,849.82
Credit Cards	\$12,588.62	\$12,979.74	\$10,279.78
Exchange	\$225.75	\$710.50	\$(596.34)
Unearned Income			
School Tuition & Registration Fees	\$723,780.16	\$824,450.85	\$441,985.48
Activity Fees	\$15,805.24	\$17,900.00	\$17,147.68
Total Current Liabilities	\$752,399.77	\$857,739.71	\$470,666.42
Net Assets	\$4,022,028.71	\$3,630,117.66	\$3,761,414.70

Statement of Financial Position Note:

According to Montgomery County, Ohio property tax records, St. Charles Borromeo Parish has \$18,259,110 in property assets at 4500 & 4600 Ackerman Blvd, Kettering, OH plus \$296,910 in property assets at 4440 Andrea Ct, Kettering, OH. The insured replacement value of these assets is \$22,847,473.86. These assets are not represented on the Statement of Financial Position.

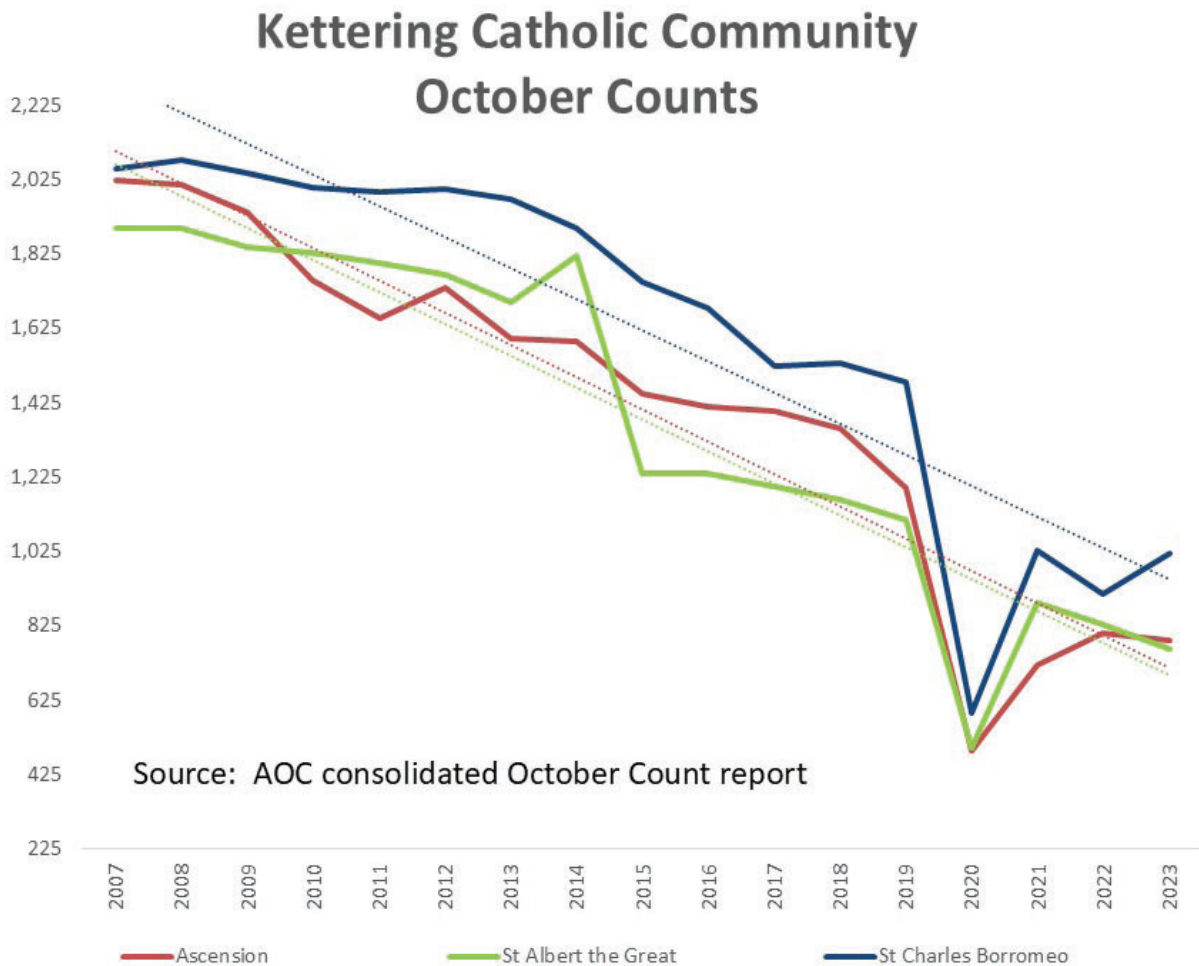
Information Disclaimer

St. Charles Borromeo Parish publishes stewardship information to the Parish and to the Archdiocese of Cincinnati, including annual financial reports, statistical information, and explanations of the information. The administration at St. Charles Borromeo Parish believes this information to be accurate and true. Financial statements herein are “unaudited” and are provided for general information only. Such statements have not been reviewed or audited by an independent audit firm, have not been subjected to any audit procedures, and financial reporting may not conform to Generally Accepted Accounting Principles (GAAP). Financial reports are reviewed in detail by the St. Charles Borromeo Parish Finance Committee and summaries are reported to Parish Council monthly. In addition, the Archdiocese of Cincinnati Office of Finance has real-time, on-line access to all parish financial information and they perform periodic reviews for conformity and compliance.

St. Charles Borromeo Parish

Our Past, Present, and Future

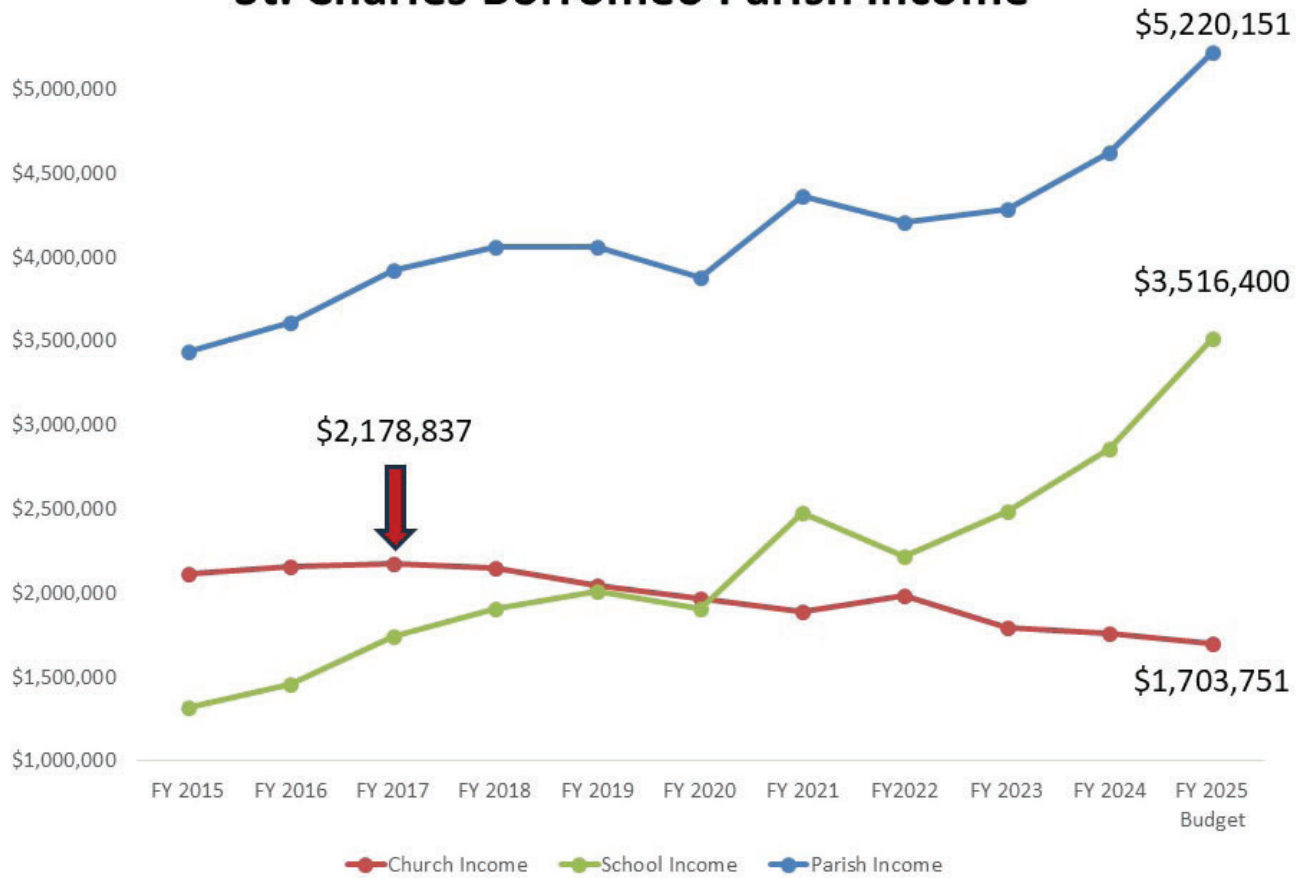
According to information in the 1985 annual report, St. Charles Borromeo Parish had 4 priests, a Permanent Deacon, and 2 Sisters. Average Sunday Mass attendance was 5,000. In 1993, when the new church building was commissioned, Sunday Mass attendance was 2,855. This year, Sunday Mass attendance averaged 1,020. Mass attendance dropped more than 70% over the past 30 years. Similar declines in Mass attendance were seen at St. Albert the Great and Church of the Ascension. This long-term trend in declining Mass attendance was seen across multiple parishes, pastors, and throughout COVID. Mass attendance in the Kettering Catholic Community has not recovered to pre-COVID attendance levels.



With the decline in Sunday Mass attendance, the parish has also seen a decrease in church income. In 2017, church income peaked at \$2,178,837 - in fiscal year 2024, church income was \$1,765,163. There has been a \$413,674 decrease since 2017. That decrease will continue in 2025. Fortunately, school income has steadily increased since 2015. From 2015 to the present, school income more than doubled. The school's strategic plan to grow enrollment and income was successful, and the Ohio EdChoice scholarship grant program helped meet the financial needs of school families. As St. Charles School approaches full enrollment, tuition income growth will flatten in future years to match inflation. With ongoing declines in church income, it will be imperative that St. Charles School operates in the future without subsidy assistance from St. Charles Church.

St. Charles Borromeo Parish

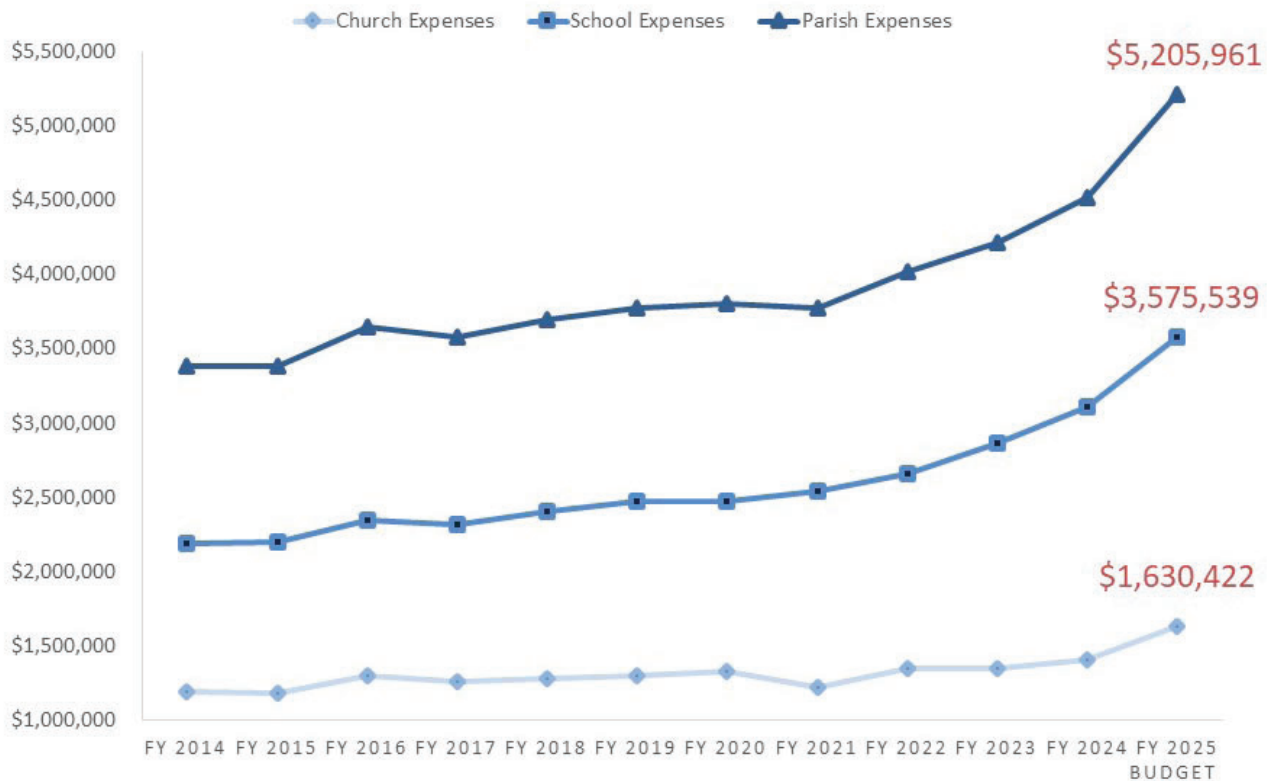
St. Charles Borromeo Parish Income



Parish expenses have also grown steadily since 2015. Year-over-year cost increases are primarily due to increasing labor and benefit costs. As St. Charles School enrollment grew, additional teachers and classroom aides were needed. It is a best practice and a State of Ohio requirement to maintain appropriate student-teacher ratios that vary by student age. Approximately 80% of parish operating costs are employee wage and benefit costs. Furthermore, the parish saw significant increases in facility-related operating costs, including maintenance repairs and utilities.

St. Charles Borromeo Parish

PARISH EXPENSES



With ongoing declines in church income and moderating school income, St. Charles Church must reverse its current trends. Strategic plans will be developed and executed in fiscal year 2025 to appeal to the Kettering Catholic Community for a sustained increase in offertory giving. In addition, in the future, St. Charles School will need to operate without subsidy assistance from the church. Fortunately, that will be possible with scholarship assistance through the Ohio EdChoice scholarship program.

With parish income growth flattening and operating cost increases, what does the future hold? Considering these trends, we are on the eve of a challenging reality at St. Charles Borromeo Parish. Though we have a solid financial position, our current trends lead us down an unsustainable path. We must grow our membership and increase offertory income. Reversing these long-term trends will be difficult to achieve. With similar trend concerns at St. Albert the Great and the Church of the Ascension, we place hope and hold lofty expectations in the strategic direction that the Beacons of Light Path Forward team will develop.



Beacons of Light

KCC PASTORAL PRIORITY PLAN

As Father Tom discussed on page 2, in the fall of 2023, we established a Priority Planning Team to help us on our journey through the Beacons of Light pastoral planning process. This plan is the result of their endeavors.

Vision Statement: A joyful Catholic community who welcomes, inspires and challenges all to be Christ-like.

Mission Statement: Rooted in sacramental life, we strive to be a vibrant, active and welcoming Catholic community. We encourage all to give glory and praise to God through knowing and sharing God's love in our homes, in our communities and throughout the world.

Our VALUES guide us.

FAITH

We are a sacramental community responding to God's gift by growing spiritually and living according to His word.

- We will provide opportunities for people to encounter Christ.
- We will provide prayer and engaging worship accessible to all.
- We will provide opportunities for parishioners to both learn and live their Catholic faith.

COMMUNITY

Inspired by the harmony of the Holy Trinity, we believe we are created to live in relationship with others.

- We will consciously create an atmosphere of welcome.
- We will help parishioners to discern their gifts and encourage service to God and community.
- We will create opportunities to build relationships between one another and the wider community.
- We will develop clear leadership and staff roles to build and enhance our community.

GENEROSITY

We freely share our God-given gifts for the betterment of our parish and our community.

- We will treat others with mercy.
- We will respond to opportunities to serve.
- We will attend to those in need.
- We will contribute to the life of the parish.



Our PRIORITIES AND GOALS to achieve by July 1, 2027.

THE SUNDAY EXPERIENCE (PARKING LOT TO PARKING LOT)

Strengthen the engagement within our Sunday Eucharistic celebration to continually transform hearts and minds into a oneness with Christ.

Increase Mass attendance within our Family of Parishes by 250.

Increase number of liturgical ministers by 60.



FORMING DISCIPLES

Challenge our Family of Parishes to live our faith and support one another.

Provide three opportunities annually for families to participate in parish-sponsored activities.

Increase number of people receiving First Communion and Confirmation to 250 per year.

Involve 200 adults in prayer enrichment and faith formation activities annually.

PARISH FAMILY UNITY

Unite our parish families and ministries to foster a sense of belonging and shared mission.

Increase number of ministries/groups that have representation from all locations by three annually.

Increase number of joint events by one per year.



To see the rationale for each priority and learn more, visit stcharles-kettering.org



St. Charles Borromeo Parish

A MEMBER OF THE KETTERING CATHOLIC COMMUNITY

4500 Ackerman Boulevard
Kettering, Ohio 45429

Stewards of the Church

Stewards of God's gifts are not passive beneficiaries. We cooperate with God in our own redemption and in the redemption of others. We are also obliged to be stewards of the Church—collaborators and cooperators in continuing the redemptive work of Jesus Christ, which is the Church's essential mission. This mission—proclaiming and teaching, serving and sanctifying—is our task. It is the personal responsibility of each one of us as stewards of the Church. All members of the Church have their own roles to play in carrying out its mission:

1. Parents, who nurture their children in the light of faith;
2. Parishioners, who work in concrete ways to make their parishes true communities of faith and vibrant sources of service to the larger community;
3. All Catholics, who give generous support—time, money, prayers, and personal service according to their circumstances—to parish and diocesan programs and to the universal Church.

With the generous support of our bulletin advertisers and Dee Printing, the St. Charles Borromeo Parish 2024 Annual Report was printed with no cost to the parish.

Thank you!