



Saint Bernadette

Saint Mary Academy



FY 2024-25 Annual Report

Pastor Welcome



Dear Faithful,

Since this past May, the Church in the United States has been teeming with a newfound hope that has accompanied the election of Cardinal Robert Prevost, a Chicago native, as the successor of St. Peter as Pope Leo XIV. With the change in papacy, we have also experienced change here at Saint Bernadette and Saint Mary Academy with the transition of pastor from Fr. Jeff Nicolas to me, as well as in the office of principal from Dr. Trevor Timmerberg to Mr. Jack Richards. I wish to thank you all for your love and support in these first three months, hopefully also inspiring a new sense of hope for our own parish and school community.

In the following pages, you will find the annual report for both Saint Bernadette and Saint Mary Academy. I would like to thank the leadership and administration from this past year, especially Fr. Jeff Nicolas, who led with distinction these past nine years, as this report reflects the previous year's successes and joys. This report also provides a foundation from which to build for this upcoming year and a steppingstone as we plan to continue the mission handed on to us by Christ and His Church. I would also like to thank you, our beloved parishioners and school families, who have dedicated your time, talent, and treasure to ensuring we are successful and thriving. Thank you to the many volunteers who also help with the various ministries and activities that occur throughout the year. I have been very encouraged by the activities and the presence of people at all the events I have been able to attend.

Finally, our mission here at Saint Bernadette and Saint Mary Academy is to grow in holiness, characterized by growth in love of God and His Church. We do so primarily through living the sacramental life of the Church where we are constantly able to encounter Christ and the grace that He gives, but also through the various activities to learn, grow, and have fun as a community. I am eager to embark on this journey with you as your pastor. Know of my prayerful support and willingness to assist you and your families with your spiritual needs. God bless you!

Devotedly in Christ,
Fr. Rust, *Pastor*

Financials – Snapshot



Parish

Income	Source	Expenses	Impact
96%	Offertory giving	72%	Ministries and parish activities
1%	Fundraising, special events, and bequests	19%	Operations, facilities, and maintenance
3%	Program fees and investments	9%	Archdiocesan assessments

School

Income	Source	Expenses	Impact
84%	Tuition and Fees	75%	Instructional Activities
2%	Fundraising, Donations and Grants	9%	Operations, facilities and maintenance
14%	Program Fees and Investments	10%	Program Activities
		6%	Archdiocese Assessments

Financial Report

Dear Fellow Parishioners,

On behalf of your Finance Council, it's my honor to present to you our financial report for the 2024-25 fiscal year, ending June 30, 2025.

With Pope Leo XIV's American roots as inspiration, you have dedicated yourself to making our parish a place of homegrown holiness—a place where all of us can encounter Christ through community, the sacraments, and opportunities to serve. It's humbling to see.

Our giving through **Collections and Gifts increased by \$40,000** this year, and while this is wonderful, we continue to strive to support our growing mission.

While many of your sacrifices are made privately, please know they have a very public effect – allowing more people to encounter Jesus Christ, the source of all holiness.

One way you can help us to continue our mission is to set up a regular financial gift online. If you haven't already signed up for recurring online giving, please visit our giving page today at

www.wesharegiving.org/app/giving/WeShare-3429

Our school enrollment was lower than we had anticipated in the budget, but thankfully we were able to recover this shortfall through increased income elsewhere, and by trimming our expenses accordingly.

We are therefore continuing to focus our energies into promoting the excellent work of Saint Mary Academy, through social media, and the upcoming Open House on November 9th. We encourage everyone to spread the word so that we can share our faith and welcome new families to our school.

As we say goodbye to our 2024/25 fiscal year, and look ahead to what's happening next year, it's wonderful to know that holiness is on tap here at Saint Bernadette and Saint Mary Academy!

THANK YOU again for your past and ongoing generosity,
Charlie Veeneman, Finance Council Chair

Understanding our Bond

The Bond was a loan that was taken out in 2008 to purchase our land, and to build the church, the parish center and the school. The original loan was for \$10 million, and for the first ten years we could only make interest payments. In 2018 we started repaying the principle.

Payments are made in March of each year, and **in 2025 the payment was \$625,000**. This reduced the outstanding **balance to \$3.175 million**, and so we have made significant progress in reducing our indebtedness. We have five more payments scheduled from 2026 to 2030; at which time the bond will be fully paid.

This is a substantial undertaking, and we rely on the continued growth and generosity of our community to sustain the financial health of Saint Bernadette and Saint Mary Academy.













Income Statement – General Operations

Volunteers completed a Habitat for Humanity House in the Park Springs neighborhood.

Income			
Account Name	24/25 Actual	24/25 Budget	Favorable/ (Unfavorable) Variance
Collections and Restricted Gifts	1,742,523	1,744,834	(2,311)
School Tuition	2,752,905	2,890,500	(137,595)
Donations and Fundraising	9,750	6,000	3,750
Grant & Subsidy Income	70,778	67,200	3,578
Investment Income	41,279	17,464	23,815
Auxiliary Program Income	67,146	59,250	7,896
Preschool/After School Care Fees	790,612	754,625	35,987
Cafeteria Income	269,070	282,362	(13,292)
PTO Fees & Fundraising	122,362	70,300	52,062
Athletics Income	171,977	153,480	18,497
Total Income	6,038,402	6,046,015	(7,613)

Expenses			
Account Name	24/25 Actual	24/25 Budget	Favorable/ (Unfavorable) Variance
Salaries and Benefits	3,272,447	3,327,838	55,391
Maintenance and Utilities	444,886	442,591	(2,295)
Supplies and Services	292,864	356,199	63,335
Interest Expense	152,156	141,153	(11,003)
Archdiocesan Assessments	369,628	378,164	8,536
Auxiliary Program Expense	143,045	162,445	19,400
Preschool/After School Care Expense	418,779	403,059	(15,720)
Cafeteria Expense	262,416	267,075	4,659
PTO Expense	23,310	26,300	2,990
Athletics Expense	151,038	142,155	(8,883)
Capital Purchases	130,420	72,000	(58,420)
Total Expense	5,660,989	5,718,979	57,990
Surplus for Future Bond Payments	377,413	327,036	50,377

Ministry Impact

	DESCRIPTION	DETAILS
	Celebration of the Holy Sacrifice of the Mass	Average Sunday Mass attendance: 1000/wk Daily Mass attendance: 240/wk No. of Masses Celebrated: 455
	Eucharistic Adoration	Hours committed: 703/yr Spontaneous Hours: 490/yr Hourly Adorers and Substitutes: 13
	Faith Formation	Adult Parishioners: 225 G.I.F.T. Enrollment: 150 SMA Enrollment: 486
	Funerals	22 individuals were laid to rest and their families were supported through funerals
	Other Sacraments	Weddings: 8 Baptisms: 66 First Communion: 91 Confirmations: 70
	New Members	125 families were welcomed as new members of our parish.
	Blood Drive	441 pints of life saving blood were collected during 6 blood drives.
	Dignity of Life	\$6,911 was collected through the Baby Bottle Boomerang and \$770 through Mother's Day Rose Sale for the Little Way Pregnancy Resource Center.
	Neighbors Serving Neighbors	An example from one of our 16 neighbor care ministries is Giving Tree . Our parish donated over \$40,000 to 8 community agencies for Christmas needs.
	Youth Ministry	Participants: 50

Stewardship Highlights



PARISH TWINNING (HAITI)

Our Parish Twinning Committee supports our sister parish, St. Louis de Gonzague, in Haiti to help with the operating expenses of the church and the school, St. Veronica. In addition to our budgeted quarterly support, we sent additional money raised through our participation in iGiveCatholic to rebuild latrines and an outdoor kitchen.

Quarterly Support	\$ 18,000
Construction of Latrines	\$ 7,020
Starlink Satellite System	\$ 1,486
Solar Panel Maintenance	\$ 241
Total Funds Sent to Haiti	\$ 26,746

SAINT BERNADETTE DIAPER BANK

The Diaper Bank serves 24 local agencies, and this year distributed 497,574 diapers. The 2nd Annual Dancing for Diapers Gala raised \$11,000!



SPECIAL COLLECTIONS

Our parish is dedicated to supporting the Church, both on a diocesan level and world-wide, as well as aiding the needs of our local charities.

Archdiocesan Charities	\$	16,394
Black and Native American	\$	1,445
Campaign for Human Dev.	\$	807
Catholic Higher Education	\$	1,023
Catholic Relief Services	\$	2,437
Catholic Services Appeal	\$	262,188
Crusade for Children	\$	6,151
Diaper Bank	\$	22,602
Hurricane Relief	\$	4,899
iGive Catholic - Haiti Project	\$	15,822
Little Way Pregnancy Center	\$	625
Opportunities for Life	\$	1,659
Parish Twinning (Haiti)	\$	20,289
Peters Pence	\$	1,164
Retired Religious	\$	2,871
Rice Bowls	\$	2,078
St Vincent DePaul (Candles)	\$	13,521
The Giving Tree	\$	9,159
World Mission	\$	877
TOTAL:	\$	386,013



SMA Highlights



Dear Parishioners,



Saint Mary Academy is a premiere Catholic school within the Archdiocese of Louisville. Each and every day we strive to maximize student instruction and support ongoing faith formation.

These tenets are at the foundation of our transformational leadership design. We work every day to align our hearts and minds with the church to further enhance our student impact. Our mission remains at the forefront of our efforts as we pursue whole student development: spiritually, academically, socially, and emotionally. Partnering with families and our larger congregation is pivotal to our success. We cannot thank our community enough for supporting our Catholic school community of families, teachers, and students. We all pursue the call from scripture to love God and love one another every day.

Jack Richards, Principal



The Monarch Mile fundraiser held on October 4, 2024 raised an astounding \$112,000. These funds supported the purchase of new desks and chairs for all classrooms within the school building. This was made possible through overwhelming community support, a dedicated planning committee, and family, student and teacher engagement.

ENROLLMENT NUMBERS

<u>YEAR</u>	<u>K-8</u>	<u>Preschool</u>	<u>Total</u>
2018—19	471	65	536
2019—20	465	61	526
2020—21	447	53	500
2021—22	437	55	492
2022—23	434	76	510
2023—24	433	65	498
2024—25	416	70	486

MISSION & CATHOLIC IDENTITY

- Celebrated our annual Fall Festival with the collective Saint Bernadette and Saint Mary Academy community.
- Students and staff planned and participated in Reconciliation, Holy Thursday & Good Friday prayer services, a May Crowning, and Veteran's Day program.
- 2nd grade students received the Sacraments of Reconciliation and First Communion.
- 8th grade students received the Sacrament of Confirmation.
- Students in grade levels K-4 performed a dance and choir ensemble at local nursing homes
- Middle school students met with their Pre-K, K, and 1st grade buddies regularly
- Middle school students participated in Canstruction, creating structures out of donated food items which are then donated to local food banks.
- SMA donated 50 desks and chairs to West End School, a scholarship-based independent school serving boys in PreK-8th grade, in the west of Louisville. SMA also donated the remainder of old classroom desks and chairs to schools in need in the area.
- Students and staff raised over \$1,000 during a Catholic Schools Week Penny War to support the Catholic Education Foundation. Members of the Catholic Education Foundation and Superintendent, Mary Beth Bowling, visited SMA kindergarten students to thank them.
- 8th grade students participated in a Leadership Retreat at the beginning of the year, a culminating retreat at the end of the school year, and a group of students partnered with Hand in Hand Ministries for a service trip to Appalachia to help build homes for those in need.
- Each grade level participated in focused trainings related to various parts of the Mass led by Saint Bernadette priests and parish staff. Students become "experts" in different aspects



of the Mass, including serving, responding, and lectoring

- Faculty participates in a daily Sunrise Prayer at 7:25am center our hearts and minds on the foundation of our profession.
- Students, staff, and volunteers came together to create a pollinator garden. Not only will this garden support local ecosystems, but it will also serve as a hands-on learning space where students can explore science, sustainability, and the beauty of nature right in our backyard.



ACADEMIC EXCELLENCE

- SMA saw a 3% increase across all grade levels in MAP Growth math scores and a combined 10% improvement in ACRE test scores amongst 5th and 8th grade students.
- Completion of Orton Gillingham and LETRS instruction for phonics and phonemic awareness training for all K-2 teachers.
- Teachers received on-site Catechetical training
- Continued partnership with Solution Tree to provide teachers with year-long coaching for professional learning communities that directly support student learning outcomes.
- Saint Mary Academy achieved **national recognition** for Model PLC at Work® status! SMA's successful implementation of the Professional Learning Communities at Work® process was a major contributing factor in the improved achievement of its students.
- Partnership with the Alliance for Catholic Education with the University of Notre Dame for weekly collaboration on instructional practice and student development.



SMA Testimonials

THE CREELY FAMILY



As a graduate of Mother of Good Counsel myself, I didn't hesitate to enroll my four daughters in MGC upon return to Louisville. With the changes and mergers, it ends up that two of

my daughters graduated from MGC, and the younger two graduated from Saint Mary Academy. I was on the first School Board tasked with merging the two schools and soon was asked to be on the building committee of Saint Bernadette Church. As Chair of the Capitol Campaign which followed this huge build, my family and I were bent on its success ... not only in the numbers of students, but on the Catholic impact this campus would have in Louisville. Change is never easy, but I truly believe that Saint Mary Academy is flourishing based not only on its roots but the quality of education and its Catholic Identity.

Three years ago, I accepted a position as "Neighbor Care Coordinator" and I've used this position to connect the skill set of our parishioners to the needs of this community. I've been able to share our good works with the students and to challenge them to seek out the most vulnerable and to help in any way they are able. My favorite part of my week is offering the Eucharist to the students at the weekly school mass. I pray for them to allow God to work in their hearts, in their families and in their future lives...Saint Mary Academy is an exciting place that is truly preparing the whole child to make the world a better place.

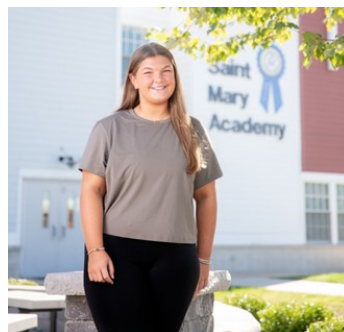
THE MESSIER-DE LA VEGA FAMILY

We absolutely love being part of the Saint Mary Academy community. We joined when our now 7th grader started preschool, and we've proudly been here for 10 years! Every day, we know our children are loved, cared for, and supported by their teachers and the amazing staff. They



are constantly encouraged to be their best selves, to explore and develop their unique talents, all while learning what it means to be disciples of God—through the sacraments, but also through their daily actions. We are so grateful for the positive, faith-filled environment that Saint Mary Academy provides.

RUBY BELL - SMA ALUMNI & SACRED HEART ACADEMY GRADUATE



I attended SMA for 9 years, and looking back I am highly appreciative for being able to attend this school. I am incredibly grateful for the nurturing environment that came with Saint Mary Academy. The supportive teachers and staff helped to

shape my early education and helped me prepare for high school. My experiences gave me numerous opportunities, whether it was connecting with the younger students through the buddy system or getting to do service opportunities through our middle school Houses. Another crucial part of SMA was the faith aspect. Catholic teachings were brought into every subject and taught us respect and built a community. I am extremely proud to be able to say I graduated from SMA.

Take Action in 2026!



We are all called to be part of the community of faith. One way to answer this call is through ministries and events— and our parish provides these opportunities throughout the year. Stay tuned to the bulletin and weekly Flocknotes Emails to be in the know. Also, have you liked us on Facebook?

Flocknotes is the system we use to send weekly emails about events in the parish. We send one each Friday at 2pm with news for the weekend. Not getting these? Be sure to check your spam folder and add mail@flocknote.com to your address book. Contact our Mission Advancement Advocate, Nancy Falls at nancyf@stb2008.org or 815-3106 to get set-up. You can also log into the system to select other news to receive like Adult Faith Formation, Women's Ministry, Habitat for Humanity , and much more!



For more information on how you can grow deeper in your faith, please contact Sharon Schuhmann, Pastoral Associate for Intentional Discipleship, at sharons@stb2008.org or 815-3103. Opportunities include bible studies, retreats, OCIA, Youth Ministry, annulments, and so much more.



For more information on our G.I.F.T. (Growing in Faith Together) Program for religious education for children who do not attend Catholic school, please contact Wendy Meade, Director of Children's Faith Formation, at wendym@stb2008.org or 815-3108. Also, stay tuned on how you can get involved in Vacation Bible School!



For more information on our parish school, Saint Mary Academy, or to arrange a tour, please contact Julie Speer, Director of Communications & K-8 Admissions, at Julie.speer@saintmaryacademy.com or 315-2555.



For more information on our outreach ministries and events, and how to get involved or volunteer, please contact our Neighbor Care Coordinator, Ellen Creely, at ellenc@stb.2008.org or 815-3101. Ellen is also a great resource for Service Hours!



For more information on our liturgical ministries (lector, usher, welcome minister, eucharistic minister, adult choir, youth choir) and how to get involved, please contact our Assistant Director of Worship and Music, Kelley Magnuson, at kelleym@stb.2008.org or 815-3115.



We encourage parishioners to use WeShare to make their contributions to the parish. You can also donate to Second Collections and other special projects here. For more information, contact our Office Support Coordinator, Stephanie Neal, at stephanien@stb2008.org or 815-3102.

