

Annual Report 2025-2026

August 2026



Our Lady of
Lourdes

ST. JOAN OF ARC
— P A R I S H —
BETTENDORF, IOWA

“THAT THEY MAY BE ONE” John 17:21

Over the past year, I have found myself returning again and again to these words of Jesus from the Gospel of John. On the night before He gave His life for us, Jesus prayed for His disciples and for all who would one day believe in Him. His prayer was simple, but profound: "That they may all be one."

A year ago, none of us knew exactly how that prayer would unfold in our own parish communities. Looking back now, it almost feels like we've lived several years in one. We celebrated the opening of St. Joan of Arc Catholic School, a dream made possible through years of faith, sacrifice, and generosity. We welcomed new staff members and said goodbye to others who had faithfully served our parishes. We watched ministries begin working together, parish traditions blend together, and friendships form across campuses.



Father Rich Adam

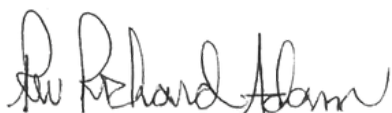
Pastor

When St. Joan of Arc Parish officially came into existence on July 1, it marked an important day in our history. But I don't believe that was the beginning of our unity. I think it was the recognition of something God had already been doing among us for years.

As you look through this annual report, I hope you see more than a summary of another fiscal year. I hope you see the story of a community that has been transformed. In the spirit of transparency and good stewardship, we have included the final financial reports of Our Lady of Lourdes and St. John Vianney, along with the opening financial position of our new St. Joan of Arc Parish. These pages show where two faithful parish communities concluded their individual histories and where one new parish begins its own.

As we begin this next chapter together, I do so with tremendous hope. My prayer is that we never lose sight of the prayer Jesus offered for His Church. May it continue to shape every decision we make and every step we take as St. Joan of Arc Parish.

Peace,



The Parish at a Glance

Income

\$3.6M

Combined From
Parishes

Net Income

\$209K

Income - Expenses

Extra Principal Paid

\$4.0M

Saved \$10.7M Interest
11 Years Off Term

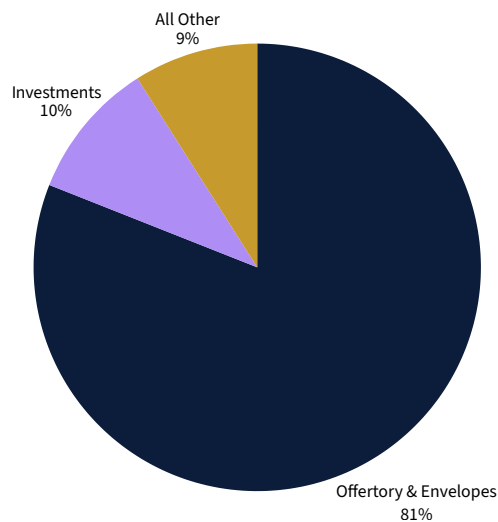
Mortgage Balance

\$17.9M

7/31/26 -Term May 2043
If No Extra Payments

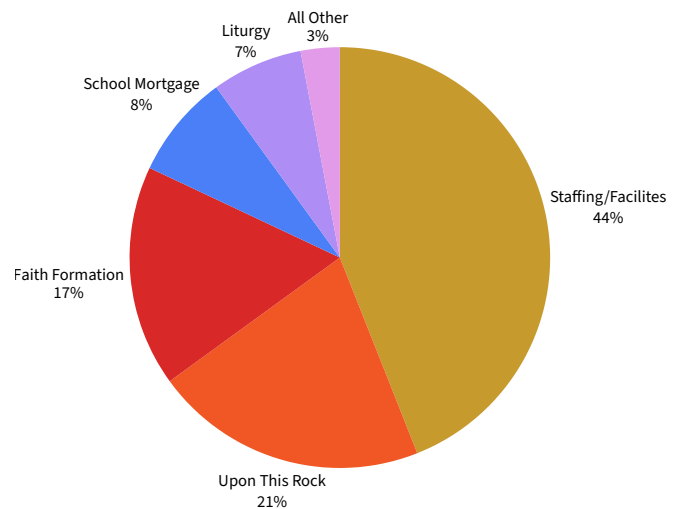
WHERE FUNDING COMES FROM

Income



WHERE FUNDING IS SPENT

Expenses



THAT THEY MAY BE ONE

CAPITAL CAMPAIGN

Our Capital Campaign has transformed the dream of St. Joan of Arc Catholic School into a reality. As we continue this remarkable journey together, we invite every parishioner to prayerfully consider participating in the campaign. Every gift, no matter the size, brings us one step closer to a future of greater financial freedom, allowing us to focus more fully on our mission and enhance our vision for the future of St. Joan of Arc Parish.



Financial Position 7/1/26

	Our Lady of Lourdes	St. John Vianney	St. Joan of Arc Parish Combined
Bank Accounts	\$298,270	\$671,090	\$969,360
Other Assets	\$1,253	\$1,459	\$2,712
Investments	\$2,298,817	\$1,191,427	\$3,490,244
TOTAL CURRENT ASSETS	\$2,598,340	\$1,863,976	\$4,462,316
TOTAL FIXED ASSETS	\$34,101,569*	\$3,679,065	\$37,780,634
TOTAL ASSETS	\$36,699,909*	\$5,543,041	\$42,242,950
Current Liabilities	\$33,049	\$158,879	\$191,928
Long Term Liabilities	\$18,884,126^	\$0	\$18,884,126
TOTAL LIABILITIES	\$18,917,175^	\$158,879	\$19,076,054
TOTAL EQUITY	17,782,734	5,384,162	\$23,166,896
TOTAL LIABILITIES & EQUITY	\$36,699,909^	\$5,543,041	\$42,242,950

*includes SJACS School Assets

^includes SJACS School Mortgage

Statement of Activities FY2025-26

	Our Lady of Lourdes	St. John Vianney	St. Joan of Arc Parish Combined
Income	\$1,428,513	\$2,193,659	\$3,622,172
Expenses	\$1,376,921	\$2,036,502	\$3,413,423
TOTAL NET INCOME	\$51,592	\$157,157	\$208,749

Accelerating Our Future

The construction of St. Joan of Arc Catholic School was one of the largest investments in the history of our parish communities. While the mortgage was structured to be repaid over many years, parish leadership believes we have an opportunity to dramatically reduce both the repayment timeline and the total interest cost.

Our long-term goal is straightforward: make the required quarterly mortgage payment and, as capital campaign funds become available, apply an additional \$1 million toward principal each quarter. If campaign contributions allow us to sustain that pace for 17 consecutive quarters, the mortgage could be eliminated by August 2030, saving the parish more than \$17.7 million in interest compared to carrying the loan to maturity.

We have already made significant progress. During 2026, the parish used campaign funds received to make four additional \$1 million principal payments. Those payments have put us ahead of the original loan schedule. Even if no additional principal payments were made beyond those already completed, and we simply made the required loan payments going forward, the mortgage would be paid off in May 2043 instead of 2054, saving approximately \$10.7 million in interest.

We are also on schedule with our combined \$3.2 million commitment to the diocesan Upon This Rock campaign. To date, \$1.63 million, or 51 percent, has been paid.

Reaching the August 2030 goal will depend on the continued generosity of our parishioners and the successful completion of the capital campaign. We do not currently have all of the funds needed to carry out the full plan. Every additional gift received and applied to principal reduces future interest and moves us closer to retiring the debt. Together, we can strengthen the long-term financial future of St. Joan of Arc Parish and free future generations to devote more of their resources to ministry rather than debt.

Progress at a Glance

Original Loan Maturity	August 2054
Extra Principal Payments To Date	4
Accelerated Principal Payments	\$4 Million
Current Payoff (No Extra Payments)	May 2043
Interest Already Saved	\$10.7 Million
PAYOFF GOAL	August 2030
Potential Total Interest Savings	\$17.7 Million



Upon This Rock Goal	\$3.20 Million
Upon This Rock Payments	\$1.63 Million
Upon This Rock Remaining	\$1.57 Million
Percent Of Goal Paid	51%

A Vision Realized

The opening of St. Joan of Arc Catholic School represents one of the most significant milestones in the history of our parish communities. More importantly, it demonstrates the generosity of our parishioners and the careful stewardship of everyone who helped bring this project to completion.

The original forecast to build and furnish the school was \$35 million. Through careful planning, strong project management, and the dedication of countless volunteers and professionals, the overall project came in on-time (August 2025) for the 2025-2026 school year and under budget by \$0.74 million. That savings continues to benefit the parish by reducing the amount that must be financed and repaid.

Just as encouraging has been the response from families. During the final year in the former Lourdes Catholic School (2024–25), enrollment in Kindergarten through 8th grade was 294 students. In the first year of St. Joan of Arc Catholic School (2025–26), enrollment increased to 336 students. For the 2026–27 school year, enrollment has grown again to 394 students, representing approximately 88% of the school's capacity.

These numbers tell an exciting story. The investment our parish communities made is already bearing fruit. More children are receiving a Catholic education, more families are becoming part of our parish community, and the future of Catholic education in Bettendorf has never been brighter.

K-8 Enrollment	
2024-25 (Lourdes)	294
2025-26 (St. Joan of Arc)	336 (+14%)
2026-27 (St. Joan of Arc)	394 (+17%)



Coming Together as One



One of the most encouraging signs of our new life as St. Joan of Arc Parish is the way ministries from both former parishes are coming together with generosity and a shared sense of mission. Leaders and volunteers are doing the important work of building one parish community while continuing to serve both campuses.

Religious Education, Youth Ministry, and sacramental preparation are now moving forward as parish-wide efforts. First Reconciliation, First Communion, and Confirmation preparation are coordinated across the parish, while Baptism and marriage preparation continue to serve families at both campuses. OCIA has also been unified, with sessions held on Sundays between Masses at the Vianney campus. Both campuses will continue to celebrate the Triduum, allowing catechumens to enter the Church at either location.

These combined programs will give children, teens, and families more opportunities to grow in faith, build relationships across campuses, and experience the wider life of the parish. Adult faith formation is also being strengthened, with existing programs continuing and new opportunities being explored at both campuses.



Other ministries are taking similar steps. Parish nurses are working as one Health Ministry team, and Communion ministry is being coordinated for the homebound and residents of senior living communities. Outreach and Social Justice ministries are combining leadership and calendars to make their service more connected and effective. The Curé of Ars Guild, St. Veronica's Outreach, the Food Pantry, Haiti and Peru ministries, and many others are welcoming participation from across the parish.

Not every transition will happen at once, but the direction is clear. Leaders are collaborating, volunteers are stepping forward, and people are saying yes. St. Joan of Arc Parish is becoming one parish family, united in worship, formation, service, and care for one another.



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ST. JOAN OF ARC

— P A R I S H —

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