

Creating a Legacy of Energy, Purpose, and Joy



*"I have come that they may have life and
have it more abundantly."*

John 10:10

*The Mission of Christian Village Communities is to guide older adults to
joyful and purposeful life experiences in a faith-filled community.*

 **CHRISTIAN
VILLAGE
COMMUNITIES**

Annual Report 2025

Directors

BOARDS OF DIRECTORS

Christian Benevolent Association of Greater Cincinnati, Inc.

(DBA: Christian Village Communities)

Courtenay Bythewood • Dale Coates (Chair) • David Engel • Kitty Garner
Dave Lippert • Jon McCann • Jennifer Moody • Jason Rehmel • Scott Sims
Mick McLaughlin (Director Emeritus) • Harry Snyder (Director Emeritus)

Mt. Healthy Christian Home, Inc.

8097 Hamilton Ave. Cincinnati, OH 45231 • (513) 931-5000

(DBA: The Christian Village at Mt. Healthy)

Dale Coates (Chair) • David Engel • Jason Rehmel

Mason Christian Village, Inc. / MCV Health Care Facility, Inc.

411 Western Row Rd. Mason, OH 45040 • (513) 398-1486

(DBA: The Christian Village at Mason / Christian Village at Mason Health Care Facilities)

Courtenay Bythewood • David Engel • Dave Lippert (Chair)

CBA Foundation

Jim Carter • Dale Coates • Mike Hales • Jon McCann (Chair)



*Trip to Amish Country
The Christian Village at Mason*



*Annual Talent Show
The Christian Village at Mt. Healthy*

Dale H. Coates, CBA Chair



Dear Friends,

1 Peter 4: 9-11 tells us to “Offer hospitality to one another without grumbling. Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms. If anyone speaks, they should do so as one who speaks the very words of God. If anyone serves, they should do so with the strength God provides, so that in all things God may be praised through Jesus Christ. To him be the glory and the power for ever and ever. Amen.” These verses reflect the spirit of the Christian Villages Community.

Our mission at Christian Village Communities is to guide older adults to joyful and purposeful life experiences in a faith-filled community. Care is at the heart and soul of everything we do. With this in mind, we continued to make significant investments into our communities during the past year to grow our services and support our calling. God is faithful and continues to bless us to be “His hands and feet” serving others. Substantial investments were made at both campuses during 2025 that enhance our ability to achieve our mission of serving and caring for our residents. The 2025 Annual Report and letter from our CEO, Vickie Brashear detail many of the projects and services completed during the past year. We are proud of the work achieved and grateful for God’s provisions.

Through the blessings of our Lord, dedication to hard work, and faithful giving from our many supporters, we experienced strong financial performance over the past year. We exceeded budget expectations and saw strong net asset growth which allows us to reinvest into our communities and provide the care that our residents deserve. We are truly grateful for the generosity and support of our many partners at Christian Villages. We are also richly blessed to have an incredible staff that have both servant hearts and great skill at providing quality care. It is a privilege to serve our residents and help bring joy to their lives.

We pledge to continue to do all we can to achieve our mission and help bring joy to the senior years of those whom we are called to serve. Even as we enhance the quality of our existing services, we anticipate numerous additional projects and services to serve you in the coming year. The future is indeed bright at Christian Villages.

On behalf of the Board of Directors, I want to say “Thank You” to the many people who have volunteered their time, shared their gifts and talents, or been generous with their treasure. Because of people like you, we are able to provide the care and support to our residents during their golden years. I also want to express our gratitude for the unbelievably talented team of people who share their skills and hearts with our residents every single day. Quality care that touches both the body and soul is why we exist and our residents are continually blessed by you. And finally, we are grateful to the many residents and families who have chosen the Christian Villages as their home. We are encouraged by your heart and smiles, and consider you all family.

“May the Lord bless you and keep you; may the Lord make his face shine on you and be gracious to you; may the Lord turn his face toward you and give you peace.” Numbers 6: 24-26.

In Christ our Lord,

Dale H. Coates
CBA Chair
Christian Benevolent Association



"CVM's size, walkability, greenspace and activities give it a true 'village' feeling. CVM staff members are outstanding, from preparing us for our decision to move through the care and spiritual support they've provided. The staff and residents make it a joy to live here!"

-Peter and Lora, CVM Residents

Vickie Brashear, President, CEO



2025 was another remarkable year for Christian Village Communities, marked by strong financial performance, significant campus improvements, and continued growth in services that support our mission. We exceeded budget expectations and achieved positive net assets, strengthening our financial stability and positioning us well for the future. This financial health allows us to reinvest directly into our communities, ensuring we continue to meet the needs of our residents with excellence and care.

We completed numerous construction and renovation projects across our campuses. At The Christian Village at Mason, we successfully completed Phase 1 of Sunrise Vista and closed on all 12 units in July. We also broke ground on Phase 2, and I am pleased to share that all of those units have already been reserved, with a waiting list established. In addition to Sunrise Vista, we renovated a record number of Garden Home units and completed 24 closings, bringing the total to 36 closings in one year, a milestone achievement.

Another exciting highlight at Mason was the completion of the new Clubhouse in 2025, which officially opened early in 2026. The Clubhouse includes a welcoming fireside lounge, game room, arcade area, and a large covered outdoor porch designed for relaxation and fellowship. It is also home to the new Village Bistro, offering a variety of delicious menu options along with convenient grab-and-go items. This space has quickly become a hub for connection and community.

At The Christian Village at Mt. Healthy, we completed renovations to the Legacy Chapel and the Phyllis Sanders Fellowship Hall. A Legacy Dedication ceremony was held on July 10, 2025, celebrating these meaningful and beautifully renewed spaces. Additionally, renovations to the Guardian Center South Assisted Living Memory Care Unit were completed in June, followed by an open house on June 16, 2025.

Our Hospice program experienced significant growth in 2025, increasing from an average daily census of 15 in 2024 to 23 in 2025. Hospice staff provided Celebration of Life services, grief support groups at both campuses, and hosted special recognition programs for Veterans and Volunteers. They also offered periodic Moments to Remember for staff, nurturing care not only for residents and families, but for one another.

All of these investments help build our legacy of energy, purpose, and joy, enabling residents to live with vitality through every season of life. We continue to emphasize fitness, wellness, and meaningful social engagement—from hiking, line dancing, and fitness classes for independent living residents to pet therapy, music therapy, and countless other activities throughout our continuum of care.

The mission of Christian Village Communities is to guide older adults to joyful and purposeful life experiences within a faith-filled community. We strive to serve every resident as we would our own family, with love, compassion, and excellence. As Galatians 5:13 reminds us, “Serve one another humbly in love.”

I would also like to extend a heartfelt thank you to our incredible staff. They are truly what make Christian Village Communities so special, and their dedication and compassion are evident every day.

Thank you for your continued support and prayers. To God be the Glory!



*November Birthday Bash
The Christian Village at Mt. Healthy*

Diane Gumbert, CFO



We’re pleased to share that Christian Village Communities had another strong year! We finished 2025 well above budget and ahead of last year’s results, giving us the stability we need to continue improving our campuses and provide exceptional service to our residents.

Mason’s census was stable in Health Care and the Guardian Center, averaging 88-89% throughout 2025. The Garden Apartments census started the year at 83% and climbed to 94% by year end. Our Garden Homes had a record year with 24 closings and all 12 Phase I Sunrise Vista homes were sold and occupied as of August 1st!

Mt. Healthy’s census was consistent as well, averaging 90% in Health Care throughout 2025. The Assisted Living census averaged 79% while undergoing a renovation, starting the year at 79% and growing to 83% by year end!

Highlights of Operations include:

- Revenue exceeding prior year & budget projections - due to strong occupancy and efficient operations. Operating Revenue exceeded the prior year by \$3.4m
- Operating margins surpassing prioryear levels - Net Assets increased by \$4.3m
- Investments in all campus locations, Capital investments totaled over \$5.7m collectively at all locations - *excluding Sunrise Vista homes that were completed in 2025*
- Strengthened reserves, positioning us for longterm stability - Donations were \$1.1m in 2025, a Hospice Endowment Fund was created from a heartfelt individual donation!

Because we had such a successful year, we were able to reinvest into the things that matter most to our residents.

Highlights of Improvements made and budgeted for:

- Expand programs that support physical, emotional, and social wellbeing - We budgeted for an expanded Dementia program for our residents starting in 2026
- Upgraded technology to support better care - expanded electronic medical records to all business segments
- Improved common spaces and resident areas – renovated the Activity & Chapel Areas, and Assisted Living rooms at Mt Healthy. Renovations in Special Care, LVP flooring in Health Care & renovated the Garden Homes at Mason.
- Provided additional training and support for our staff through Relias, Engage Consulting and Dementia training

We are grateful for the support of our residents, families, donors, volunteers, and partners. Together, we are ensuring that our nonprofit mission remains strong and our organization is positioned for longterm success!

As we close the 2025 year, we commit our work, our stewardship, and our vision to the Lord, trusting that the plans we have laid will be established through His guidance.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	<u>12/31/2025</u>	<u>12/31/2024</u>
<u>Assets</u>		
Cash and cash equivalents	15,940,231	15,528,182
Investments	2,632,571	2,197,110
Resident accounts receivable	2,535,392	1,132,771
Life endowment receivable	808	3,895
Prepaid and other assets	322,857	301,374
Deposits	1,141,067	978,297
Property and equipment - Net	60,989,214	48,622,624
Operating rights	330,000	330,000
Employee Retention Credit Receivable	3,696,471	3,696,471
Land held for development	-	987,923
Total assets	<u>87,588,611</u>	<u>73,778,647</u>
<u>Liabilities and Net Assets</u>		
<u>Liabilities</u>		
Accounts payable	2,605,214	1,973,379
Accrued expenses	2,762,321	2,388,745
Refundable deposits	1,122,811	973,511
Refundable life endowment deposits	21,769,545	17,762,719
Deferred revenue from life endowment deposits	16,605,708	11,961,457
Notes payable	<u>22,239,466</u>	<u>22,579,306</u>
Total liabilities	67,105,065	57,639,117
<u>Net Assets</u>		
Unrestricted	19,522,473	15,330,222
Temporarily restricted	<u>961,073</u>	<u>809,308</u>
Total net assets	<u>20,483,546</u>	<u>16,139,530</u>
Total liabilities and net assets	<u>87,588,611</u>	<u>73,778,647</u>

CONSOLIDATED STATEMENT OF ACTIVITIES

	<u>12/31/25</u>	<u>12/31/24</u>
Unrestricted Revenue and Gains		
Independent living	6,907,786	5,654,302
Health center	23,732,826	22,135,121
Assisted living	7,242,686	7,018,171
Maintenance fees	3,607,250	3,506,497
Amortization of life endowment deposits	1,830,893	1,515,979
Contributions	634,628	495,494
Investment income	710,547	827,124
Other revenue and grant income	978,862	334,035
Net assets released from restrictions used in operations	<u>175,104</u>	<u>100,193</u>
Total unrestricted revenue and gains	45,820,582	41,586,916
Expenses		
Resident services	1,077,549	1,018,329
Health center and assisted living	19,877,004	19,007,615
Food and beverage services	4,049,428	3,760,371
Environmental services	1,115,306	1,097,214
Plant	4,473,507	4,059,031
General and administrative	5,699,727	5,461,179
Depreciation and amortization	4,174,733	3,790,665
Interest	<u>1,161,077</u>	<u>1,156,856</u>
Total expenses	<u>41,628,331</u>	<u>39,351,260</u>
Operating Income	4,192,251	2,235,656
Excess of Revenue Over Expenses	\$4,192,251	\$2,235,656
Net Change in Temporarily Restricted Activities	<u>151,765</u>	<u>191,735</u>
Total Activities	<u>\$4,344,016</u>	<u>\$2,427,391</u>

The preceding financial information was summarized from the consolidated financial statements of The Christian Benevolent Association of Greater Cincinnati, Inc. and Related Entities for the years ended December 31, 2025 and 2024.

Matt Hilderbran, VP of Development



As I reflect on 2025, my heart is filled with gratitude. Because of your generosity, the Christian Benevolent Association Foundation has been able to faithfully minister to seniors throughout Christian Village Communities (CVC). Many of you know our story began decades ago in Mt. Healthy and later expanded to Mason, rooted in a clear calling to serve older adults in a Christ-centered community. Through every season, God has remained at the center of this ministry, continuing to guide, provide, and work through faithful supporters like you. Your partnership allows CVC to remain steadfast in its mission while responding to the evolving needs of the seniors we serve. This year, your impact was evident in many meaningful ways:

Providing Stability and Care for Residents

In 2025, donor support helped ensure that 108 residents facing financial hardship could continue receiving the care, community, and spiritual support they rely on. One resident shared that being able to remain at CVC during a difficult season was a “blessing to have a home like Christian Village Communities.” Moments like this reflect how your generosity becomes a tangible expression of God’s grace.

Encouraging the Hearts of Those Who Serve

Through initiatives such as the Grateful Hearts Program, donors help provide Employee Hardship and Scholarship grants. These grants support team members facing one-time catastrophic events or pursuing further education. Your gifts bless those who care for our residents each day and help strengthen a culture of compassion and faith across our CVC communities.

Helping Others Experience Joyful and Purposeful Lives

Every gift is a reminder that this ministry is sustained not by our efforts alone, but by God’s faithfulness working through a community of generous hearts. Your support helps create an environment where residents can continue to experience joy, connection, and purpose each day.

On behalf of everyone at Christian Village Communities and the CBA Foundation, thank you for all you do!

“A generous person will prosper; whoever refreshes others will be refreshed.”
Proverbs 11:25

Christian Village Communities Corporate Office

President & Chief Executive Officer	Vickie Brashear	513-701-3448	vickie.brashear@christianvillages.org
Chief Financial Officer	Diane Gumbert	513-800-1674	diane.gumbert@christianvillages.org
Vice President, Operations at CVMH	Julie Nagele	513-728-6607	julie.nagele@christianvillages.org
Vice President, Operations at CVM	Bob Slade	513-701-3425	bob.slade@christianvillages.org
Vice President, Mktg & Business Strategy	Lizz Stephens	513-701-3408	lizz.stephens@christianvillages.org
Vice President, Human Resources	Melinda Amrein	513-701-3401	melinda.amrein@christianvillages.org
Vice President, Health Services	Susan Myers	513-701-3449	susan.myers@christianvillages.org
Vice President, Development	Matt Hilderbran	513-701-3345	matt.hilderbran@christianvillages.org
Executive Assistant	Amie Kocher	513-701-3448	amie.kocher@christianvillages.org