

ST. PAUL'S INDY 2019 FINANCIAL REPORT



LETTER FROM THE TREASURER

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2018 Donors

October 4, 2019

Fellow Parishioners:

We have many reasons to be thankful at St. Paul's, and are grateful for the people who call this their home. Our parishioners are our most valuable resource, for the sense of community fostered from these relationships, and the opportunities afforded. Through these opportunities we experienced a year of fiscal abundance.

During 2018 we returned to a balanced budget after several years of budget deficits. During this fiscal year ended June 30, 2019, while we anticipated a nominal budget surplus, we greatly exceeded expectations by ending the year with a budget surplus of more than \$143,000. A few reasons contributed to this result, led by a significant increase in Contributions, in both pledged and non-pledged dollars. This gain did not include any costs from capital campaign initiatives, or other capital improvements made, as these costs were paid out of campaign and other reserve funds.

Contributions were strong through an increased effort for more parishioner participation. Contributions were up more than \$50,000 over anticipated results, and more than \$80,000 over prior year. Within this amount, the net number of pledges recognized grew by more than 20 donors over the prior year, indicating increased participation through a pledge, with the rest comprised of increased donor pledges. In addition to the favorable Contributions, we had performed a more thorough review of planned budgets, to better match wants with needs for mission focus. Even so, our costs in all categories were less than anticipated, adding to the surplus.

The recent Campaign initiatives also saw increased opportunities. The addition of Patrick Burke allowed opportunities at St. Paul's On The Way to flourish. The series on gun violence was the signature activity for Faith, Justice & the Arts. These initiatives were all funded by campaign donations received to date, which will also continue to provide program funding for the next few years.

The primary goal during this past fiscal year was a focus on the debt and planning for principal reductions. As a step in that direction, in March we made a \$500,000 principal payment, funded by cash reserves. Further, the Vestry has taken steps to build into the budget future principal payments. Even though our budget surplus caused our cash balances to increase, overall cash was down by the end of the fiscal year due to this debt reduction.

As we move forward, a continued focus on Contributions and budgeted program expenses should allow us to meet budget expectations. This should allow for continued focus on debt reduction, further strengthening our fiscal position for the future. Like many churches, we face the risks of changing demographics, an aging donor base, and recent tax law changes, all of which may have an impact on our resources. As always, we believe our goals are achievable with the faith and support of the people of St. Paul's.

A summary of the fiscal year ("FY") results follow this report. The audited financial statements are expected in late October; copies will be available upon request. Please contact me with any questions, at your convenience.

Peace,



Chris Johns

STATEMENTS OF FINANCIAL POSITION & CASH FLOW

	As of June 2019	As of June 2018
ASSETS		
Cash & Cash Equivalents	1,741,143	2,133,345
Other Current Assets	44,089	39,873
Investments (Endowment)	30,200,116	30,104,061
Property & Equipment, net of depreciation	10,466,650	10,790,586
	42,451,998	43,067,865
LIABILITIES AND NET ASSETS		
Accounts Payable and other current liabilities	100,395	86,175
Long Term Debt	6,925,000	7,425,000
Total Liabilities	7,025,395	7,511,175
Net Assets:		
Unrestricted net assets	33,577,103	33,664,077
Restricted net assets (restricted by time and purpose)	1,849,500	1,892,613
Total Net Assets	35,426,603	35,556,690
	42,451,998	43,067,865
<hr/>		
Direct Cash Flow		
Cash received from supporting activities	\$ 839,798	\$ 756,672
Cash received from Bequests	23,000	-
Cash received from Capital Campaign	205,681	413,576
Cash paid to employees for wages and benefits	(1,192,099)	(1,244,926)
Cash paid to vendors for goods and services	(360,036)	(407,267)
Cash paid for Outreach (includes Diocesan Assessment)	(468,067)	(500,218)
Cash paid for acquisition and construction of capital assets	(81,170)	(315,694)
Net cash from operating activities	(1,032,893)	(1,297,857)
Net proceeds from investments	1,348,951	1,346,989
Net cash from investing activities	1,348,951	1,346,989
Financing costs paid on long-term debt	(208,260)	(210,788)
Principal payments on long-term debt	(500,000)	-
Net cash from financing activities	(708,260)	(210,788)
Net change in cash and cash equivalents	(392,202)	(161,656)
Beginning of year	2,133,345	2,295,001
End of year	\$ 1,741,143	\$ 2,133,345

**These reports are unaudited, for internal use. Audited statements for the fiscal year are available in late October 2019, and can be found at stpaulsindy.org/publications.*

STATEMENT OF OPERATIONS

for the fiscal year spanning July 1, 2018 - June 30, 2019

	FY 2019 Actual	FY 2019 Budget	Favorable (Unfavorable)	FY 2020 Budget
Revenue:				
Operating Endowment draw	\$ 1,600,000	\$ 1,600,000	\$ -	\$ 1,600,000
Contributions (pledge/plate/other)	812,211	760,000	52,211	780,000
Non-pledge plate offerings	15,114	14,300	814	14,000
Subtotal	2,427,325	2,374,300	53,025	2,394,000
Miscellaneous: Interest Income, Rent, Other	12,473	6,918	5,555	5,400
Subtotal	12,473	6,918	5,555	5,400
OPERATING REVENUE	2,439,798	2,381,218	58,580	2,399,400
Expenses:				
Salaries and Benefits	986,228	1,006,842	20,614	1,023,895
Administrative Expenses	69,322	83,542	14,220	93,088
Property Insurance	58,633	59,532	899	61,320
Maintenance Expenses	103,453	110,435	6,982	120,491
Equipment & Utilities	140,190	140,914	724	148,093
Clergy / Pastoral	26,725	28,150	1,425	25,230
Worship	34,945	36,210	1,265	35,050
Music: Worship	84,642	88,280	3,638	87,285
Choral Scholars (Net)	15,851	17,150	1,299	18,350
Intergenerational/Adult Ministries	3,918	6,800	2,882	8,350
Missioner / Young Adult	577	2,500	1,923	2,000
Children & Family Ministry	26,336	31,455	5,119	30,200
Youth Ministry (Net)	14,758	29,900	15,142	22,880
Debt Service Interest	208,260	210,789	2,529	193,896
Subtotal - Operating Expenses	1,773,838	1,852,499	78,661	1,870,128
Outreach: Grants	151,469	152,000	531	156,000
Outreach: Diocesan Assessment	316,598	322,537	5,939	317,742
Subtotal - Outreach	468,067	474,537	6,470	473,742
Operating income/(loss)	197,893	54,182	143,711	55,530
St. Paul's Music (Net)	-	-	-	-
ECW, Memorials, Columbarium, Library (Net)	(777)	-	(777)	-
Subtotal - Net NonOperating Programs	(777)	-	(777)	-
Net Change in Operating Assets	\$ 197,116	\$ 54,182	\$ 142,934	\$ 55,530

SUPPLEMENTAL INFORMATION

Capital Campaign Activity

St. Paul's On the Way	75,955	117,608
Stewardship & Giving	109,486	116,158
Intergenerational Programs	19,419	23,022
Faith, Justice & the Arts	101,144	100,000
Capital Campaign Spending	(306,004)	(356,788)
Capital Campaign Pledges Received	205,681	354,134
Beginning Campaign Fund Balance	858,000	757,677
Ending Campaign Fund Balance	\$ 757,677	\$ 755,023

FINANCIAL REPORT NOTES

for the fiscal year spanning July 1, 2018 - June 30, 2019

Giving History

	FY 2016	FY 2017	FY 2018	FY 2019	Bud 2020
Number of Pledges	229	278	217	245	251
Pledge Revenue Received*	\$721,567	\$711,161	\$619,081	\$675,139	\$710,338
Average Pledge	\$3,151	\$2,558	\$2,853	\$2,756	\$2,830
Plate Revenue Received*	\$96,491	\$115,549	\$112,529	\$137,072	\$69,662
Number of Plate donors	118	93	147	125	unknown
Total Number of Donors	347	371	364	363	
Average Sunday Attendance**	389	362	342	334	

*Pledge & Plate Revenues above are included in the Contribution totals reported for the year, and includes current year pledges or late payments on a previous year's pledge. Pledge Revenue reflects amounts received from donors for whom a completed pledge card was on file, while Plate Revenue reflects amounts received from non-pledging donors. The 'Bud 20xx' column reflects the estimated amounts anticipated for the upcoming year.

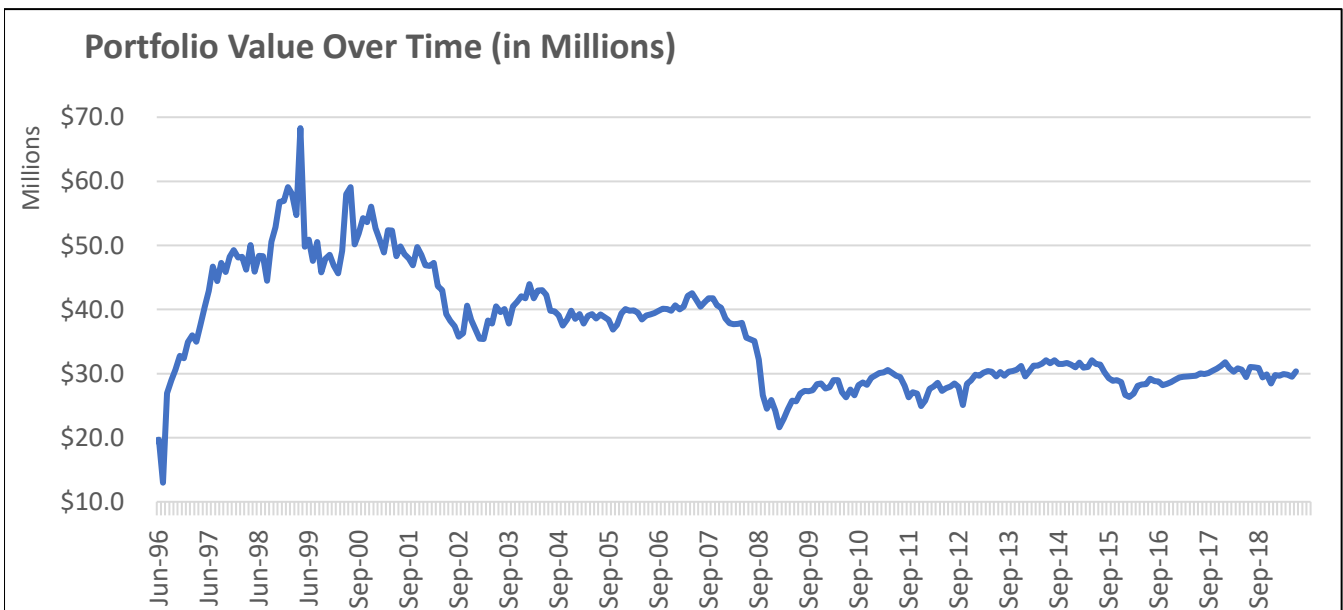
**Average Sunday Attendance only reflects the averages from weekly Sunday services during the fiscal year, and does not include attendance from some holidays (e.g. Christmas) or other special services. As such, this does not reflect the true attendance averages for the year, nor does it match the attendance data included in the diocesan Parochial Report.

Marketable Securities (Endowment Funds)

The marketable securities balance as of June totaled \$30,200,100, an increase of \$96,000 (net of the draw) since July. The effective draw rate equaled 5.6% of the total value. The increases are primarily due to favorable market conditions. From an investment perspective, the Trustees report indicates an internal rate of return of 5.3% for the trailing twelve months.

While the Trustee's attempt to maximize investment returns when possible, the primary goal of the Trustee's is long-term preservation of the Endowment. As a result, the investments are structured to minimize risk in down markets as much as it is structured to maximize returns in up markets. Accordingly, the returns may not always match the market potential, in both good and bad times, depending on the market at the time.

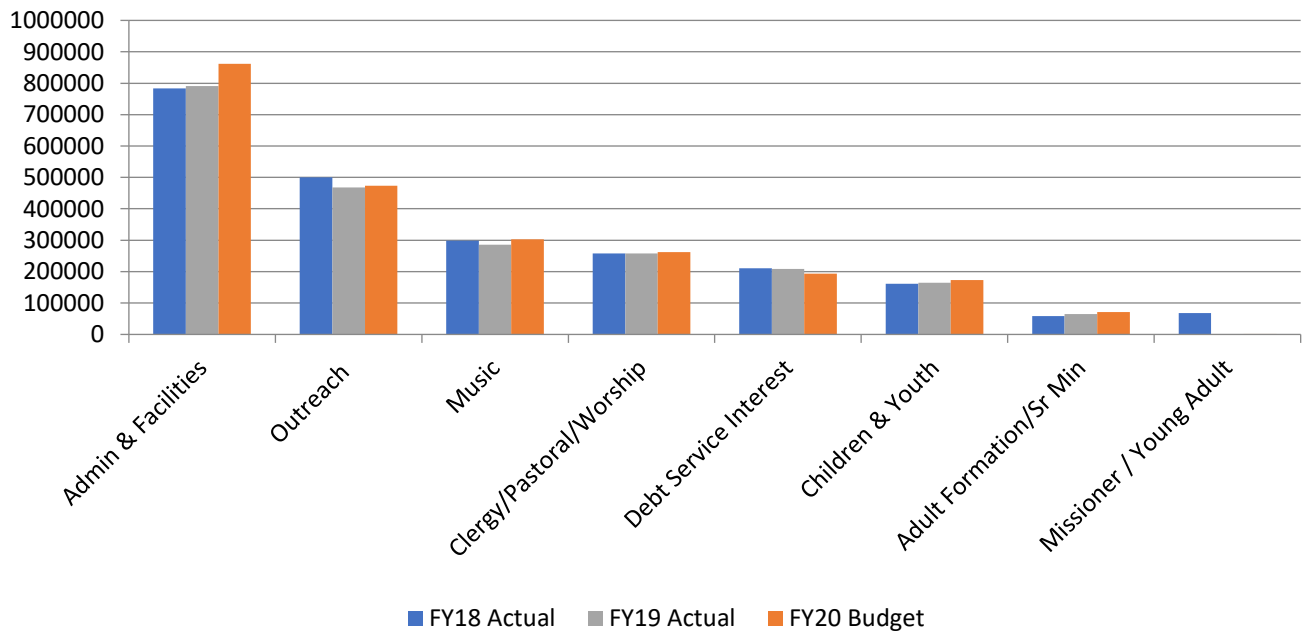
	1Yr	3Yr	5Yr	7Yr	10Yr	Since 1996
Investment returns	5.3%	8.2%	4.2%	6.7%	8.0%	6.0%



- ▶ **Cash and Cash Equivalents** totaled \$1,741,143 at the end of June, a decrease of \$392,000 from July 1st. Cash decreased by \$100,000 from Capital Campaign activity, whereas operating cash decreased by \$292,000. Cash from operations actually increased through the year, where the decline is largely due to paying down debt principal with cash held in reserve.
- ▶ **Property & Equipment:** Capital Asset purchases for the year totaled \$81,170. The most significant purchase was for a new piano, although a large portion of this cost was offset by donations for this purpose, as well as other funds from the music program. Beginning with the 2020 Budget we implemented a capital reserve approach, to help build savings and offset future costs.
- ▶ **Long-Term Debt:** The outstanding balance equals \$6,925,000. This debt is financed at a 2.8% fixed rate, maturing in 2026. A \$500,000 principal payment was made in March 2019.
- ▶ **Contributions:** Contributions in FY2019 (pledge+non-pledge+plate) totaled \$827,000, a net favorable result of \$53,000 when compared to Budget. Within this total amount is approximately \$15,000 of cash (collected in the plate) from unidentified sources. Contributions greatly exceeded expectations for a number of reasons, including an increase in the number of people who pledge as well as an increase in pledge dollars renewed. The recent campaign suggests a potential uptick in 2020.
- ▶ **Salaries & Wages** were favorable when compared to Budget, primarily for paid staff singers. A portion of staff costs are offset by campaign funds.
- ▶ **Administrative Expenses:** This group includes office supplies, IT, accounting and insurance costs. The favorable variance primarily reflects savings in travel and IT costs.
- ▶ **Maintenance & Utilities:** While landscape, snow, security and elevator costs were more than budgeted, the overall favorable variance reflects lower general maintenance costs than budgeted.
- ▶ **Clergy & Pastoral** generally reflects costs for travel, hospitality and pastoral care. The favorable variance primarily reflects travel and continuing education costs being less than anticipated.
- ▶ **Program Expenses:** The lines representing program costs are generally self-explanatory for each program, and represent the day-to-day costs to support that activity. These lines generally show a nominal favorable variance during the past year due to costs being less than anticipated, with notable highlights below:
 - ***Missioner/Young Adult Ministries** primarily reflects activities of the Missioner. With the change in that position, and Patrick Burke's involvement in St. Paul's On The Way, some of these costs have shifted or are shown in that program. This doesn't mean any less focus on Young Adult Ministries, only that this line item is not used the same as before the inclusion of SPOT activities. As this evolves, this line item may change accordingly.
 - ***Children & Family Ministries** reflects a favorable variance due to programming costs for Family Events being less than anticipated.
 - ***Youth Ministries (Net):** These costs are offset by fees collected for youth trips. While the costs of the Waycross Grants were (gladly) more than anticipated, the favorable variance reflects the costs for various youth trips, including the Mission Trip, being less than budgeted.
- ▶ **Debt Service Interest:** These represent interest costs on the current loan, equal to 2.8% of the outstanding balance. The favorable variance is due to savings from the principal payment.
- ▶ **St Paul's Music (Net):** Although included in these financials for transparency, this budget is prepared by St. Paul's Music and is constructed to be self-funding. Any net gains or shortfalls from this activity are transferred to/from funds dedicated to the Music program, and as such, have no effect on the operating budget. Currently, there are dedicated reserves available to fund this activity.

- ▶ **ECW, Memorials, Columbarium, Library:** This grouping of revenue and expenses vary widely and are unplanned, and have no effect on the budget. Revenues are generally offset against expenses, and any net gains or shortfalls are transferred to or from funds dedicated to these items.
- ▶ **Outreach Grants:** Beginning with this fiscal year, to encourage a more direct correlation between Outreach and parishioner giving, a change was made to base Outreach funding on 10% of Contributions received, and then match this amount with operating funds. Accordingly, Outreach funding equates to 20% of total Contributions. The Outreach Oversight Committee decides how these funds are utilized. The list of grants funded may be found herein, and in the Committee's annual report.
- ▶ **Diocesan Assessment:** This reflects the annual payment made to support the diocese, calculated on an average of the last three (3) years of operating revenues times a percentage set by the diocese. For this past fiscal year, the amount was approximately 14% of average revenues.

Operating Expenses



Capital Campaign Activities

**The Campaign came to a close in 2016, while the various initiatives started in FY2017. Funds should be available for the foreseeable future to help explore these initiatives before they might become a part of the Operating Budget, should they be sustainable. Campaign commitments are scheduled through the year 2026.*

- ▶ **St. Paul's On the Way:** This reflects costs associated with the neighborhood site in Broad Ripple. Costs include wages for staffing the site, costs to lease the space, and other equipment and programming costs. The FY2019 budget reflected a reduction in costs while future plans were reviewed. The addition of Patrick Burke and his focus in this area allowed for an acceleration of these plans and expanded opportunities, and thus increased costs.
- ▶ **Stewardship & Giving:** The campaign identified a need to explore our stewardship of resources, our giving trends and potential opportunities. Costs include staffing and other campaign-related costs.
- ▶ **Intergenerational Programs:** The campaign identified a need to explore ways to educate and connect different generations of the parish. Costs include staffing or other program options. The favorable variance reflects costs for off-site events, including The Path taken, being less than anticipated.
- ▶ **Faith, Justice & the Arts:** Programming options in FY2019 primarily involved the series on gun violence in our communities and related advertising.

Outreach Grants Funded

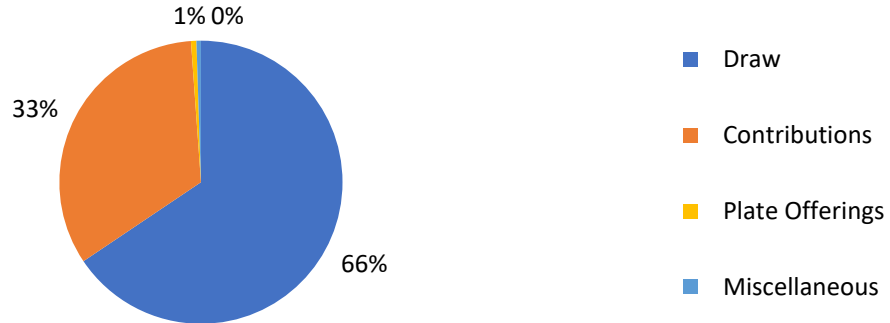
Bexley - Seabury Federation	3,000
Boy Scout Troop 73	2,500
BTNA Speaker Series on Mental Health	300
Craine House (first of 2 year gift)	12,500
Craine House - Alternative Market Match	575
Craine House Coffee Project	5,000
Cub Scout Pack 73	1,500
Dayspring Center - Alternative Market Match	605
Education for Ministry - Prison Program	750
Episcopal Diocese - Good Samaritan Brownsburg	15,000
Faith in Action	2,718
Girl Scout Troop 5458	2,000
Habitat for Humanity	30,000
Habitat for Humanity - Alternative Market Match	1,170
Happy Hollow Children's Camp	2,500
Indiana Youth Group (third of 5 year gift)	10,000
Indy Learning	6,000
Julian Center	2,500
Julian Center - Alternative Market Match	260
Litz Scholarship Fund	7,000
Mission in Mombasa	15,000
Mission in Mombasa - Alternative Market Match	1,150
School for Community Learning	15,000
Trinity Haven	9,000
Virginia Theological Seminary - Charles Russell	5,000
	\$ 151,028

**The 2019 Outreach Oversight Grants Report can be found online at stpaulsindy.org/outreach.*

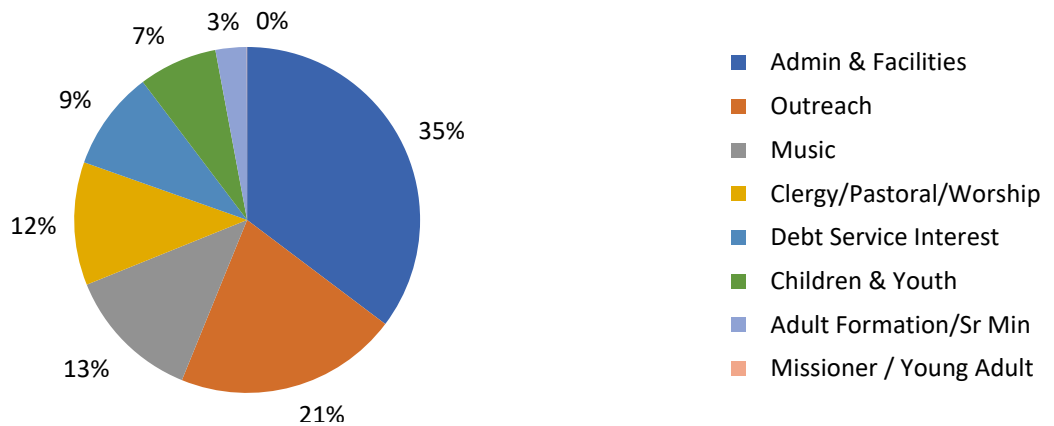
2019 FINANCIAL REPORT GRAPHS

for the fiscal year spanning July 1, 2018 - June 30, 2019

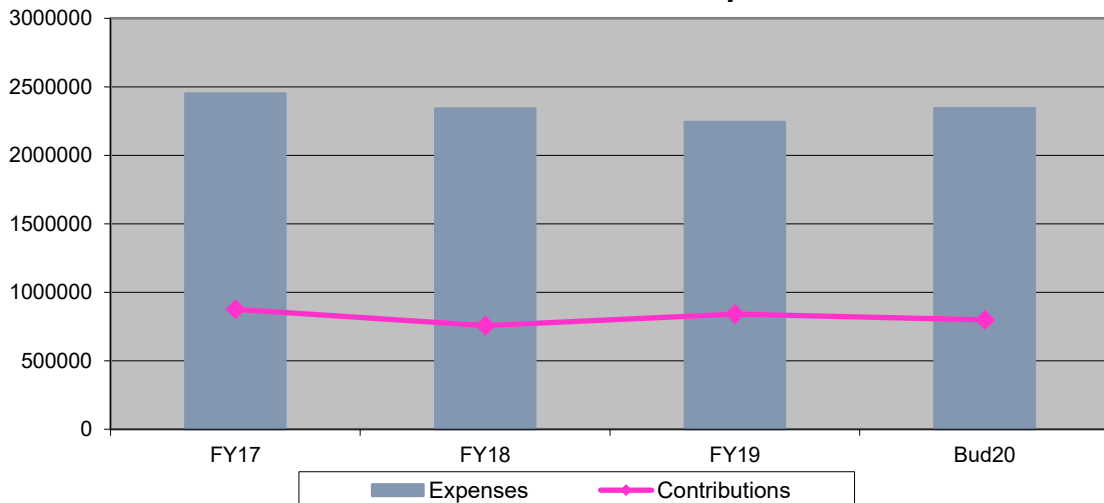
FY 2019 Income



FY 2019 Expenses



Contributions vs Total Expenses



2019 DONORS, ABEL - HANLIN

St. Paul's warmly thanks all those who generously supported our ministries during fiscal 2019, spanning July 1, 2018 - June 30, 2019.

Colette Abel
George Abel
Christopher Adams
Rick & Becky Adams
Nancy Aiken
Douglas & Amy Allen
Benjamin Anderson
Peggy Angleton
Aubrey Annan
Paul & Mary Lee Anthony
Betty Anton
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Mary Beth Arenz
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Ken & Mary Anne Winslow
Richard Winters
Rob & Sheila Wolter
Donna Wudel
Ace & Beth Yakey
Tony & Kelli Zabel
Michael & Donna Zierdt

St. Paul's is also grateful for all those who made open plate contributions or asked to remain anonymous, gave gifts at Easter and Christmas, and made memorial contributions or other special gifts during the 2019 fiscal year.