

ST. PAUL'S INDY
2020 Financial Report



Letter from the Treasurer

October 1, 2020

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 another year of fiscal abundance.

During this fiscal year ended June 30, 2020, we again exceeded expectations with a budget surplus of more than \$173,000, led by another significant increase in Contributions, in both pledged and non-pledged dollars. This surplus does not include any donations targeted for certain improvement projects, nor does this include activity for items funded by other reserves.

Contributions continued the recent upswing from greater parishioner participation and engagement. Contributions were up more than \$115,000 over anticipated results, and more than \$80,000 over 2019 (by comparison, Contributions in 2019 were also up \$80,000 over 2018). Within this amount, the net number of pledges recognized grew by 20 donors over the prior year, indicating increased participation through a pledge, with the rest comprised of increased donor pledges. We also received more than \$70,000 in donations targeted for the new playground equipment and other improvements. These increases were mostly seen prior to the onset of the pandemic in March, although we continued to see monthly Contributions in April through June at or above levels compared to the same months in prior years. This speaks to the generosity of the people of St. Paul's.

Among other things, this increase in Contributions allowed us to reduce our Endowment Draw compared to past years, enhancing the ability to continue funding for the next generation. Our draw rate had been at 5.6% or more for the past several years, where the rate for FY2020 was less than 5%. The budget surplus from 2019 also afforded us the opportunity to make a debt payment of \$215,000 during this fiscal year.

Before the pandemic, program costs in most categories were already less than anticipated. When the buildings were closed and the impact of the shut down orders began to be realized, program costs were scaled back to reflect the reduced activity. To help prepare for this impact, St. Paul's applied for and received a Paycheck Protection Program ("PPP") loan of \$227,000 to help preserve funding for all staff positions. By the terms of this type of loan, we believe this amount will ultimately be forgiven, which may provide added cash flow flexibility.

As we move forward during these uncertain times, the FY2021 budget was prepared from a conservative perspective, anticipating Contributions may decline during the pandemic and program costs may continue to be less than normal with extended periods away from active services in the Church. Even so, in passing a balanced budget, the Vestry took steps to begin making regular monthly debt payments, and at the same time continue to find ways to reduce our reliance on the Endowment Draw.

Like many churches, we continue to face the risks of changing demographics, not solely from the pandemic, but 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

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Statements of Financial Position & Cash Flow

	As of June 2020	As of June 2019
ASSETS		
Cash & Cash Equivalents	1,770,342	1,741,143
Other Current Assets	33,913	44,089
Investments (Endowment)	29,599,395	30,200,116
Property & Equipment, net of depreciation	10,221,588	10,466,650
	41,625,238	42,451,998
LIABILITIES AND NET ASSETS		
Accounts Payable and other current liabilities	115,140	100,395
Loans Payable	227,355	-
Long Term Debt	6,710,000	6,925,000
Total Liabilities	7,052,495	7,025,395
Net Assets:		
Unrestricted net assets	32,673,193	33,577,103
Restricted net assets (restricted by time and purpose)	1,899,550	1,849,500
Total Net Assets	34,572,743	35,426,603
	41,625,238	42,451,998
<hr style="border: 1px solid green;"/>		
Direct Cash Flow		
Cash received from supporting activities	\$ 913,937	\$ 839,798
Cash received from Bequests/Memorials	70,773	23,000
Cash received from Capital Campaign	90,330	205,681
Cash paid to employees for wages and benefits	(1,215,978)	(1,221,431)
Cash paid to vendors for goods and services	(221,983)	(268,713)
Cash paid for Outreach (includes Diocesan Assessment)	(455,346)	(468,067)
Cash paid for acquisition and construction of capital assets	(156,588)	(81,170)
Net cash from operating activities	(974,855)	(970,902)
Net proceeds from investments	1,184,416	1,286,960
Net cash from investing activities	1,184,416	1,286,960
Financing costs paid on long-term debt	(192,717)	(208,260)
Proceeds Received from PPP Loan	227,355	-
Principal payments on long-term debt	(215,000)	(500,000)
Net cash from financing activities	(180,362)	(708,260)
Net change in cash and cash equivalents	29,199	(392,202)
Beginning of year	1,741,143	2,133,345
End of year	\$ 1,770,342	\$ 1,741,143

**These reports are unaudited, for internal use. Audited statements for the fiscal year are available in late October 2020, and can be found at stpaulsindy.org/publications.*

Statement of Operations

	FY 2020 Actual	FY 2020 Budget	Favorable (Unfavorable)	FY 2021 Budget
Revenue:				
Operating Endowment draw	\$ 1,466,663	\$ 1,600,000	\$ (133,337)	\$ 1,600,000
Contributions (pledge/plate/other)	897,718	780,000	117,718	750,000
Non-pledge plate offerings	9,910	14,000	(4,090)	11,000
Subtotal	2,374,291	2,394,000	(19,709)	2,361,000
Miscellaneous: Interest Income, Rent, Other	6,309	5,400	909	2,820
Subtotal	6,309	5,400	909	2,820
OPERATING REVENUE	2,380,600	2,399,400	(18,800)	2,363,820
Expenses:				
Salaries and Benefits	989,853	1,023,895	34,042	996,324
Property Expenses	181,542	209,412	27,870	188,785
Administrative Expenses	86,688	92,873	6,185	79,874
Maintenance Expenses	112,430	118,492	6,062	86,868
Clergy / Pastoral	25,805	25,230	(575)	22,000
Worship	30,471	35,050	4,579	32,600
Music: Worship	76,043	87,285	11,242	74,691
Choral Scholars (Net)	17,393	18,350	957	21,900
Intergenerational/Adult Ministries	4,263	8,350	4,087	2,900
Missioner / Young Adult	-	2,000	2,000	500
Children & Family Ministry	23,939	30,200	6,261	15,800
Youth Ministry (Net)	10,842	22,880	12,038	16,575
Debt Service Interest	192,717	193,896	1,179	190,654
Subtotal - Operating Expenses	1,751,986	1,867,913	115,927	1,729,471
Outreach: Grants	137,604	156,000	18,396	150,000
Outreach: Diocesan Assessment	317,742	317,742	-	320,564
Subtotal - Outreach	455,346	473,742	18,396	470,564
Operating income/(loss)	173,268	57,745	115,523	163,785
St. Paul's Music (Net)	-	-	-	-
Memorials/Targeted Donations	70,773	-	70,773	-
ECW, Memorials, Columbarium, Library (Net)	5,899	-	5,899	-
Subtotal - Net NonOperating Programs	76,672	-	76,672	-
Net Change in Operating Assets	\$ 249,940	\$ 57,745	\$ 192,195	\$ 163,785

SUPPLEMENTAL INFORMATION

Capital Campaign Activity

St. Paul's On the Way	100,745	117,550
Stewardship & Giving	112,829	118,530
Technology Upgrades	-	18,000
Intergenerational Programs	19,711	20,222
Faith, Justice & the Arts	19,700	60,000
Capital Campaign Spending	(252,985)	(334,302)
Capital Campaign Pledges Received	90,330	567,926
Beginning Campaign Fund Balance	757,677	595,022
Ending Campaign Fund Balance	\$ 595,022	\$ 828,646

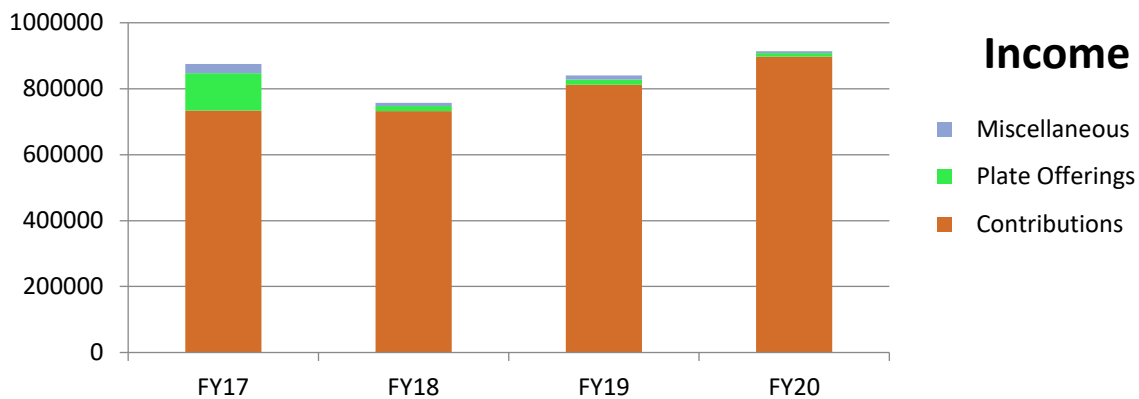
Financial Report Notes

for fiscal 2020, spanning July 1, 2019 - June 30, 2020

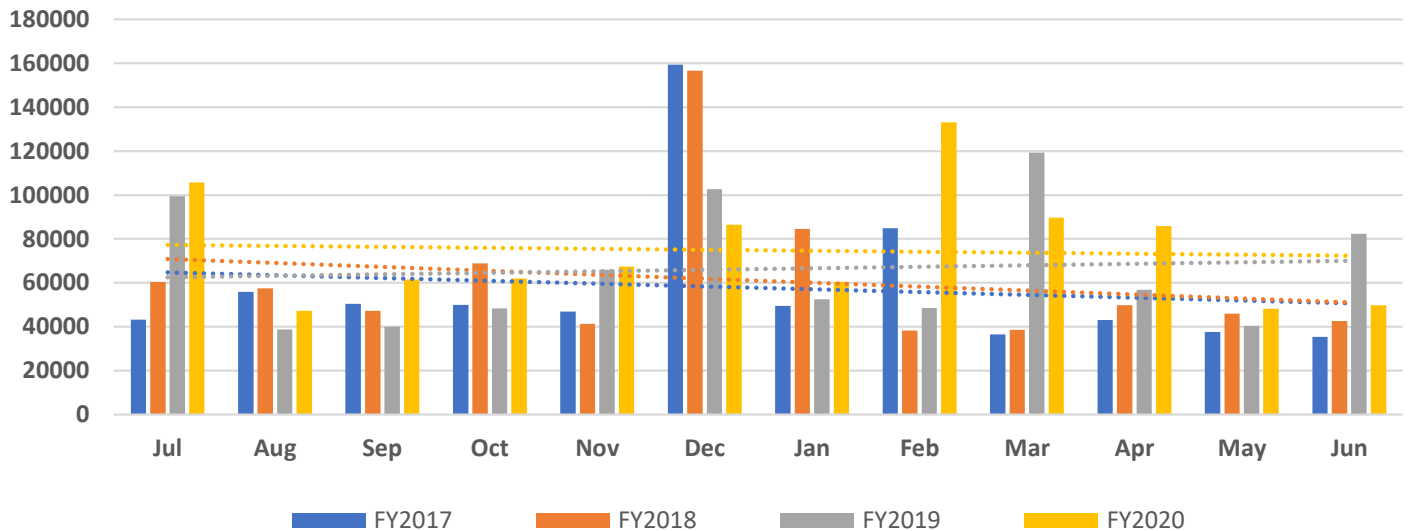
Giving History

	FY 2017	FY 2018	FY 2019	FY 2020	Bud 2021
Number of Pledges	278	217	245	265	219
Pledge Revenue Received*	\$711,161	\$619,081	\$675,139	\$716,506	\$739,828
Average Pledge	\$2,558	\$2,853	\$2,756	\$2,704	\$3,378
Plate Revenue Received*	\$115,549	\$112,529	\$137,072	\$181,212	\$10,172
Number of Plate donors	93	147	125	93	unknown
Total Number of Donors	371	364	363	358	

*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.



Monthly Contributions



Financial Report Notes

for fiscal 2020, spanning July 1, 2019 - June 30, 2020

Statement of Financial Position

- ▶ **Cash and Cash Equivalents** totaled \$1,770,342 at the end of June, an increase of \$29,000 from July. Cash decreased by \$163,000 from Capital Campaign activity, whereas operating cash increased by \$192,000. Operating cash might have shown a greater increase if not for the debt principal payment.
- ▶ **Property & Equipment:** Capital Asset purchases for the year totaled \$156,590. The most significant purchase was for new playground equipment, although a large portion of this cost was offset by donations for this purpose. Beginning with the 2020 Budget we implemented a capital reserve approach, to help build savings and offset future costs.
- ▶ **Loans Payable:** In April 2020, the Church applied for and received a loan of \$227,355 as a part of the Paycheck Protection Program ("PPP") issued by the Small Business Administration. This loan was offered as a way to help sustain payroll and other operating costs during the pandemic. This loan is eligible for forgiveness should certain conditions be met, and we believe we have met those conditions. If any portion of the loan is not forgiven, the loan would be payable over a 2-year period beginning in October 2021, at a rate of 1% interest.
- ▶ **Long-Term Debt:** The outstanding balance equals \$6,710,000. This debt is financed at a 2.8% fixed rate, maturing in 2026. A \$215,000 principal payment was made in August 2019.

Marketable Securities (Endowment Funds)

The marketable securities balance as of June totaled \$29,599,395, an increase of \$865,900 (net of the draw) since July. Even though we saw great market volatility with the pandemic, the increases were primarily due to favorable market conditions. Due to the increased contributions received, we were able to reduce the amount of the draw compared to past years. As a result, the effective draw rate equaled 4.9% of the total value.

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. From an investment perspective, the Trustees report indicates an internal rate of return of 1.8% for the trailing twelve months, with the reduced return largely reflecting the volatility from the pandemic.

	1Yr	3Yr	5Yr	7Yr	10Yr	Since 1996
Investment returns	1.8%	5.4%	4.3%	5.4%	7.2%	5.8%

Portfolio Value Over Time (in Millions)

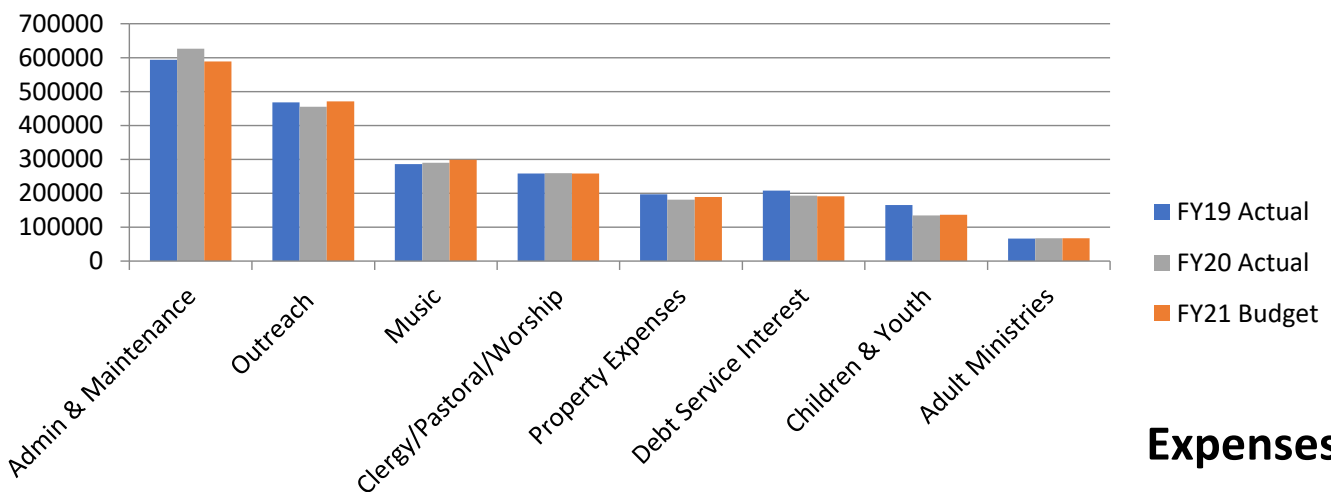


Financial Report Notes

for fiscal 2020, spanning July 1, 2019 - June 30, 2020

Statement of Operations

- ▶ **Contributions:** Contributions in FY2020 (pledge+non-pledge+plate) totaled \$907,600, a net favorable result of \$113,000 when compared to Budget. Within this amount is approximately \$10,000 of cash (collected in the plate) from unidentified sources. Surprisingly, this amount does not include \$70,000 in donations targeted for specific projects (i.e. the playground). Contributions greatly exceeded expectations for a number of reasons, including an increase in the number of people who donate without making a pledge. Largely due to the pandemic, a decrease in contributions for FY2021 is projected.
- ▶ **Salaries & Wages** were favorable when compared to Budget, primarily for unfilled staff positions, as well as savings in health benefits costs. A portion of staff costs are offset by campaign funds.
- ▶ **Property Expenses:** This group includes costs for utilities, equipment leases and commercial insurance. The favorable variance primarily reflects savings in budgeted utilities.
- ▶ **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:
 - ***Music Ministries** reflects a favorable variance due to performance costs (for music and instrumentalists) being less than anticipated, generally due to reduced performance opportunities during the pandemic.
 - ***Intergenerational/Adult Ministries** primarily reflects activities surrounding Adult Formation. The favorable variance is due to reduced formation opportunities, primarily as a result of the pandemic.
 - ***Children & Family Ministries** reflects a favorable variance due to costs for teacher training and Family Events being less than anticipated.
 - ***Youth Ministries (Net):** These costs are offset by fees collected for youth trips. The favorable variance reflects the costs for various youth trips, including the Mission Trip, and the Waycross grants costs being less than budgeted, as these opportunities were not available during the pandemic.
- ▶ **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.



Expenses

Financial Report Notes

for fiscal 2020, spanning July 1, 2019 - June 30, 2020

- ▶ **Outreach Grants:** To encourage a more direct correlation between Outreach and parishioner giving, Outreach funding is based on 10% of Contributions received, which is then matched with operating funds. In other words, 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.

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 largely 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 FY2020 budget reflected a favorable variance due to targeted donations or grants helping to offset costs. The FY2021 costs will reflect an increase due to an added staff position to explore campus ministries with Butler, as well as other expanded opportunities.
- ▶ **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 being less than anticipated, primarily due to the pandemic.
- ▶ **Faith, Justice & the Arts:** Programming options for FY2020 involved follow-up costs from the series on gun violence and the initiation of a new granting program for artists.

Outreach Grants Funded

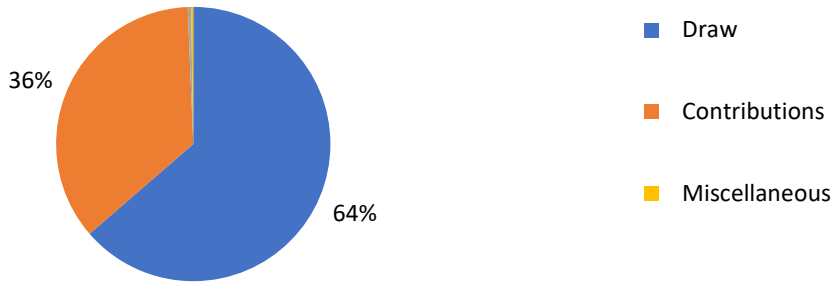
Bexley - Seabury Federation	5,000
Butler Tarkington Neighborhood Association (MLK 5K Run)	500
Craine House (includes fulfillment of 2 year gift)	12,975
Damien Center	1,510
Dayspring Center	2,814
Freewheelin' Community Bikes	5,250
Habitat for Humanity	1,550
Happy Hollow Children's Camp	10,000
IPS #43	3,284
Indiana Youth Group (fulfillment of 5 year gift)	20,000
Indy Learning	10,000
Julian Center	535
Kairos of Indiana	1,000
Martin Luther King Center	15,000
Mission in Mombasa	15,090
St. Julia's	2,000
Trinity Haven (includes fulfillment of 3 year gift)	20,520
Trusted Mentors	6,500
Virginia Theological Seminary	4,000
Waycross	1,200
	<hr/>
	\$ 138,728

The 2020 Outreach Oversight Grants Report can be found online at stpaulsindy.org/outreach.

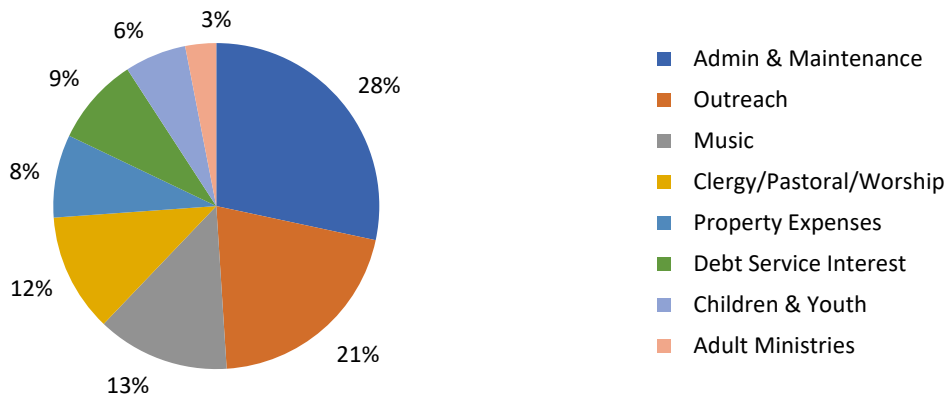
Financial Report Graphs

for fiscal 2020, spanning July 1, 2019 - June 30, 2020

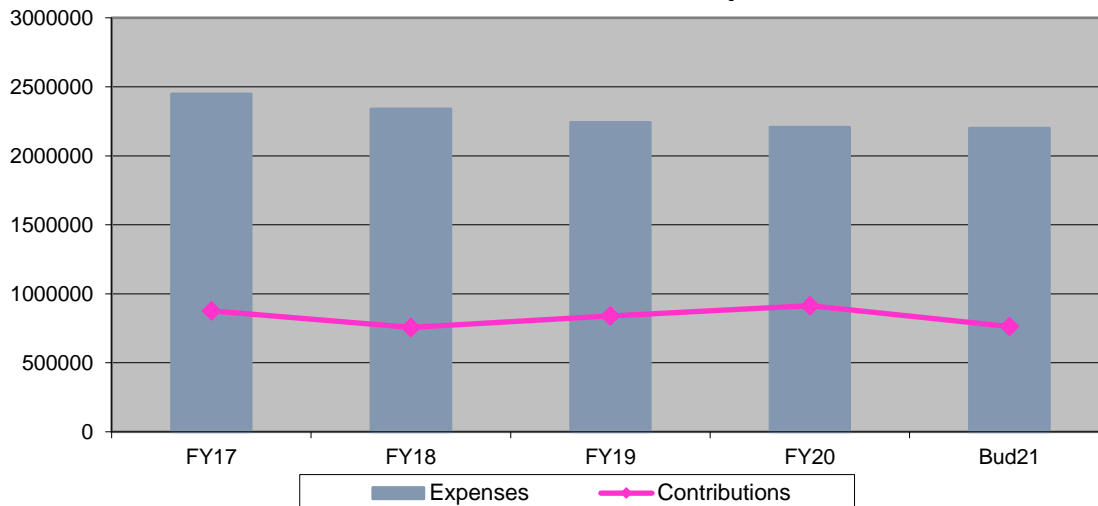
FY 2020 Income



FY 2020 Expenses



Contributions vs Total Expenses



2020 Contributors

Abel - Hanke

St. Paul's warmly thanks all those who generously supported our ministries during fiscal 2020, spanning July 1, 2019 - June 30, 2020.

Clara Abel
Christopher Adams
Richard & Rebecca Adams
Michael Aft
Nancy Aiken
Andrea & Eric Allen
Benjamin Anderson
Peggy Angleton
Aubrey Annan
Paul & Mary Lee Anthony
Kate Appel
Mary Beth Arenz
Michael Arnett & Barbara Young
Janatha Ashton
Thomas & Elizabeth Atz
Armen Avakian
Betsy Baltz
Justin Barrett
Frances Barrow
Christopher & Jessica Bayh
Patricia Baylis
Jay & Patricia Beagle
Thomas Beczkiewicz
Kerry Hyatt Bennett
Rick & Carrie Bernhardt
Elwood Black
Thomas & Joanne Black
Sara Blackburn
Bruce & Linda Boje
Anthony Borel & Dawn Batson
Andrea Borucki
Susanne Bowen
Jeff Bower
Judith Bowes
Robbie Bowling
Jeff Bowman
Irma Boyett
Ethan Bradley
James & Gina Bremner
Janet Brinkworth
Rachel & Bruce Brosius

Deborah Brown
Jared Brown
Nancy Brown
Scott Brown
Peter Browning
Wilfred Broxterman, Jr
Andrea Broxton
Greg & Melissa Broz
Michael Burke & Dixie Platt
Patrick Burke
Joanne Burleson
Andrew Buroker
Judith Canada
John Carvey
Lisa Cauldwell
Bradley & Carolyn Chambers
Peter & Katherine Chan
William & Jennifer Christie
Cameron & Kristine Clark
Ted & Pamela Coates
Alicia Coleman
Melanie Collier
Steven Coons & John Grudzien
Jere & Allison Cox
William & Laura Cummings
James Curtis
Mary Cushing
Alan Davis
Barbara Davis
Donald & Diane Davis
Colin Denhart
John & Stephanie Denson
Joan Devoe
David Dewitt
Eleanor & Michael Doar
Cynthia & Christopher Dobbs
Jill & Jody Donaldson
Janice Douglas
Pamela Douglas
Michael Dresbach
Matthew & Megan Droste

Sharon Drybrough
Edward Duchnowski
Wanda Duchnowski
Fred Duncan & Jim Luce
Bruce Edelen
Ida Edelen
Craig & Tuesday Edwards
Robert & Patricia Edwards
Richard & Evelyn Egan
Leah & Karl Ehlhardt
Zachary & Kristin Eichel
Elizabeth & John Ekelof
Matthew & Karen Ellis
Meredith & Craig English
Scott Evenbeck
Rosemary Fanning
Bronwen Ferguson
Ian & Kaitlin Ferries
JD Ferries & Elizabeth Ferries-Rowe
Sally Flint
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Emma Flynn
Mary Frazier
Edwin French, III
David Furuness
David & Janice Galloway
Daniel & Shannon Gardner
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W Patterson & Caress Garten
Audrey Gentzke
Judith Gersting
Joanna Giesek
Steven Giovangelo
Deborah Givan
Charles Goodlett & Joan Brandt
David & Sally Gray
Geoff Gray & Lisa Pesci-Gray
Judith Gustafson
Michael & Marianne Haisten
Sue Hale
C William Hanke

Don Hanlin
Nancy Hannin
Jean Hansen
William & Tamara Hardy
John Harkness
Charles & Judith Harlan
Jessica & Jared Harmon
Frank & Patricia Hartman
Louise Hass
Shane Hatchett
Steve Havel
Patrick Havens
Greg Haywood
Ann Hedderman
Aaron & Nichole Heilbron
William & Katie Hendrickson
Catherine Henney
Donald Hibscheiler &
Margaret PeGan
Vaughn & Melissa Hickman
Mark & Nichole Hicks
Jay & Aileen Higgins
The Hildebrandt Family
Thomas Hillenbrand &
David Anderson
Philip & Barbara Hilton
Rodney & Elizabeth Himan
Charles Hinkle
Ann Hinson
John Hollett
Mark Holsworth
Susie & Peter Holtz
Sandra Hudson
Brad & Amy Hughley
Daniel & Taylor Hunt
Karen Irby
Todd & Gillian Ising
Michael & Judith Jack
Michael & Marci Jackson
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Beth Jeglum
Ronald & Elizabeth Jobe
Annette Johansson
Christopher & Laura Johns
Bryan & Jan Johnson

Jay Johnson
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Linda Krontiris
Jonathan & Ashley Krumbach
Thomas & Elizabeth Kryder-Reid
Louise Kubat
Langdon & JoAnn Kumler
Gerry & Sue LaFollette
Eric & Elizabeth LaRock
John & Connie Lathrop
Meghan & David Lauck
Thomas & Karen Lauer
Sunni Lee
Ellen Lennox
Sue Lerchen
Kendra Lewis
Lilly Endowment Match
J. David Litsey
Linda Little
Willard Litz
Mary Loghmani
Ronald Loper
Bradley & Elizabeth Love
Anne Lowe
Brandon & Tracie Lowe

Joe & Jennifer Lucas
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Dorothy MacGill
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Susie Maley
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Barbara McCord
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Ruth Nelson
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Carol Orbison
Alba & Paul Orzeske
Quindaro & C. Steve Paul
Jeffrey & Cynthia Pauloski
Rose Marie Perkins
Steven Pettinga
Thomas & Deidre Pettinga
Barbara Pierce
Frederick & Jill Pinch
Dennis & Sue Pippenger

2020 Contributors

Pless - Zabel

Lois Pless
Katherine & Daniel Pola
James & Kathryn Poole
Derek & Lori Price
Ted Randall
Scott & Jennifer Redmon
Jay & Lyn Reece
Wanda Reed
Keith & Patricia Reese
Derek & Jennifer Reid
Jennifer Reuter
Alicia Reuter
Desiree Law
Fredrick & Ellen Rice
Marcia Rice
Ronald Rice
John & Susan Risk
Alice Roettger
Douglas Rogers
Scott & Amelia Rose
Beverly Ruebeck
Ed Sagebiel & Courtney Roberts
Susan Sanderock
Larmie & Delicia Sanyon
Michael & Kara Sarchet
Peggy Sargent
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Michael & Keeter Sechrist
Stephen & Linda Segebarth
Peter Sehlinger

Virginia Shaw
Patricia Shea-Carpenter & Eric Carpenter
Nathaniel & Jeannice Shobe
Andrea Shook
Ann Shupert
Beverly Sinclair
George & Mary Slenski
Amy Smith
Audrey Smtih
Morgan Smith
Pamela Smith
Stephen & Jane Smith
Blair & Helen Snead
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Mary Stanley
Marianne & Eric Stauffer
Brian Stephens-Hotopp & Erica Jeglum
Mark & Rebecca Stoner
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John Sturman, Jr & Karen Lystra
Katherine Sulentic
Heather Sullivan
Judith Sutton
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Joan Taylor
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Ann Thompson
Carole Thompson
Cheryl Thompson
Nancy Thoms

John Thorpe
Peter Thuesen & Jane Kenyon
Carol Tomlinson
Anne Traynor
Wayne & Karen Turner
Fran Valentine
Samuel Vance
David & Sheryl Vanderstel
John & Elsa VanHekken
Marilyn Vargo
Ruth Vignati
David & Elizabeth Wagner
Erin Walls
Dona Walser
Christine Walter
David & Pamela Weaver
Gloria Webb
Ryne & Kellianne Webb
Keith & Frances Weber
Jessica Wegg
John Wehr
Christopher & Andrea Welsh
Constance Whitman
Peter Whitten
Fred Wiese
Ryan & Emily Wilhite
James & Emily Williams
Kenelm & Mary Anne Winslow
Cecelia Wisdom
Rob & Sheila Wolter
Wallace & Beth Yakey
John Yates
Denise Young
Tony & Kelli Zabel

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 2020 fiscal year.