

**Call to Be Family dba Lutheran Marriage Encounter  
North American Region  
Mid-year Financial Report May 2018**

**OVERVIEW**

The 2018 Year-to-date as of May 31, 2018 Financial Report shows statistically no change in our financial status. Our account balances do have a slight decrease of \$3,573 which is less than 1 ½% of beginning balances. This is statistically insignificant because end-of-year donations and investment gains/losses will easily offset this difference. Our program activities (Weekends) show the same number of events (10) but significantly fewer attendees (from 118 in 2017 to 89 in 2018). This is nearly a 25% drop in the number of attendees for comparable periods. We included the outreach to India for Experience statistics

For mid-year reporting the results do not include significant analysis of revenues and expenditures. What I do report is the simple status of accounts. In simple numbers, our accounts have a balance of \$241,514.22 which is a decrease of \$3,573 from the 2017 year-end balance of \$245,086.81. The total is allocated with approximately \$95,000 in DREAM funds and \$150,000 in operating funds. Precise allocation to the funds will be done at the end of the year.

The DREAM Fund had reduced assets due to the expenses of the marketing programs, and expenses paid out for the India Outreach. The result of the India Outreach has an unspent budget balance of \$4,595.61. This is due primarily to donations in excess of the approved budget and significantly lower travel costs for the Outreach presenters. The NAR Board will need to determine what to do with the budget surplus. Options include: Leave this as allocated funds in DREAM accounts for Phase-2 or other India future expenses, de-allocate the funds and return the balance to either operating accounts or Dream-Fund general accounts.

**Experience Statistics**

As reported in the overview, we held 10 North American weekends which matches 10 in the comparable 2017 period. For the current year there has been a significant drop in the number of couples encountered in North America dropping from 118 to 89. This is a 24.6% drop for one-half year of experiences.

Listed below are the basic results for the number of Experiences for the comparable periods in 2017 and 2018.

	2018 W/E's	2018 couples	2017 W/E's	2017 Couples
Dist-1	5	36	5	60
Dist-2	1	15	2	15
Dist-3	2	27	3	43
Dist-4	2*	Estimate 11	None	None
One D-4 W/E in Mesa Az is included in the count to match 2017 report period because it occurs in June.				
<b>NAR Sub-total</b>	<b>10</b>	<b>89 Estimate</b>	<b>10</b>	<b>118</b>
<b>NAR-India</b>	<b>1</b>	<b>6</b>	<b>N/A</b>	<b>N/A</b>
<b>Totals</b>	<b>11</b>	<b>95 (Estimate)</b>	<b>10</b>	<b>118</b>

**Account balances May 31, 2018**

\$113,775.68	Ppal
\$23,398.89	Wells Fargo NAR Acct
\$426.45	D2 banking
\$4,298.78	D3 banking
\$11,522.68	D4 banking
\$86,694.55	Morgan Stanley DREAM investments
\$1,397.19	T Rowe Price DREAM Money Market checking
<b>\$88,091.74</b>	<b>May 2018 DREAM Investment Funds (YTD donations transfer at end of year.)</b>
<b>\$153,422.48</b>	<b>May 2018 Operating Fund balance (incl some non-transferred DREAM funds).</b>
<b>-\$3,573.91</b>	<b>YTD Increase in Operating and DREAM account balance</b>

**INDIA-DREAM Fund Phase-1 financial status June 2, 2018**

7/15/2018	\$ 6,200.00	Budget	Budget allocation for INDIA from DREAM
8/28/2017	\$ 6,738.99	Donations	\$6,738.99 non directed donations received
9/19/2017	\$ 1,500.00	Add-budget	Extra donation for Nissy ticket
9/21/2017	\$ (35.00)	DEBIT	DEBIT Nissy ticket to St. Weekend agent fee
9/22/2017	\$ (1,940.96)	DEBIT	DEBIT Nissy ticket to St. Weekend
12/31/2017	\$ 420.00	Add-budget	Extra donation for Nissy ticket
1/29/2018	\$ (3,838.44)	1259	Emirates Airfare reimburse Redmans
1/29/2018	\$ (685.92)	1259	Southwest airfare Reimburse Redmans
1/29/2018	\$ (230.13)	1259	Trip insurance Redman + Teuscher
2/22/2018	\$ (461.00)	DEBIT	\$450 + \$11 Western Union fee brochure printing
3/21/2018	\$ (307.52)	1273	Reimburse Redmans Indian visas (4 X \$76.88)
5/4/2018	\$ (1,022.00)	DEBIT	\$1,000 Workbook Printing + \$22 West Union fee
5/8/2018	\$ (3,000.00)	withdrawal	DREAM-INDIA Cash for trip see deposit 5-24-18
5/24/2018	\$ (334.24)	1285	Redmans ATM cash withdrawal in Rupees.
5/25/2018	\$ (518.17)	1284	Teuscher ATM cash withdrawal in Rupees.
5/24/2018	\$ 2,110.00		Re-deposit unused cash funds

**INDIA  
DREAM  
Balance \$ 4,595.61**

We are not aware of any outstanding revenue or expenses for Phase-1 of this outreach.  
Remaining balance could be closed out and returned to the DREAM General fund balance.  
Or, it could be allocated to fund Phase-2 to assist Indians in presenting their own Experience

Respectfully submitted,

Dean & Marcia Redman  
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NAR Finance