

**Call to Be Family dba Lutheran Marriage Encounter
North American Region
Mid-year Financial Report 2017**

OVERVIEW

The 2017 Year-to-date Financial Report shows Minor improvements both in our financial status and program activities (Weekends).

During the first half year we had one more weekend that in 2016 and had sixteen more couples attending weekends. It is nice to have any improvements in numbers however, from a statistical standpoint the data is within the range of being even with the previous year.

For mid-year reporting the results do not include significant analysis of revenues and expenditures. What I do report is the status of accounts. In simple numbers our operating account has a balance of \$116,970.18 which is an increase from the 2016 year-end balance of \$111,026.27. This is an increase of \$5,943.91. This is well within the range of our experience over the past couple of years as demonstrated in the chart below which is from the 2016 Finance Report. I have attempted to adjust for all Reunion transactions to arrive at this result. Thus, Reunion data is reported below.

	Balance summary- Operating acct	Annual Change
2013	\$79,374.21	-\$28,441.04
2014	\$69,811.66	-\$9,562.55
2015	\$101,762.93	\$31,951.27
2016	\$111,025.27	\$9,263.34
	4-year average change	\$3,211.02

The DREAM Fund had reduced assets due to the expenses of the marketing programs, and \$2,000 in support for the Young Couples Initiative in conjunction with the Reunion. After applying the expenses totaling \$7,325 our actual balance only went down \$113.73 which indicates a gain in value of \$7,211.27.

The finances related to the Reunion are embedded in the overall operating account with the revenues and expenses deducted to arrive at the operating fund balance reported above. Reunion revenue so far are \$29,431.00 and expenses are \$3,841.33. Most attendees have paid for their registration and a few minor financial transactions will result in small changes to the final result. Obviously, most of the expenses for the Reunion remain to be incurred and paid.

Weekend Statistics

As reported in the overview, we have held 10 weekends during this period compared to nine weekends for the same period in 2016.

I am not including the financial analysis as that is more meaningful on a full-year basis. Listed below are the basic results for the number of weekends.

	2016 W/E's	2016 couples	2017 W/E's	2017 Couples
Dist-1	4	41	5	60
Dist-2	2	22	2	15
Dist-3	3	39	3	43
Dist-4	No W/E's in first half of 2016 or 2017 but did co-operate with Methodist ME for weekends in Colorado.			
Totals	9	102	10	118

As with the financial status these results indicate improvements but are within the range of expectations for maintaining our status quo. If minor improvements occur over several years then we could consider that a trend of improvements occurred.

Call To Be Family, dba Lutheran Marriage Encounter Account Balances for Operating Accounts, June-2017

\$88,147.78	Ppal
\$41,763.46	Wells Fargo NAR Acct
\$8,324.93	D2
\$2,161.08	D3
\$4,611.64	D4
\$140,397.25	Total assets
-\$29,431.00	Net reunion funds in accounts (Deposits less payments)
\$110,966.25	Gross Operating Funds account after deducting Reunion deposits & payments.
\$4,003.93	2016 DREAM Funds for transfer to Operating
\$2,000.00	2017 DREAM Funds for transfer to Operating Young Couples initiative
\$116,970.18	June 2017 Operating Fund balance
\$111,026.27	2016 Operating end of year
\$5,943.91	YTD Increase in Operating account balance

Respectfully submitted,

Dean & Marcia Redman

Dean & Marcia Redman,
NAR Finance