



A Year in Review  
2018/2019

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## SENIOR PASTOR – Paul Owens

The commission from our Lord to us can be so familiar that it's often tempting to read or listen right past it. "*Go and make disciples... baptizing and teaching them all that I have commanded you.*" And he backs with his promise: "*I will be with you till the end of the age.*" Please don't listen right past these, they are our mission and our Lord's promise. Jesus does not open them to debate.

And the Holy Spirit sees to it that our mission and our Lord's promise compel us right toward our neighbors. In New Braunfels, that's plenty of neighbors... and their average age is just under 37. There is an increasing number of families in New Braunfels, and more are coming. As a congregation, we confess that our vision is to *engage people in order to help more families follow Jesus.*



If our mission is *to go and make disciples* and our vision is *to be a congregation that engages people in order to help more families follow Jesus*, how are we doing at carrying out our mission and vision? This can be an elusive question to answer, lots of intangibles to measure, and we dare not make faith into a formula or a science. As we confess, "*Through the Word and the sacraments, the Holy Spirit works faith when and where it pleases God,*" not when and where it pleases us (Augsburg Confession, Art V). Nonetheless, here are some numbers that might help us evaluate ourselves and our ministry. From June 2018 to June 2019:

**Nine (9) baptisms**

**Seventy-two (72) persons joined us in ministry**

**Fourteen (14) deaths**

**Average weekly worship attendance: 440**

**Total first-time visitors (who filled out a guest card): 205**

Some simple math based on these numbers reveals that eighty-one (81) persons were either baptized or confessed their faith and joined us in ministry. So, in a very rudimentary, crude manner, we could say that 39.5% of the guests who visited St. Paul became disciples.



In the coming months, our council and leaders will be engaging in some very valuable, strategic questions. Here are two questions I ask you to ponder and pray over:

1. How do our unspoken assumptions about the numerical size of our congregation, your and my unconscious thoughts and feelings, affect our decisions?
2. How does my own functioning hinder us from helping more families follow Jesus?

Within our mission and vision, we have also said that our priority is to “**promote a culture of family ...supporting home prayer & Bible study with parents as key teachers.**” And our second priority is to “**increase our outreach and mission presence outside our walls.**” In other words, just as Jesus said, we are to *go toward our neighbors* ...rather than sit back. As you and I go outside our walls toward our neighbors, one reality we encounter is that co-habitation and serial adultery have sky-rocketed in America and in New Braunfels in the last 20 years. Still, marriage (and the family that springs from it) remains the first estate in God’s battle array against Satan. This makes our calling and our patient, clear, loving witness more important. To a few persons, the Holy Spirit gives the rare gift of celibacy. The rest of us are called into marriage for our own good and for the good of the whole neighborhood. Celibate or married, each of us is called by Jesus to honor marriage and to help more families follow him. To be God’s instruments to help families follow Jesus is the greatest impact you and I could ever have 😊. Thanks be to God for our mission, vision, and priorities... and most of all for the Lord Jesus, who justifies us by his grace through faith and puts our calling – our mission, vision, and priorities – right in our ears and on our hearts.

## PRESIDENT – Tex Brown

Wow, what a year it has been here at St. Paul Lutheran Church. The past 12 months have seen great changes and increased attendance and activities in our congregation. Since last fall time frame, we have had almost 80 new members join us in taking the gospel of Jesus Christ into our community. Both church attendance and Sunday morning Bible study attendance are bigger than ever as we grow. In fact, some of our Sunday morning Bible classes are at maximum seating, thus we need more classrooms and teachers. The SPLC Endowment Foundation and Building committee are close to awarding a project to add 6 more classrooms to our capability. This is very exciting news for our church.



SPLC is actively engaged in outreach and activities! We have been the catalyst behind the 7 Men's Round Ups that have taken place since last September and continue to bring well over 100 men together monthly for fellowship and speakers who tell about the love of Jesus in their lives.



Our Wild Game Dinner this past February was the biggest one ever and continues to bring the whole community together for fellowship, food and fun with a focus on outreach to our city for Jesus. The SPLC Ladies retreat was once again a great event held at the Hollmig ranch with

almost 50 ladies enjoying the weekend this Spring. Youth group is going strong and we watch our young people grow up right before our eyes. The music in our church is second to none as the praise team and choir (up to 30 now) grow larger and better all the time. Jody and Ann lead us in a great way every Sunday.



The future is bright at St. Paul as Jesus is lifted and families are emphasized. I give thanks to God for our church leaders and especially our pastors and executive director. But the next year will be a big challenge, as Pastor Chip deploys for 10-11 months with the US Army Reserves. We are VERY proud of him as he serves our nation as a military chaplain in the US military. I especially appreciate this as one who served and commanded many years and know the importance of the Chaplain corps to our soldiers. So, we say, God Bless you Pastor Chip and thank you for your service to our country. To the SPLC congregation we have a challenge to care for the Reynolds family while Chip is away and to help with the youth programs. We can do it and many folks will step up and keep us moving forward.

So, THANK YOU St. Paul congregation!! What an exciting place to worship among followers of Jesus!!

## **VICE-PRESIDENT – BJ Hageman**

As Vice President, I assisted the President, Mr. John Magness, with tasks for the Executive Committee and Council.

I lead Executive Committee and Council meetings in the President's absence. I provided strategic planning advice and engaged in lively productive conversations with the Executive Committee.

Change on the Executive Committee during this last year, brought on challenges for all which were handled very efficiently for staff and council. St. Paul is truly blessed to have so many wonderful volunteers, committee members, board members, Council members and people living out the mission Christ has given us.

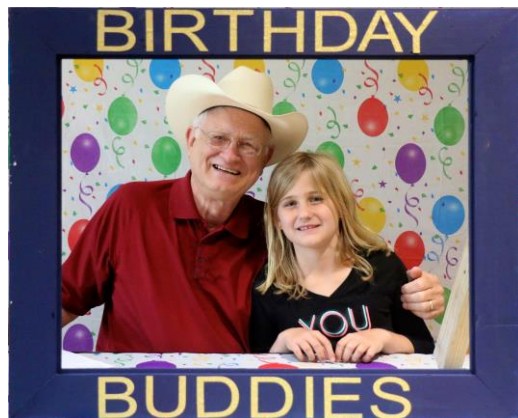




I continue to be an active member of the Wild Game Dinner Committee, the Endowment Foundation, the Executive Committee, Men's Bible Study and Risk Assessment Committee. I volunteer as much as possible to support the mission and vision of St. Paul Lutheran Church in service to Christ.

The Executive committee and council will continue to ensure our mission, vision and priorities are clearly represented in these documents and our current practices are reflected accurately.

As an outgoing member of the board, I'd like to thank the congregation for trusting in my leadership.



## TREASURER – Susan Montgomery

*“Let us not become weary in doing good,  
for at the proper time we will reap a harvest if we do not give up.”  
Galatians 6:9*

As the first year of my final term as treasurer for St. Paul Lutheran Church of New Braunfels comes to an end, I look back at all we have accomplished and thank God for His many blessings to our church family. It has been a busy year.



In August the Finance Committee, in collaboration with council and staff, reviewed and approved the 2019 Budget for presentation to the congregation at the November meeting. We reviewed plans for Endowment Foundation's Phase 1B building addition and welcomed a new member to the Finance Committee, Tim Fox. In January 2019 we reviewed and submitted a recommendation to council for the purchase of a new Shelby system that would consolidate/automate the financial and membership processes for the church. In April of this year, the committee reviewed year-end financials for 2018 and developed recommendations to council for capital expenditures, addition to the Contingency Funds and funding for the church audio/visual needs (improvements and staff).

Below is a brief synopsis of the financial Year in Review:

- SPLC ended 2018 with a surplus in the amount of \$47,512.
- We paid \$96,291 in additional principle in 2018. We sent \$30,391 so far in 2019 and anticipate an additional \$22,500 for the 2<sup>nd</sup> quarter of this year.
- We have added an additional \$12,000 to our contingency funds bringing the balance to \$73,753.



## **DIRECTOR OF OPERATIONS – Michelle Rivera**

This year the Personnel Board combined the Church Administrator and Preschool Director job description and created the Executive Director job description. The following is the summary:

*Serve SPLC by providing the overall direction to the property, legal, financial and business affairs of the Church in accordance with the Constitution and Bylaws, and to further its Mission, Vision and Priorities. Also provide leadership and supervision to all staff and volunteers involved in the ministry.*

*Manages development of each Preschool child's spiritual, physical, social, emotional, and cognitive development in a nurturing, Christian environment.*

The church is actively engaged in supporting families in learning and following Jesus. This is accomplished through the various boards on multiple levels. It continues to amaze me how we work together as the body of Christ. As we become more proficient at communication and coordination, the body works more efficiently to go and make disciples as well as support families.

Some of the major projects we have accomplished as an administrative team to continue to support each board and committee are as follows:

- Renegotiated the copier lease and new property insurance to save significant money over the next five years.
- Completed conversion of our church software from Shelby V.5 to ShelbyNext. This new software will allow new processes and communication among staff, small group leaders,



and council. Several of the functions of this new software will be rolled out to the congregation over the next year.

- Preschool Christmas Program and Graduation Program was integrated into the Sunday Worship Service. This exposed over 60 families (100+ people) to the St. Paul congregation. During the service, each family heard the message of Jesus' sacrifice and resurrection; our salvation! This has had a wonderful impact in Preschool among the families and children.
- Hired three part-time staff to support board and ministry functions. Each board now has a staff liaison in addition to an assigned pastor. We continue to work on communication, coordination and collaboration among the boards.
- The Preschool is completing the Texas Rising Star accreditation process. When it is complete, the St. Paul Lutheran Church Preschool will be the FIRST accredited in the city. We strive for excellence in educating young children and serving families not only academically but in Lutheran belief process.
- Several property improvement projects including painting, grass on the playground and supporting the new Connection Corner (Visitor Desk).
- Worked with the Building Commission on the new addition of 6 classrooms and will continue to support this expansion project as needed.
- I attend many meetings each month and quarterly to support various boards and committees; these include Personnel, Property, Council, Children's Ministry, Preschool Staff Meetings, Administrative Staff Meetings, Finance Committee, Evangelism/Public Relations, Congregational Life, Wild Game Dinner, Risk Assessment/Management and Texas Rising Star. I serve on the Endowment Foundation and the Executive Committee.

In my spare time (if there is any), I enjoy singing in the choir or with the band. I love traveling with my family and enjoy time outside with my little ones each day!



For as in one body we have many members, and the members do not all have the same function, <sup>5</sup> so we, though many, are one body in Christ, and individually members one of another. <sup>6</sup> Having gifts that differ according to the grace given to us, let us use them: if prophecy, in proportion to our faith; <sup>7</sup> if service, in our serving; the one who teaches, in his teaching; <sup>8</sup> the one who exhorts, in his exhortation; the one who contributes, in generosity; the one who leads, with zeal; the one who does acts of mercy, with cheerfulness.

~ Romans 12:4-8

## FAMILY FAITH FORMATION (F3) Adult Ministry – Sue Schwab



This Board met for the first time on February 10, 2019. Our first action was to set up the Board:

- David Doss is responsible the Educational Element and will focus on stressing Adult Bible Study through Sunday morning announcements, as well as encouraging small groups to form.
- Ola Fischer is responsible for Women’s Ministry. This group is already working diligently.
- Brian Taylor is responsible for Men’s Ministry. He and a small group of men are working on upcoming events. He will also attend Master Craftsmen and will try to encourage younger men to attend and become involved.
- Pat and Kathy Quade are responsible for the Eucharistic Program giving communion to those unable to attend services at church. They are also involved in the devotions at Eden Hill and Kirkwood Nursing Homes.
- The Board is also involved in the St. Paul Leadership Program, as in the Mayoral Breakfast, the Global Leadership Conference, and Council Retreats.



Over the last six months, we have accomplished the following:

Composed our Mission Statement - To provide opportunities for individuals to recognize their Gifts of the Spirit and obtain spiritual growth to increase and share their faith.

Updated the Shut-In List. Those giving communion are sending reports back to the Quades.

The Crafting Group (part of Women’s Ministry) is making small Sunshine Gifts for the Shut-ins.

The Foster Closet has become a ministry outside our walls. St. Paul has committed one and one-half hours every Tuesday. There are many Bible Study groups (SPICE, Generations, ANA, Mary & Martha, PIF, Crafters, and The Librarians) volunteering once a month.

Several upcoming events are being planned as joint endeavors with the other Family Faith Formations Boards and the Congregational Life Board. August 18<sup>th</sup> will be a Sunday School and Bible Study Teacher Appreciation with breakfast and workshop. On August 25<sup>th</sup>, the Adult Ministry and Congregational Life Boards will have an Adult Rally and Volunteer Day.



## FAMILY FAITH FORMATION (F3) Youth Ministry – Lynn Lear



### Accomplishments:

- Received Volunteer of the Year award at Kirkwood Manor. We have been visiting monthly for the last few years to play BINGO with the residents.
- We have continued with ARK (Acts of Random Kindness) events throughout the year. Some of the events included shopping for Angel Tree gifts at Christmas time, filling care baskets for Emma Wolter and Kailey Koepp, and cleaning car windows in the WalMart parking lot.
- 8 youth members had the opportunity to attend the LCMC Youth Gathering in Des Moines, Iowa with Pastor Chip Reynolds.

### Current:

- We have 50 beds reserved for Camp Eagle in Rocksprings for early July and plan to fill all 50.
- Plans are in the work for Mission New Braunfels coming up mid-July.

### Goal:

- Improving /increasing attendance for 6th-12th grade youth on Sundays and Wednesday nights.





## FAMILY FAITH FORMATION (F3) Children's Ministry - Nancy Schlather



### Accomplishments:

- We successfully merged the Christian Ed board with the Preschool board.
- Our ministries such as Slumber Falls and VBS continue to grow each year...Slumber Falls saw 52 register and VBS currently has 252 registered.
- Preschool continues to grow and for the first time is sustaining itself. In May we blessed 20 plus PreK graduates who will be moving onto Kindergarten in the fall.
- In December, we celebrated the birth of Jesus with 45 children (including preschool children) singing and reading God's word. The children were preaching to us all that day!!! Music to our ears that these beautiful blessings speak and sing God's praise.

### Current:

- We are continuing to improve the ministries for the children of our church and preschool. Please let us know if you would like to volunteer in any capacity.
- The preschool is in the process of completing the Rising Star Accreditation. Once completed our preschool will be the only one in the surrounding area.

### Goals:

- On Sundays, we are devoting part of our Sunday school time to worshiping with music. Children will be learning about God's word through music. Please feel free to listen to our 3 yrs. to kinder from 9:15-9:25 in the Sanctuary or 1<sup>st</sup>-5<sup>th</sup> graders from 10:00-10:15 in the CLIMB room.
- The preschool soon will be requiring all Preschool Families to take part in the Raising a Healthy Preschooler Stepping Stone Class.



## CONGREGATIONAL LIFE – M'Lissa Steel

### Accomplishments:

Organized and served several families through the Angel Tree by partnering with Family Life Ctr which is part of Tree of Life Church. Congregation purchased, wrapped and delivered gifts to children in the community.

- Involved and coordinated several Sunday School classes in preparing Lenten Dinners
- Registered our St. Paul Quilting Ministry with Lutheran World Relief to have a tracking #, assisted in boxing up and delivering over 200 quilts to Texas Lutheran University which will be sent around the world.



### Current:

- **Worship Outside the Walls-Mark your calendars for 9/22/19.** All boards are encouraged to get involved and all congregants are encouraged to invite a non-member (think about your “sphere of influence”!)
- Restructuring Congregational Life Board to have as many SPLC congregants involved in the life of our congregation as possible, keeping our Mission and Vision & Priorities top of mind!



### Goals:

- Have a Worship Outside the Walls Street banner stretching over Landa, Seguin or San Antonio Street

## EVANGELISM/PUBLIC RELATIONS – Roxanne Ware



### Accomplishments:

- Supporting all New Disciple Classes by a Board attending classes with them. Hosting ND breakfast on the day they join SPLC.
- Continue expanding 'Buddy' for new members and visitors
- Working with Congregational Life Board and other boards on upcoming/annual Worship Outside the Walls
- Supporting radio and social media ministry reaching outside our walls
- Support men and women's events (i.e., Men's Round-Up and Ladies Retreat)

### Current:

- Working on designing outdoor tent with our church logo/info to set up at outdoor events, such as parades, Worship Outside the Walls, community events, youth events, church socials, Relay For Life.
- Working on design for nice table covers for use at all events we participate in such as LCMC meetings, Worship Outside the Walls type events, community events, etc.
- Breaking Break socials

### Goals:

- NEW CHURCH DIRECTORY. So excited to hear that the new Shelby system can help generate.
- 20+ in every New Disciple class.





## PERSONNEL – Chip Franck

### Accomplishments:

- Significant progress in a wide range of risk management matters.
- Recommended Risk Management as a new Council position. This is now a proposal for the June Voters' Meeting.
- Planning for Pastor Chip's Extended Active Duty with the National Guard.
- Addressed and resolved a number of personnel issues, to include job descriptions, disputes, and compensation questions.
- Formulated the 2019 Personnel Budget.
- Conducted a successful personnel assessment process.

### Current:

- We are now helping in the search for a temporary employee to provide administrative and management support to the Interim Leadership Team for Faith Formation Ministries during Pastor Chip's tour of duty.
- Organizing a new version of the SPLC Employees' Handbook

### Goals:

- Completing the new Employee Handbook
- Supporting the Interim Leadership Team during Pr. Chip's call to active duty

## PROPERTY – Danny Zunker



Thank you to the many volunteers that help maintain, repair and work on special projects on and around our campus. I know you are not looking for pats on the back, but you are greatly appreciated and many thanks to you!

### Accomplishments:

- Oversight of General Maintenance and service contracts.
- Repaved the Preschool parking lot and porta cache.
- Oversight of upgrading Sanctuary lighting.

- Oversight and support of the Tech Team in installation of Audio/Visual capability into the Lobby and Gym. Services can now be viewed in these two additional spaces in cases of high attendance.



Current:

- Upgrading and cleaning up old wiring in Sanctuary, adding circuits and plugs for stage and other areas.
- Replacing lighting controls.

Goals:

- Replace pew cushions.

## STEWARDSHIP – Brad Campbell



Accomplishments:

- Spring and Fall FPU courses
- Mini Missions Fund: cont'd support of those in Austwell impacted by Hurricane Harvey
- Matthew 25 Fund: collections during Lent totaled over \$20,000. Thank You!!!!
- Completed a simple “matrix” that aligns with our mission, vision, and priorities for quickly and easily evaluating ministry partners

## Current:

- Establishment of a “steering committee” to coordinate an ongoing schedule of FPU course offerings throughout the year. The goal is to manage all the moving parts necessary to offer these classes, including coordination with Ramsey Solutions, office staff and administration, working with partners outside our walls, and with other boards.
- Completing a “gap analysis” of board function and effectiveness in carrying out our charge. Working through four basic questions: 1) What is happening? 2) Why is it happening? 3) What should be happening? And 4) How can we help?

## Goals:

- Continue to promote a broader understanding of stewardship that goes beyond merely tithing, fundraising, or special gift categories/capital campaigns. God owns it all and entrusts us to steward/manage all He has given us....our time, talents, treasures, families, jobs, material possessions, everything. Foster an environment of cheerful givers and joyful, engaged servants who love God with all their heart, soul, and mind and love their neighbors as themselves.

*The earth is the Lord's and the fullness thereof. Psalm 24:1 (ESV)*  
*Moreover, it is required of stewards that they be found faithful. 1 Cor 4:2 (ESV)*

## **WORSHIP – Ed Berich**



## Accomplishments:

- Considerable progress made by the Tech Team regarding A/V in the fellowship hall and the Lobby. Other boards made major contributions.
- New volunteer scheduling system for Communion preparers, servers, and scripture readers. (thanks Lydia)
- Re-organized Worship room
- Added many new volunteers
- Increased attendance, 2<sup>nd</sup> service approaching 80% capacity

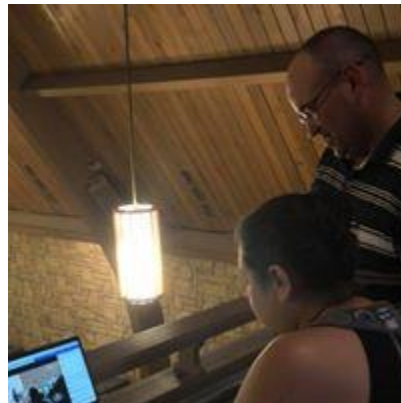


Current:

- Working closer with other boards to be more effective and efficient.
- Preparing for Pastor Chips deployment.
- Supporting Children’s Choir restart.
- Bells Choir has reformed and performed several times for the congregation.

Goals:

- Making plans for the continued growth with respect to our current schedule of services.



**MEMORIAL – Glenn Wellbrock**

Glenn Wellbrock did not submit a report for the Memorial Committee.

The Memorial Committee Fund is \$23,986.90. If you would like to speak to the Memorial Committee about a project to be funded, please contact one of the members listed below.

- |                  |              |
|------------------|--------------|
| Glenn Wellbrock  | 210-559-9428 |
| Harvey Haas      | 830-629-6304 |
| Janice Phillips  | 830-608-0355 |
| Jackie McEathron | 512-251-8756 |



## ST. MARTIN – Brad Baese

The St. Martin Committee has completed the following this year:

- 1 – replaced landscaping around church
- 2 – rewrote policies and procedures
- 3 – Installed cabinets and repaired plumbing

The St. Martin fund is \$14,705.93. The church held services at Christmas and during Lent at St. Martin. The church is available for baptisms, marriages and religious events. Please contact one of the members listed below if you have any additional questions about this beautiful historic church.

Brad Baese	830-237-7321
Nancy Becker	830-708-5140
Harold Voges	830-625-8922
Rodger Johnson	210-383-0270
Amy Stone	830-832-5703



## WILD GAME DINNER – Garth Bielke



There are three main objectives of the Wild Game Dinner each year. They are in this order.

1. Make Disciples – The main goal for the Wild Game Dinner is always to expose those from around New Braunfels to the great things Jesus is doing through St Paul. We always look to present a first-class event for those in the community that may be looking for somewhere to worship. It is estimated that there were approximately 800 in attendance at this year's event.

2. Congregational Involvement – When the Wild Game Dinner started more than 15 years ago it was mainly a men’s event with only a handful of volunteers. There were more than 100 volunteers that contributed to this year’s success. Those volunteers are no longer just male and include countless women and children of all ages. The ages this year ranged from the teen aged youth group to Harold in his 90’s.
3. Fund Raising – The Wild Game Dinner is the main community outreach fund raiser for St Paul. The 2019 event was another great success. There are seven organizations that will receive \$4,000.00 each.

Beyond the three goals the Wild Game Dinner looked to increase the 2019 event experience for families with young children. This year saw a marked improvement in the activities for young children. Increasing activities for young children will again be a focus of the 2020 event.



In August the committee will begin planning the 2020 Wild Game Dinner. The event is scheduled for February 1<sup>st</sup>. The goal is continuing to welcome more of the community to the event and meet the great servants of Jesus that call St Paul their church. More volunteers are needed as the event continues to grow. The committee would like to see attendance continue to climb, increases in St Paul congregation participation, and additional donations to the charities of choice. If a church member is looking to get involved in the church, but has limited time, this is the event for you. There are a significant number of committee members that spend a lot of hours preparing for the event. There are also however opportunities for those with limited available time to be involved on the day of the event.





## FINANCIAL STATEMENTS

### ST. PAUL EVANGELICAL LUTHERAN CHURCH OPERATING INCOME AND EXPENSE STATEMENT

April 30, 2019

	PERIOD	YEAR-TO-DATE
<b>OPERATING INCOME</b>		
General Offering	\$ 74,666.31	\$ 298,318.12
Preschool Income	56,227.27	233,483.43
Building Fund/Debt Offerings	8,178.52	38,570.34
Building Use Income - Weddings	-	-
Building Use Income - Not Weddings	-	450.00
Ministry Fees and Offerings	910.00	4,185.00
Miscellaneous Income	-	1,113.91
Interest Income - Cash Accounts	9.08	34.04
Gain/(Loss) on Sale of Asset	-	-
Dividends and Capital Gain Distributions	-	-
Unrealized Gain/(Loss) on Securities	-	-
Previously Restricted Funds Released	6,709.00	9,883.54
Previously Designated Funds Released	464.29	44,003.12
Previous Period Adjustment	-	-
<b>TOTAL OPERATING INCOME</b>	<b>\$ 147,164.47</b>	<b>\$ 630,041.50</b>
<b>OPERATING EXPENSES</b>		
Restricted and Designated Funds Expended	\$ 7,173.29	\$ 53,886.66
Administrative Expenses	3,223.99	15,922.88
Christian Education Expenses	318.92	1,224.81
Congregational Life Expenses	2,553.00	5,875.07
Evangelism Expenses	16.00	56.00
Finance Expenses	4,878.11	19,889.64
Personnel Expenses	42,411.81	164,082.26
Preschool Expenses	54,843.66	212,046.14
Property & Vehicle Expenses	9,411.05	43,237.64
Public Relations Expenses	313.00	3,467.25
Stewardship Expenses	6,756.24	27,046.78
Worship Expenses	514.51	2,135.16
Youth & Family Expenses	-	264.08
Depreciation Expense <sup>(1)</sup>	-	-
<b>TOTAL OPERATING EXPENSES</b>	<b>\$ 132,413.58</b>	<b>\$ 549,134.37</b>
<b>TOTAL OVER/(UNDER) <sup>(5)</sup></b>	<b>\$ 14,750.89</b>	<b>\$ 80,907.13</b>

**ST. PAUL LUTHERAN CHURCH**  
**Statement of Position at April 30, 2019**

	Undesignated Funds	Designated Funds	Restricted Funds	Total All Funds
<b>ASSETS</b>				
Operating Funds Checking	\$ 359,183.30	\$ 317,797.35	\$ 44,891.56	\$ 721,872.21
Special Savings	32,179.25	63,948.53	33,411.55	129,539.33
Becker Youth Camp Scholarship Fund	-	-	11,980.25	11,980.25
<b>Total Cash</b>	<b>\$ 391,362.55</b>	<b>\$ 381,745.88</b>	<b>\$ 90,283.36</b>	<b>\$ 863,391.79</b>
Accounts Receivable - Preschool	\$ 1,613.50	\$ 12.00	\$ -	\$ 1,625.50
Accounts Receivable - Other	3,765.54	-	-	3,765.54
Accounts Receivable - Miscellaneous Registrations	-	-	-	-
Prepaid Insurance	2,684.00	-	-	2,684.00
Other Prepaid Expenses	13,675.53	-	-	13,675.53
Reserve for Uncollectable Preschool Receivables	(600.00)	-	-	(600.00)
<b>Total Current Assets</b>	<b>\$ 21,138.57</b>	<b>\$ 12.00</b>	<b>\$ -</b>	<b>\$ 21,150.57</b>
Due from Endowment Foundation	\$ -	\$ -	\$ -	\$ -
<b>Total Due To/From</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
Furniture and Equipment	\$507,984.58	-	-	\$507,984.58
Building and Grounds	5,119,801.83	-	-	5,119,801.83
Land Improvements	515,660.00	-	-	515,660.00
Loan Origination Fees <sup>(2)</sup>	15,288.90	-	-	15,288.90
Less Accumulated Depreciation	(2,689,167.51)	-	-	(2,689,167.51)
<b>Total Fixed Assets</b>	<b>\$ 3,469,567.80</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,469,567.80</b>
<b>TOTAL ASSETS <sup>(1)</sup></b>	<b>\$ 3,882,068.92</b>	<b>\$ 381,757.88</b>	<b>\$ 90,283.36</b>	<b>\$ 4,354,110.16</b>
<b>LIABILITIES AND CAPITAL</b>				
Funeral Fees Deferred	\$ -	\$ -	\$ -	\$ -
Building Deposit and Use Fee	-	-	-	-
Wedding Fees and Deposits Deferred	-	-	-	-
Camp Fees Deferred	5,100.00	-	-	5,100.00
Accrued Payroll	(15,540.00)	-	-	(15,540.00)
Accounts Payable	20,081.91	265.01	2,169.00	22,515.92
Other Accrued Liabilities and Expenses	4,440.50	-	-	4,440.50
<b>Total Current Liabilities</b>	<b>\$ 14,082.41</b>	<b>\$ 265.01</b>	<b>\$ 2,169.00</b>	<b>\$ 16,516.42</b>
Note Payable - Thrivent Financial <sup>(3)</sup>	\$ 1,174,545.83	\$ -	\$ -	\$ 1,174,545.83
<b>Total Notes Payable</b>	<b>\$ 1,174,545.83</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,174,545.83</b>
Undesignated Capital	\$2,693,440.68	\$ -	\$ -	\$2,693,440.68
Administration Funds	-	8,650.00	-	8,650.00
Capital Campaign Funds	-	-	11,479.93	11,479.93
Christian Education Funds	-	-	-	-
Congregational Life Funds	-	-	-	-
Contingency Fund	-	61,752.97	-	61,752.97
Evangelism Funds	-	-	50.00	50.00
Memorial Funds (not donor restricted)	-	23,986.90	-	23,986.90
Memorial Funds (donor restricted)	-	-	11,980.25	11,980.25
Misc. Ministry and Congregation Funds	-	1,296.13	-	1,296.13
Preschool Funds	-	998.69	-	998.69
Property Funds	-	213,739.99	5,909.07	219,649.06
St. Martin Funds	-	14,705.93	18,993.57	33,699.50
Stewardship Funds	-	-	38,967.54	38,967.54
Wild Game Dinner Funds	-	35,918.72	-	35,918.72
Worship Funds	-	200.95	734.00	934.95
Youth and Family Funds	-	20,242.59	-	20,242.59
<b>Total Capital <sup>(4)</sup></b>	<b>\$2,693,440.68</b>	<b>\$ 381,492.87</b>	<b>\$ 88,114.36</b>	<b>\$ 3,163,047.91</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$ 3,882,068.92</b>	<b>\$ 381,757.88</b>	<b>\$ 90,283.36</b>	<b>\$ 4,354,110.16</b>

**ST. PAUL EVANGELICAL LUTHERAN CHURCH**  
**New Braunfels, Texas**

**Notes to Financial Statements**  
**April 30, 2019**

**Note 1. Property and Equipment**

As of December 31, 2013, the capital assets have been inventoried and brought up-to-date on the books based on Comal Appraisal District valuations and receipts on hand. The historical assets that were on the books as of January 1, 2013, were closed out, new asset beginning balances entered, and depreciation expense was recognized. As of December 31, 2018, the capital assets are correctly presented on the financial statements and depreciation expense is recorded annually at end-of-year.

**Note 2. Loan Origination Fees**

This long-term asset account will consist of all loan origination fees, construction loan closing cost and final building note closing cost. Now that Phase 1 of the Building Project is completed, and the building has been put into use, the loan origination fees are amortized over the life of the loan.

**Note 3. Note Payable Thrivent Financial**

The Phase 1 – Building Project note is funded by Thrivent Financial and the balance in this account represent the construction/building loan less any principal payments made towards the note. The interest rate is set at 4.875% until January 15, 2036. At that time, the interest rate will be reset at each anniversary date over the remaining term of the loan.

**Note 4. Presentation of Capital**

The chart of accounts was completely revised at December 31, 2010, to reflect the composition of assets and capital more completely as to restricted, designated, and unrestricted funds. Except for Unrestricted Capital, all lines in Capital section reflect funds which have been designated by the Congregation or restricted by the original donor for a specific purpose. It is organized according to which of St. Paul's administrative boards or committees has responsibility for overseeing the expenditure of the funds. In some cases, a board may be responsible for both designated and restricted funds.

**Note 5. Total Over/(Under)**

This figure does not take into account various non-operating cash expenditures. St. Paul has prepared a Statement of Cash Flows which more comprehensively accounts for all cash expenditures in the reporting period.