

# 2009-2010 FORECAST

Cash balance must stay above zero in every month or church cannot pay its bills.

A sharp decline in giving could send us negative in 2009, but this seems unlikely. More problematic is what will happen in 2010.

Giving Assumptions can be adjusted cell by cell or by changing the average giving per week figure in the pink box.

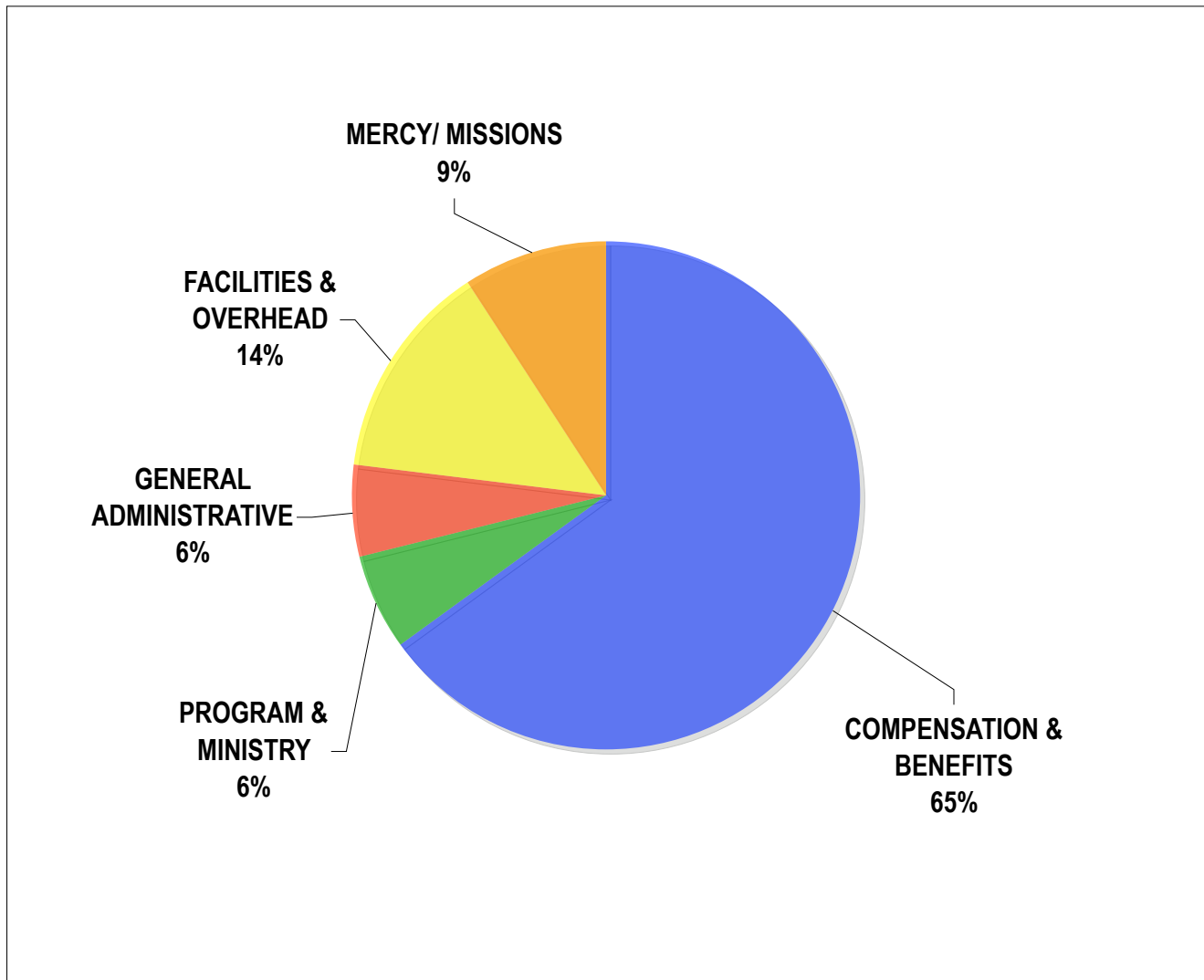
Spending Assumptions can be changed for the entire year by replacing the figure in the purple box, or adjusted cell by cell.

Blue numbers are actual amounts. All other numbers are forecasted amounts.

\*\*\*Numbers are in \$1000 (31 = \$31,000)

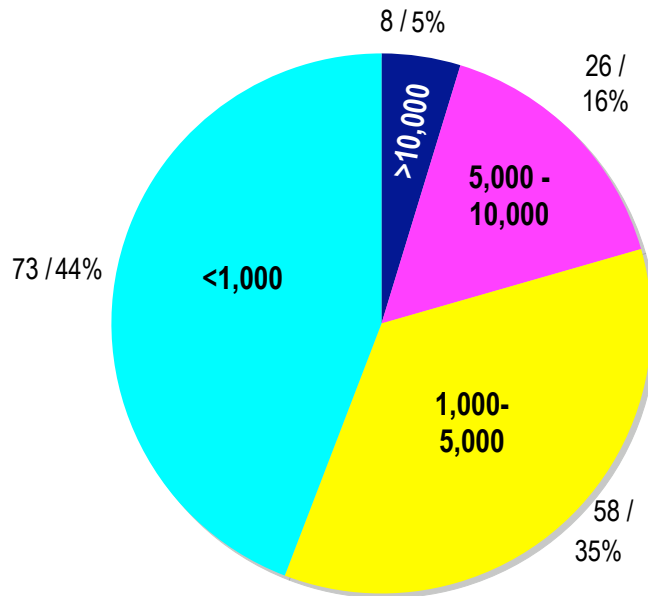
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2009	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2010
<b>1</b> Beginning Cash Reserves	250													182												
	4 wks	4 wks	5 wks	4 wks	5 wks	4 wks	4 wks	5 wks	4 wks	4 wks	5 wks	4 wks		5 wks	4 wks	4 wks	4 wks	5 wks	4 wks	4 wks	5 wks	4 wks	5 wks	4 wks	4 wks	
	***** NOTE: giving forecast assumes <span style="background-color: #FFDAB9;">11.1</span> (\$000) per week, then an extra 12 weeks in December												***** NOTE: giving forecast assumes <span style="background-color: #FFDAB9;">11.8</span> (\$000) per week, then an extra 12 weeks in December													
<b>2</b> Monthly Giving	31	40	73	46	62	26	55	63	63	61	58	178	<b>755</b>	59	47	47	47	59	47	47	59	47	59	47	189	<b>755</b>
<b>3</b> Monthly Spending	73	68	79	68	100	51	62	59	65	65	65	68	<b>823</b>	<span style="background-color: #DDA0DD;">70</span>	70	70	70	70	70	70	70	70	70	70	70	<b>840</b>
<b>4</b> Net Income or Loss	(42)	(28)	(6)	(22)	(38)	(25)	(7)	4	(2)	(5)	(7)	110	(68)	(11)	(23)	(23)	(23)	(11)	(23)	(23)	(11)	(23)	(11)	(23)	119	(85)
<b>5</b> End of the Month Cash Reserve	208	179	173	151	113	88	81	86	84	79	72	182		171	148	125	103	92	69	46	35	12	1	(22)	97	
<b>6</b> Cash reserve that we would like to maintain (3 months of expenses)	219	204	237	204	300	153	186	177	195	195	195	204		210	210	210	210	210	210	210	210	210	210	210	210	
<b>7</b> Difference between Desired Cash Reserve vs. Actual Cash Reserve	(11)	(25)	(64)	(53)	(187)	(65)	(105)	(91)	(111)	(116)	(123)	(22)		(39)	(62)	(85)	(107)	(118)	(141)	(164)	(175)	(198)	(209)	(232)	(113)	

## 2009 FINANCIAL SUMMARY (January - September)



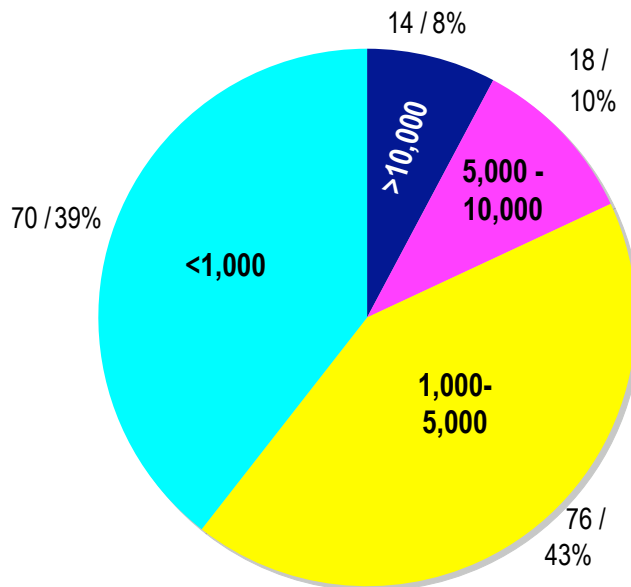
	ACTUAL	BUDGET	VARIANCE
<b>INCOME</b>	459	649	(190)
<b>EXPENSES</b>			
COMPENSATION & BENEFITS	408	416	(8)
PROGRAM & MINISTRY	39	49	(10)
GENERAL ADMINISTRATIVE	36	41	(5)
FACILITIES & OVERHEAD	87	96	(9)
MERCY/MISSIONS	58	59	(1)
<b>TOTAL EXPENSES</b>	<u>625</u>	<u>661</u>	<u>(36)</u>

### Giving Analysis (Jan - Sep 2009)



Total Giving Units: 165

### Giving Analysis (Jan - Sep 2008)



Total Giving Units: 178