

# CapinCrouse Church Financial Health Index

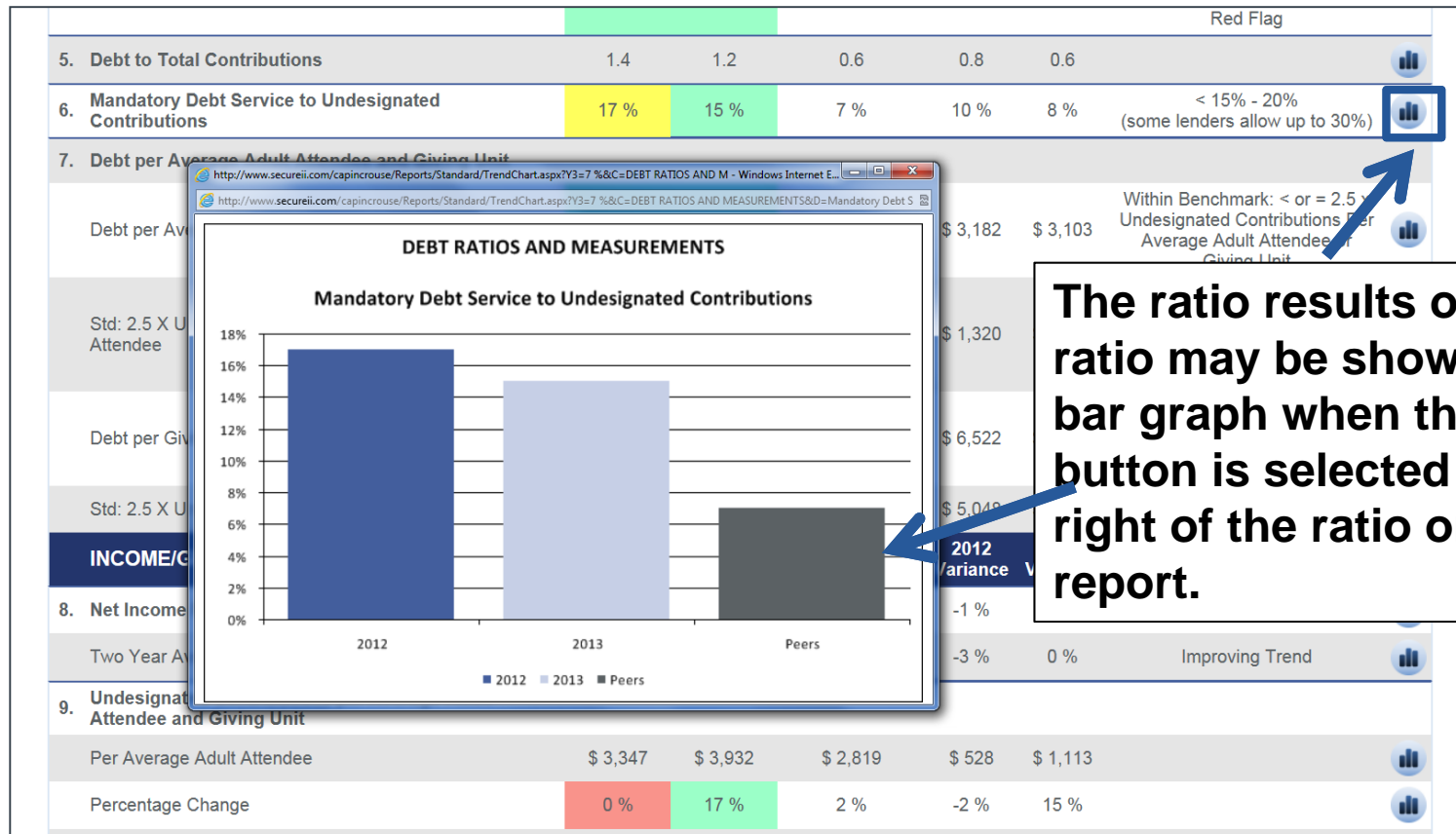
## Report Overview

More than 4,000

| DEMOGRAPHIC INFORMATION   | 2013          | 2012          | Peer Church Average | 2013 Variance | 2012 Variance | Benchmark   |
|---|---------------|---------------|---------------------|---------------|---------------|---|
| Average Adult Attendees   | 10,293        | 9,476         | 8,810               | 1,483         | 666           |   |
| Giving Units  | 5,193         | 4,741         | 4,820               | 373           | -79           |   |
| Facility Square Footage   | 137,596       | 137,596       | 313,094             | -175,498      | -175,498      |   |
| Unrestricted Contributions  | \$ 19,508,796 | \$ 16,916,438 | \$ 16,777,839       | \$ 2,730,957  | \$ 138,599    |   |
| Full Time Employees   | 70.0          | 61.0          | 110.4               | -40.4         | -49.4         |   |
| Part Time Employees   | 29.0          | 23.0          | 72.7                | -43.7         | -49.7         |   |
| Full Time Equivalents/FTE (PT = 0.5)  | 84.5          | 72.5          | 146.7               | -62.2         | -74.2         |   |
| CASH FLOW AND RESERVES RATIOS AND MEASUREMENTS  | 2013          | 2012          | Peer Church Average | 2013 Variance | 2012 Variance | Benchmark   |
| 1. Days of Expendable Net Asset Reserves  | 202           | 178           | 82                  | 120           | 96            | Within Benchmark: 30 - 100 days;<br>Red Flag: Less than 15 days |
| 2. Days Operating Cash and Investments on Hand to Fund Annual Expenditures (Excluding Depreciation) | 183           | 169           | 94                  | 90            | 75            | Within Benchmark: 40 - 80 days;<br>Red Flag: Less than 20 days  |
| 3. Available Days of Cash Flow Coverage   | 241           | 226           | 125                 |               |               |   |
| 4. Liquidity Ratio  | 15.8          | -4.1          | 9.3                 |               |               |   |
| 5. Net Cash Availability  | \$ 7,447,175  | \$ 5,426,053  | \$ 980,845          |               |               |   |
| Std: At Least One month's worth of cash expenses  | \$ 1,454,066  | \$ 1,248,863  | \$ 1,688,546        |               |               |   |

**Benchmark report shows two years of church results vs. peer average and the CapinCrouse recommended benchmark.**

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**Average Adult Attendees**  
 2,750 to 4,000

**Trend Report can show up to 5 years of data and peer comparisons.**

| DEMOGRAPHIC INFORMATION  | 2009         | 2010         | 2011         | 2012         | 2013          | Mean         | Median       | Min           | Max           |
|--|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|---------------|
| Average Adult Attendees  | 1,750        | 2,000        | 2,593        | 2,892        | 3,449         | 3,146        | 3,000        | 2,767         | 3,838         |
| Giving Units   | 1,114        | 1,318        | 1,591        | 1,926        | 2,060         | 1,926        | 1,880        | 983           | 2,850         |
| Facility Square Footage  | 151,000      | 151,000      | 151,000      | 151,000      | 217,000       | 175,158      | 151,000      | 69,000        | 495,743       |
| Unrestricted Contributions   | \$ 4,476,260 | \$ 5,296,617 | \$ 5,946,359 | \$ 7,597,093 | \$ 8,129,716  | \$ 6,880,606 | \$ 6,863,219 | \$ 1,516,844  | \$ 11,957,184 |
| Full Time Employees  | 27.0         | 36.0         | 43.0         | 48.0         | 53.0          | 43.1         | 41.0         | 17.0          | 74.0          |
| Part Time Employees  | 29.0         | 26.0         | 40.0         | 47.0         | 47.0          | 33.3         | 27.0         | 4.0           | 107.0         |
| Full Time Equivalents/FTE (PT = 0.5)   | 41.5         | 49.0         | 63.0         | 71.5         | 76.5          | 59.8         | 55.8         | 28.0          | 108.5         |
| CASH FLOW AND RESERVES RATIOS AND MEASUREMENTS   | 2009         | 2010         | 2011         | 2012         | 2013          | Mean         | Median       | Min           | Max           |
| 1. Days of Expendable Net Asset Reserves   | 49           | 65           | 14           | 28           | 42            | 74           | 61           | 17            | 207           |
| 2. Days of Operating Cash and Investments on Hand to Fund Annual Expenditures (Excluding Depreciation Expense) | 56           | 73           | 19           | 37           | 46            | 74           | 74           | 0             | 200           |
| 3. Available Days of Cash Flow Coverage  | 140          | 164          | 140          | 199          | 173           | 144          | 133          | 0             | 313           |
| 4. Liquidity Ratio   | 5.8          | 2.8          | -0.1         | 1.4          | 0.4           | 4.1          | 2.9          | -1.3          | 16.4          |
| 5. Net Cash Availability   | \$ 341,022   | \$ 414,195   | \$ 3,061,481 | \$ -696,554  | \$ -1,850,882 | \$ 662,111   | \$ 660,388   | \$ -1,850,882 | \$ 2,703,645  |
| Std: At Least One month's worth of cash expenses   | \$ 345,312   | \$ 382,344   | \$ 486,157   | \$ 524,562   | \$ 617,115    | \$ 563,798   | \$ 581,572   | \$ -20,335    | \$ 899,455    |

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Graphs of certain key ratios are a part of the 'Report Card' report.



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Sample text is from the CFHI Report Card. This report summarizes the results of ratios that have CapinCrouse recommended benchmarks. The benchmarks and commentary are based on our collective knowledge of nonprofits and churches.



### CONFIDENTIAL - Sample Church Comprehensive Church Report Card

Data Year: 2013

#### #1: Days of Expendable Net Asset Reserves *(Within Benchmark: 30 - 60 days; Red Flag: Less than 15 days)*

**Good: 202**

This ratio tells how many days of operating expenses are available in net asset reserves. Net asset reserves take into account the accrual of current assets and current liabilities. The term expendable net assets represents the total resources available to spend on operations, excluding future gifts made or revenues generated by the church. Think of it as how long you could live on a savings account. Expendable net assets consist of unrestricted, undesignated net assets, which are net assets that result from achieving positive net income year after year in the unrestricted column of the statement of activities. It also includes reserves designated by the board for specific operating purposes other than capital expenditures. Expendable net assets are divided by total cash expenses (excluding depreciation).

The number of days can be temporarily high if the church has recorded large unrestricted gifts that have not been spent at year-end. This is the case for churches with fiscal years ending on December 31, when many attendees give large year-end gifts in order to meet tax-reporting deadlines. The number of days can also appear low if the church incurred a large one-time expenditure that won't be repeated in the future.

This result indicates that the church has an amount within or above the recommended benchmark.