

TO: Christian Church in the Southwest (CCSW) Regional Council
 FROM: Brian N. Gibson, Treasurer
 DATE: October 23, 2015
 RE: Treasurer's Report

FINANCIAL STATEMENT SUMMARY

The September 30, 2015 Year-To-Date Financial Statements, including a detailed balance sheet and income statement with budget performance, are attached. Financial performance for the third quarter resulted in a Year-to-Date loss of \$53,980 by the Region. The loss was driven by a more than \$80,000 decline in investments at Christian Church Foundation during the quarter.

	YTD 6/30/2015	YTD 9/30/2015
Cash	\$227,721	\$231,208
Investments, Land and Other Assets	\$1,070,626	\$990,155
Liabilities	\$17,865	\$19,384
Permanently Restricted Assets (at original gift)	\$33,543	\$33,543
Temporarily Restricted Assets	\$125,981	\$113,652
Unrestricted Assets, including Designated Permanent Funds	\$1,120,958	\$1,054,784
Regional Unrestricted Total Income	\$189,020	\$267,140
Regional Unrestricted Total Expense	(\$114,262)	(\$178,084)
Realized Loss on Sale of Land	(\$49,528)	(\$49,528)
Unrealized Loss on Investments	(\$13,036)	(\$93,508)
Regional Increase (Decrease) in Unrestricted Net Assets	\$12,194	(\$53,980)

OUTSOURCING OF ACCOUNTING FUNCTION

It is my recommendation that the Council approve, effective January 1, 2016, outsourcing the accounting and treasury function to the Office of General Minister in Indianapolis, under the leadership of John Goebel, CPA, and Assistance VP for Finance. The cost for this service is \$8,700 per year, fixed for 2016 and 2017. Substantial offsets in the 2016 budget include a) reducing the Professional Fees budget by \$4,500 as an audit, review, or compilation will not be required, and b) eliminating the \$3,500 budget for accounting consultants from the Salaries budget. The primary benefits of the outsourcing include:

- Improved internal controls;
- Oversight by professional executive who is a CPA;
- Cross-training and redundancy of staff; and
- Consistency of accounting and reporting.

2016 BUDGET

The Budget Committee, whose members included Rev. Coretha Loughridge, Rev. Mike Hunter, Rev. Arthur Stewart, and I, requests approval of the attached 2016 Budget. Rev. Dottie Cook, Chair of the Regional Committee on Ministry, reviewed and approved the detailed RCOM budget found on page 5 of the detailed budget report.

For planning purposes, the budget was prepared assuming a full-time Regional Minister would be on staff for the full year. Any continuation of part time staffing will result in a positive budget variance.

	2014	2015	2016
	Actual	Budget	Budget
Total Income	\$414,811	\$362,253	\$381,549
Less:			
Area Ministry Support	65,709	65,321	63,883
Personnel Expenses	98,072	119,146	155,096
RCOM	23,344	16,700	24,200
Search and Call and Moving	-	-	20,000
Other Expenses	111,781	66,077	86,229
Net Ordinary Income*	\$115,905	\$95,009	\$32,141

**Before realized and unrealized gain or losses on Investments.*

Should you have any questions, please do not hesitate to ask.

Brian N. Gibson
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 cell 817.797.6950

10:32 AM
10/20/15
Accrual Basis

Christian Church (Disciples of Christ) in the Southwest

Balance Sheet

As of September 30, 2015

Sep 30, 15

ASSETS

Current Assets

Checking/Savings

BOA Checking 195,172.42

BOA Interest Bearing Checking 36,035.16

Total Checking/Savings 231,207.58

Fixed Assets

Property for Future Use 30,288.00

Other Assets

BCE Term Notes

BCE 109920 (matures 06/17) 40,000.00

BCE 113365 (matures 10/16) 29,000.00

Total BCE Term Notes 69,000.00

Max Cox Fund (22.3%) 20,641.98

Total Perm Fund-CCF Common 92,390.13

Total Perm Fund for Prop-CCF Beasley 374,887.67

Total Perm Fund for Prop-CCF Common 402,947.16

Total Other Assets 959,866.94

TOTAL ASSETS 1,221,362.52

LIABILITIES & EQUITY

Liabilities

Total Accounts Payable 2,406.37

Other Current Liabilities

Funds Held For Others 25.00

Pentecost Payable 12,988.37

Reconciliation Payable 2,911.21

Total 24000 · Payroll Liabilities 1,052.86

Total Other Current Liabilities 16,977.44

Total Liabilities 19,383.81

Equity

31300 · Perm. Restricted Net Assets

31301 · Max Cox Fund-historical gift 26,042.94

31302 · Camp & Conf Fund-historical gif 7,500.00

Total 31300 · Perm. Restricted Net Assets 33,542.94

31500 · Temp. Restricted Net Assets

31501 · New Church Fund 1,542.88

31502 · Men's Ministry Fund 10,376.32

31503 · Women's Ministry Fund 21,186.08

31504 · Youth Ministry Fund 25,846.58

31505 · Hispanic / Bilingual Staff Fund 11,159.84

31506 · Disaster Relief Fund 20,956.20

31507 · Montgomery Fund -5,000.00

Total 31500 · Temp. Restricted Net Assets 86,067.90

32000 · Unrestricted Net Assets 1,108,764.78

Net Income -26,396.91

Total Equity 1,201,978.71

TOTAL LIABILITIES & EQUITY 1,221,362.52

Christian Church (Disciples of Christ) in the Southwest
Profit & Loss Budget vs. Actual

	Total Regional				Hispanic / Bilingual Staff	Montgomery Fund	Total Men	Total Women	Total Youth	TOTAL
	Jan - Sep 15	Budget	\$ Over Budget	% of Budget	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15
Ordinary Income/Expense										
Income										
Annual Fund	1,690.00				0.00	0.00	0.00	0.00	0.00	1,690.00
Background Check	7.30				0.00	0.00	0.00	0.00	0.00	7.30
Church Finance Council										
Blessing Boxes	1,975.72				0.00	0.00	0.00	227.00	0.00	2,202.72
Capital Program	885.44				0.00	0.00	0.00	0.00	0.00	885.44
CC Foundation Disbribution	12,132.25				0.00	0.00	0.00	0.00	0.00	12,132.25
Christmas	27,211.19				0.00	0.00	0.00	0.00	0.00	27,211.19
Designated Operating	394.20				0.00	0.00	0.00	0.00	0.00	394.20
Disciples Mission Fund	124,810.40				0.00	0.00	0.00	0.00	0.00	124,810.40
Church Finance Council - Other	0.00	233,290.73	-233,290.73	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Church Finance Council	167,409.20	233,290.73	-65,881.53	71.76%	0.00	0.00	0.00	227.00	0.00	167,636.20
Event Income										
Auction/Raffle	0.00				0.00	0.00	0.00	1,353.00	0.00	1,353.00
Event Registration	1,656.50				0.00	0.00	10,420.00	10,302.00	27,550.00	49,928.50
Optional Events	0.00				0.00	0.00	0.00	58.50	0.00	58.50
Total Event Income	1,656.50				0.00	0.00	10,420.00	11,713.50	27,550.00	51,340.00
Interest Income										
Board of Church Extension	820.26				0.00	0.00	0.00	0.00	0.00	820.26
Business Interest Maximizer	5.37				0.00	0.00	0.00	0.00	0.00	5.37
Christian Church Foundation	30,163.72				0.00	0.00	0.00	0.00	0.00	30,163.72
Interest Income - Other	0.00	41,700.00	-41,700.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Interest Income	30,989.35	41,700.00	-10,710.65	74.32%	0.00	0.00	0.00	0.00	0.00	30,989.35
Miscellaneous Income	56.38	1,250.00	-1,193.62	4.51%	0.00	0.00	0.00	0.00	0.00	56.38
Montgomery Funds	0.00				0.00	83,800.00	0.00	0.00	0.00	83,800.00
Regional Support										
Beneficiary Dist Restricted-CCF	6,129.98				6,129.97	0.00	0.00	0.00	0.00	12,259.95
Beneficiary Dist Unrestrict-CCF	52,647.84	75,750.00	-23,102.16	69.5%	0.00	0.00	0.00	0.00	0.00	52,647.84
Congregations	6,553.29				0.00	0.00	110.00	400.00	0.00	7,063.29
Individuals	0.00				0.00	0.00	100.00	600.00	0.00	700.00
Special Offerings	0.00				0.00	0.00	1,992.85	2,597.61	0.00	4,590.46
Regional Support - Other	0.00	10,261.84	-10,261.84	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Regional Support	65,331.11	86,011.84	-20,680.73	75.96%	6,129.97	0.00	2,202.85	3,597.61	0.00	77,261.54
Total Income	267,139.84	362,252.57	-95,112.73	73.74%	6,129.97	83,800.00	12,622.85	15,538.11	27,550.00	412,780.77
Expense										
Area Ministry Support										
Bluebonnet Area	7,280.08				0.00	0.00	0.00	0.00	0.00	7,280.08
Central Area	2,637.40				0.00	0.00	0.00	0.00	0.00	2,637.40
Coastal Plains Area	2,665.68				0.00	0.00	0.00	0.00	0.00	2,665.68
Hi-Plains Area	2,734.53				0.00	0.00	0.00	0.00	0.00	2,734.53
North Texas Area	1,880.69				0.00	0.00	0.00	0.00	0.00	1,880.69
Northeast Area	6,579.12				0.00	0.00	0.00	0.00	0.00	6,579.12
SW Good Samaritan Ministries	4,215.54				0.00	0.00	0.00	0.00	0.00	4,215.54
Tres Rios Area	10,179.82				0.00	0.00	0.00	0.00	0.00	10,179.82
Trinity Brazos Area	2,818.18				0.00	0.00	0.00	0.00	0.00	2,818.18
Area Ministry Support - Other	0.00	65,321.41	-65,321.41	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Area Ministry Support	40,991.04	65,321.41	-24,330.37	62.75%	0.00	0.00	0.00	0.00	0.00	40,991.04

Christian Church (Disciples of Christ) in the Southwest
Profit & Loss Budget vs. Actual

	Total Regional				Hispanic / Bilingual Staff	Montgomery Fund	Total Men	Total Women	Total Youth	TOTAL
	Jan - Sep 15	Budget	\$ Over Budget	% of Budget	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15
Assessments	0.00	1,500.00	-1,500.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Background Checks	189.80				0.00	0.00	0.00	0.00	0.00	189.80
Bank Fees	144.49	400.00	-255.51	36.12%	0.00	0.00	0.00	0.00	0.00	144.49
Books & Subscriptions	30.00				0.00	0.00	0.00	0.00	0.00	30.00
Computer Expense										
Software	446.95				0.00	0.00	0.00	0.00	0.00	446.95
Suran	315.00				0.00	0.00	0.00	0.00	0.00	315.00
Web Site Hosting	184.95				0.00	0.00	0.00	0.00	0.00	184.95
Computer Expense - Other	0.00	900.00	-900.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Computer Expense	946.90	900.00	46.90	105.21%	0.00	0.00	0.00	0.00	0.00	946.90
Continuing Education										
Healthy Clergy Boundaries	2,635.05				0.00	0.00	0.00	0.00	0.00	2,635.05
Registrations	790.00				0.00	0.00	0.00	0.00	0.00	790.00
Total Continuing Education	3,425.05				0.00	0.00	0.00	0.00	0.00	3,425.05
Disciples Mission Fund Support	0.00	3,700.00	-3,700.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Dues	3,401.06	4,200.00	-798.94	80.98%	0.00	0.00	0.00	0.00	0.00	3,401.06
General Board	0.00	4,000.00	-4,000.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Hispanic Ministry Support	1,291.77	2,000.00	-708.23	64.59%	0.00	0.00	0.00	0.00	0.00	1,291.77
Hispanic/Bilingual Staff	0.00				0.00	0.00	0.00	0.00	0.00	0.00
Honorariums	0.00	500.00	-500.00	0.0%	0.00	0.00	0.00	265.74	1,650.00	1,915.74
Hospitality										
Flowers	74.46				0.00	0.00	0.00	0.00	0.00	74.46
Hospitality - Other	0.00	3,000.00	-3,000.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Hospitality	74.46	3,000.00	-2,925.54	2.48%	0.00	0.00	0.00	0.00	0.00	74.46
Insurance										
Other	0.00				0.00	0.00	0.00	0.00	205.20	205.20
Property, Auto, & Liability	3,618.73				0.00	0.00	0.00	0.00	0.00	3,618.73
Workers' Comp	604.00				0.00	0.00	0.00	0.00	0.00	604.00
Insurance - Other	0.00	4,400.00	-4,400.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Insurance	4,222.73	4,400.00	-177.27	95.97%	0.00	0.00	0.00	0.00	205.20	4,427.93
Interest Expense	368.04	651.00	-282.96	56.54%	0.00	0.00	0.00	0.00	0.00	368.04
Lease - Office Space	4,500.00	6,000.00	-1,500.00	75.0%	0.00	0.00	0.00	0.00	0.00	4,500.00
Leased Vehicle										
Lease Expense	4,141.73				0.00	0.00	0.00	0.00	0.00	4,141.73
Repair & Maintenance	151.20				0.00	0.00	0.00	0.00	0.00	151.20
Leased Vehicle - Other	0.00	5,100.00	-5,100.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Leased Vehicle	4,292.93	5,100.00	-807.07	84.18%	0.00	0.00	0.00	0.00	0.00	4,292.93
Maintenance & Repairs	0.00	500.00	-500.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Memberships	35.00				0.00	0.00	0.00	0.00	0.00	35.00
Miscellaneous Expense	90.20				0.00	0.00	0.00	652.77	0.00	742.97
Mission/Outreach	0.00	3,700.00	-3,700.00	0.0%	0.00	0.00	5,000.00	850.61	0.00	5,850.61
Montgomery Fund										
Aledo	0.00				0.00	6,000.00	0.00	0.00	0.00	6,000.00
Burkburnett	0.00				0.00	9,000.00	0.00	0.00	0.00	9,000.00
Burnet	0.00				0.00	8,000.00	0.00	0.00	0.00	8,000.00
Chalice Abbey	0.00				0.00	9,000.00	0.00	0.00	0.00	9,000.00
Crestview	0.00				0.00	9,600.00	0.00	0.00	0.00	9,600.00
Ft Stockton	0.00				0.00	9,000.00	0.00	0.00	0.00	9,000.00
Mexican Christian Church	0.00				0.00	7,799.94	0.00	0.00	0.00	7,799.94

Christian Church (Disciples of Christ) in the Southwest
Profit & Loss Budget vs. Actual

	Total Regional				Hispanic / Bilingual Staff	Montgomery Fund	Total Men	Total Women	Total Youth	TOTAL
	Jan - Sep 15	Budget	\$ Over Budget	% of Budget	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15
Spearman	0.00				0.00	9,000.00	0.00	0.00	0.00	9,000.00
Total Montgomery Fund	0.00				0.00	67,399.94	0.00	0.00	0.00	67,399.94
Office Supplies										
Miscellaneous Supplies	1,195.42				0.00	0.00	0.00	399.05	0.00	1,594.47
Office Supplies - Other	0.00	1,800.00	-1,800.00	0.0%	0.00	0.00	0.00	132.56	0.00	132.56
Total Office Supplies	1,195.42	1,800.00	-604.58	66.41%	0.00	0.00	0.00	531.61	0.00	1,727.03
Pastoral Care	0.00	1,200.00	-1,200.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Postage & Shipping										
Fed Ex/UPS	8.63				0.00	0.00	0.00	0.00	0.00	8.63
USPS	716.95				0.00	0.00	0.00	115.67	0.00	832.62
Postage & Shipping - Other	0.00	1,200.00	-1,200.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Postage & Shipping	725.58	1,200.00	-474.42	60.47%	0.00	0.00	0.00	115.67	0.00	841.25
Printing Expense	0.00	500.00	-500.00	0.0%	0.00	0.00	0.00	266.52	0.00	266.52
Professional Fees										
Legal	8.50				0.00	0.00	0.00	0.00	0.00	8.50
Professional Fees - Other	0.00	7,000.00	-7,000.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Professional Fees	8.50	7,000.00	-6,991.50	0.12%	0.00	0.00	0.00	0.00	0.00	8.50
Program Expenses										
Facilities Rental	0.00				0.00	0.00	0.00	5,104.58	28,979.00	34,083.58
Supplies	0.00				0.00	0.00	0.00	154.50	0.00	154.50
Total Program Expenses	0.00				0.00	0.00	0.00	5,259.08	28,979.00	34,238.08
RCOM										
Air Travel	2,031.29				0.00	0.00	0.00	0.00	0.00	2,031.29
Car-rental, mileage, fuel, park	222.60				0.00	0.00	0.00	0.00	0.00	222.60
Dining	2,499.86				0.00	0.00	0.00	0.00	0.00	2,499.86
Evaluations/Counseling	522.00				0.00	0.00	0.00	0.00	0.00	522.00
Lodging	8,989.00				0.00	0.00	0.00	0.00	0.00	8,989.00
Meeting Supplies	40.57				0.00	0.00	0.00	0.00	0.00	40.57
RCOM - Other	4,000.00	16,700.00	-12,700.00	23.95%	0.00	0.00	0.00	0.00	0.00	4,000.00
Total RCOM	18,305.32	16,700.00	1,605.32	109.61%	0.00	0.00	0.00	0.00	0.00	18,305.32
Real Estate Tax Expense	970.83	2,025.00	-1,054.17	47.94%	0.00	0.00	0.00	0.00	0.00	970.83
Regional Assembly	0.00	500.00	-500.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Regional Council	4,817.48	7,500.00	-2,682.52	64.23%	0.00	0.00	0.00	0.00	0.00	4,817.48
Registration for Events Expense	291.49				0.00	0.00	0.00	60.00	0.00	351.49
Salaries										
Health Insurance										
Administrative Assistant	7,146.10				0.00	0.00	0.00	0.00	0.00	7,146.10
Total Health Insurance	7,146.10				0.00	0.00	0.00	0.00	0.00	7,146.10
Wages										
Administrative Assistant	31,721.59				0.00	0.00	0.00	0.00	0.00	31,721.59
Shared Leadership Comp/Reimburs	33,915.78				0.00	0.00	0.00	0.00	0.00	33,915.78
Total Wages	65,637.37				0.00	0.00	0.00	0.00	0.00	65,637.37
Salaries - Other	0.00	115,800.07	-115,800.07	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Salaries	72,783.47	115,800.07	-43,016.60	62.85%	0.00	0.00	0.00	0.00	0.00	72,783.47
Telephone Expense										
Cell Phone	770.38				0.00	0.00	0.00	0.00	0.00	770.38
Telephone Expense - Other	41.23	800.00	-758.77	5.15%	0.00	0.00	0.00	0.00	0.00	41.23
Total Telephone Expense	811.61	800.00	11.61	101.45%	0.00	0.00	0.00	0.00	0.00	811.61

Christian Church (Disciples of Christ) in the Southwest
Profit & Loss Budget vs. Actual

	Total Regional				Hispanic / Bilingual Staff	Montgomery Fund	Total Men	Total Women	Total Youth	TOTAL
	Jan - Sep 15	Budget	\$ Over Budget	% of Budget	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15	Jan - Sep 15
Travel Expense										
Air Travel	3,150.94				0.00	0.00	0.00	0.00	3,290.60	6,441.54
Car Rental	408.81				0.00	0.00	0.00	0.00	0.00	408.81
Dining	1,318.00				0.00	0.00	0.00	0.00	314.71	1,632.71
Dues - Travel Pool	0.00				0.00	0.00	0.00	1,038.60	0.00	1,038.60
Lodging	5,509.41				0.00	0.00	0.00	390.08	0.00	5,899.49
Meeting Supplies	0.00				0.00	0.00	0.00	205.79	1,427.76	1,633.55
Mileage/Fuel	1,238.57				0.00	0.00	154.00	0.00	0.00	1,392.57
Parking	118.53				0.00	0.00	0.00	0.00	0.00	118.53
Travel Expense - Other	0.00	3,000.00	-3,000.00	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Total Travel Expense	11,744.26	3,000.00	8,744.26	391.48%	0.00	0.00	154.00	1,634.47	5,033.07	18,565.80
66000 - Payroll Tax Expense	2,426.72	3,345.98	-919.26	72.53%	0.00	0.00	0.00	0.00	0.00	2,426.72
Total Expense	178,084.15	267,243.46	-89,159.31	66.64%	0.00	67,399.94	5,154.00	9,636.47	35,867.27	296,141.83
Net Ordinary Income	89,055.69	95,009.11	-5,953.42	93.73%	6,129.97	16,400.06	7,468.85	5,901.64	-8,317.27	116,638.94
Other Income/Expense										
Other Income										
Realized Gain on Sale of Invest	-49,528.20				0.00	0.00	0.00	0.00	0.00	-49,528.20
Unrealized Gain on Investments										
CCF Common Fund 402	-10,214.18				0.00	0.00	0.00	0.00	0.00	-10,214.18
Max Cox Fund	-2,760.22				0.00	0.00	0.00	0.00	0.00	-2,760.22
Property Beasley Fund 3112	-35,985.46				0.00	0.00	0.00	0.00	0.00	-35,985.46
Property Common Fund 3111	-44,547.79				0.00	0.00	0.00	0.00	0.00	-44,547.79
Total Unrealized Gain on Investments	-93,507.65				0.00	0.00	0.00	0.00	0.00	-93,507.65
Net Other Income	-143,035.85	0.00	-143,035.85	100.0%	0.00	0.00	0.00	0.00	0.00	-143,035.85
Net Income	-53,980.16	95,009.11	-148,989.27	-56.82%	6,129.97	16,400.06	7,468.85	5,901.64	-8,317.27	-26,396.91
BEGINNING FUND BALANCE AS OF 12/31/14					11,159.84	-5,000.00	10,376.32	21,186.08	25,846.58	
ENDING FUND BALANCE AS OF 6/30/15					17,289.81	11,400.06	17,845.17	27,087.72	17,529.31	

Christian Church (DOC) in the Southwest														
					2014		2015 YTD (Sep)				2016			
					Actual	Budget	Actual	Budget		Budget	COMMENTS			
Ordinary Income/Expense														
Income														
	Annual Fund						1,690.00			1,750.00	New effort. Project only modest increase without more history.			
	Background Check	131.40					7.30			0.00				
	Church Finance Council													
	Blessing Boxes	1,861.68					1,975.72			1,900.00	Consistent with 2014 and 2015 results			
	Capital Program	456.13					885.44			750.00	Consistent with 2014 and 2015 results			
	CC Foundation Disbribution	16,623.49					12,132.25			16,200.00	Based on pro rata current year			
	Christmas	47,202.76					27,211.19			38,200.00	Based on YTD plus average of prior two years receipts for Q4			
	Designated Operating	775.27					394.20			500.00	Consistent with 2014 and 2015 results			
	Disciples Mission Fund	171,624.37					124,810.40			170,600.00	Projected based on current YTD and same period prior year. Down 0.5%.			
	Church Finance Council - Other	0.00			225,000.00		0.00	233,290.73		0.00				
	Total Church Finance Council	238,543.70			225,000.00		167,409.20	233,290.73		228,150.00				
	Event Income													
	Auction/Raffle	0.00					0.00			0.00				
	Event Registration	1,250.00					1,656.50			1,500.00	Consistent with 2014 and 2015 results			
	Total Event Income	1,250.00					1,656.50			1,500.00				
	Interest Income													
	Board of Church Extension	1,187.14					820.26			1,094.00	Estimate based on balance and rates			
	Business Interest Maximizer	7.95					5.37			5.00	Minimal interest earning on banking accounts			
	Christian Church Foundation	47,750.08					30,163.72			40,000.00	Based on pro rata current year			
	Interest Income - Other	0.00			40,000.00		0.00	41,700.00		0.00				
	Total Interest Income	48,945.17			40,000.00		30,989.35	41,700.00		41,099.00				
	Miscellaneous Income	1,003.63			1,250.00		56.38	1,250.00		1,000.00				
	Regional Assembly Income													
	Event Booth	950.00								1,000.00	Based on 2014 actuals			
	Event Registration	13,697.52								13,500.00	Based on 2014 actuals			
	Regional Assembly Income - Other	2,590.41								2,500.00	Based on 2014 actuals			
	Total Regional Assembly Income	17,237.93								17,000.00				
	Regional Support													
	Beneficiary Dist Restricted-CCF	6,290.92					6,129.98			6,350.00	RCOM portion of Lubbockview fully satisfied			
	Beneficiary Dist Unrestrict-CCF	80,467.56					52,647.84	75,750.00		76,000.00	Assume no material change in Legacy Fund balances and distributions			
	Congregations	14,470.56					6,553.29			8,700.00	Based on pro rata current year			
	Individuals	5,600.00					0.00			0.00	Single donor gave \$5K in 2014. Assume all in "Annual Fund"			
	Special Offerings	869.90					0.00			0.00				
	Regional Support - Other	0.00			10,000.00		0.00	10,261.84		0.00				
	Total Regional Support	107,698.94			10,000.00		65,331.11	86,011.84		91,050.00				
Total Income					414,810.77	276,250.00	267,139.84	362,252.57		381,549.00				
Expense														
	Area Ministry Support													
	Bluebonnet Area	11,669.96					7,280.08			11,346.00	17.8%			
	Central Area	4,227.80					2,637.40			4,110.00	6.4%			
	Coastal Plains Area	4,273.11					2,665.68			4,154.00	6.5%			
	Hi-Plains Area	4,383.70					2,734.53			4,262.00	6.7%			
	North Texas Area	3,014.69					1,880.69			2,931.00	4.6%			

Christian Church (DOC) in the Southwest												
					2014			2015 YTD (Sep)			2016	
					Actual	Budget		Actual	Budget		Budget	COMMENTS
			Northeast Area		10,546.60			6,579.12			10,253.00	16.0%
			SW Good Samaritan Ministries		6,757.57			4,215.54			6,570.00	10.3%
			Tres Rios Area		16,318.38			10,179.82			15,865.00	24.8%
			Trinity Brazos Area		4,517.25			2,818.18			4,392.00	6.9%
			Area Ministry Support - Other		0.00	63,000.00		0.00	65,321.41		0.00	
			Total Area Ministry Support		65,709.06	63,000.00		40,991.04	65,321.41		63,883.00	28% of DMF income budgeted
			Assessments- Yearbook		1,401.11	1,600.00		0.00	1,500.00		1,500.00	Not incurred to date; estimated based on 2014
			Background Checks		43.80			189.80			300.00	
			Bank Fees		414.26	500.00		144.49	400.00		200.00	Based on pro rata current year
			Books & Subscriptions					30.00			50.00	
			Computer Expense									
			Software		438.06			446.95			500.00	Consistent with 2014 and 2015 results
			Suran		689.40			315.00			400.00	Consistent with 2014 and 2015 results
			Web Site Hosting		192.00			184.95			200.00	Consistent with 2014 and 2015 results
			Computer Expense - Other		0.00	1,500.00		0.00	900.00		0.00	
			Total Computer Expense		1,319.46	1,500.00		946.90	900.00		1,100.00	
			Continuing Education									
			Healthy Clergy Boundaries					2,635.05			500.00	Most costs of 2014 were one-time costs
			Registrations					790.00			1,000.00	Increases to accommodate full time Regional Minister
			Lodging		660.00			0.00			500.00	Increases to accommodate full time Regional Minister
			Total Continuing Education		660.00			3,425.05			2,000.00	
			Disciples Mission Fund support						3,700.00		3,750.00	Assume no material change in Perm Fund for Prop. balances and distributions
			Dues		4,224.51	4,200.00		3,401.06	4,200.00		3,800.00	YTD is complete; average of actual 2014 and 2015
			Forum of Regionl Moderators									
			Air Travel		304.00						400.00	Every other year for new moderators; consistent with 2014
			Forum of Regionl Moderators - Other		510.12						525.00	Every other year for new moderators; consistent with 2014
			Total Forum of Regional Moderators		814.12						925.00	
			General Board		0.00	2,000.00		0.00	4,000.00		0.00	No General Board meeting planned for 2016; one meeting in 2017 to dissolve
			Hispanic Ministry Support		2,749.50	1,000.00		1,291.77	2,000.00		2,000.00	Consistent with 2014 and 2015 results
			Hispanic/Bilingual Staff					0.00				No current plan for Lubbockview restricted portion; income held in Reserve
			Honorariums		500.00	500.00		0.00	500.00		500.00	Maintain budget from 2014 in case required
			Hospitality									
			Gifts/Flowers		24.37			74.46			100.00	
			Hospitality - Other		0.00	500.00		0.00	3,000.00		400.00	This was budget for a General Assembly gathering which did not happen.
			Total Hospitality		24.37	500.00		74.46	3,000.00		500.00	
			Insurance									
			Other		374.98			0.00				
			Property, Auto, & Liability		4,929.06			3,618.73			5,100.00	Based on pro rata current year plus 5%
			Workers' Comp		939.00			604.00			1,000.00	Based on prior year
			Insurance - Other		0.00	4,400.00		0.00	4,400.00		0.00	
			Total Insurance		6,243.04	4,400.00		4,222.73	4,400.00		6,100.00	
			Interest Expense		1,561.67	1,275.00		368.04	651.00		0.00	Line of credit is paid off
			Lease - Office Space		6,000.00	6,000.00		4,500.00	6,000.00		6,000.00	No change in office lease expected.
			Leased Vehicle									
			Lease Expense		5,445.22			4,141.73			5,800.00	Based on pro rata current year plus 5%

Christian Church (DOC) in the Southwest		2014		2015 YTD (Sep)		2016	COMMENTS
		Actual	Budget	Actual	Budget	Budget	
	Repair & Maintenance	284.15		151.20		300.00	Consistent with 2014 and 2015 results
	Leased Vehicle - Other	0.00	4,800.00	0.00	5,100.00	0.00	
	Total Leased Vehicle	5,729.37	4,800.00	4,292.93	5,100.00	6,100.00	
	Maintenance & Repairs	110.00	500.00	0.00	500.00	500.00	No facilities to maintain, however allows for small new equipment as needed
	Meeting Supplies	355.91				0.00	Budgeted in Office Supplies
	Memberships	-34.17		35.00		35.00	Based on 2015 actual
	Miscellaneous Expense	312.96		90.20		500.00	Provide for small unplanned expenses
	Mission/Outreach	51,177.91		0.00	3,700.00	3,750.00	Assume no material change in Perm Fund for Prop. balances and distributions
	Office Supplies						
	Ink	87.41				0.00	
	Miscellaneous Supplies	1,543.03		1,195.42		1,800.00	Consolidated to one account; consistent with 2014 and 2015 results
	Toner Cartridges - Refurbished	542.81				0.00	
	Office Supplies - Other	29.99	900.00	0.00	1,800.00	0.00	
	Total Office Supplies	2,203.24	900.00	1,195.42	1,800.00	1,800.00	Includes \$722 to be reclassified to clergy training
	Pastoral Care	0.00	1,200.00	0.00	1,200.00	1,200.00	For counseling required unrelated to RCOM
	Postage & Shipping						
	Fed Ex/UPS			8.63		100.00	For expedited shipping as necessary
	USPS	1,284.14		716.95		1,100.00	Consistent with 2014 and 2015 results
	Postage & Shipping - Other	0.00	1,500.00	0.00	1,200.00	0.00	
	Total Postage & Shipping	1,284.14	1,500.00	725.58	1,200.00	1,200.00	
	Printing Expense	0.00	900.00	0.00	500.00	500.00	
	Professional Fees						
	Audit/Accounting Services	2,050.00				8,700.00	As quoted by John Goebel, rate guaranteed for two years
	Legal			8.50		2,500.00	
	Professional Fees - Other	0.00	7,500.00	0.00	7,000.00	0.00	
	Total Professional Fees	2,050.00	7,500.00	8.50	7,000.00	11,200.00	
	RCOM	23,344.23	15,000.00	18,305.32	16,700.00	24,200.00	See detail of RCOM budget
	Real Estate Tax Expense	2,291.53		970.83	2,025.00	118.00	Dallas property sold. Based on actual Liberty and Haskell County land
	Regional Assembly	4,806.60	2,500.00	0.00	500.00	5,000.00	Based on 2014 actuals
	Regional Council	4,640.45	7,500.00	4,817.48	7,500.00	6,700.00	Pro rate assuming 3 of 4 meetings complete, plus 5%
	Registration for Events Expense			291.49		300.00	Based on 2015 actual
	Salaries						
	Health Insurance						
	Regional Minister					9,900.00	Budget for full year; length of search and call will create positive variances
	Administrative Assistant	8,989.70		7,146.10		9,900.00	Based on pro rata current year plus 8%
	Total Health Insurance	8,989.70		7,146.10		19,800.00	
	Wages						
	Accountant	6,967.20				0.00	
	Administrative Assistant	34,999.93		31,721.59		49,509.09	Full time position for full year with 3% pay increase
	Regional Minister	0.00				82,000.00	Budget for full year; length of search and call will create positive variances
	Shared Leadership Comp/Reimburs	43,903.92		33,915.78		0.00	RCOM contract labor budgeted in RCOM; RM expense budgeted above.
	Total Wages	85,871.05		65,637.37		131,509.09	
	Salaries - Other	0.00	109,340.76	0.00	115,800.07	0.00	
	Total Salaries	94,860.75	109,340.76	72,783.47	115,800.07	151,309.09	
	Search and Call, Including Relocation Cost					20,000.00	For Regional Minister search and call

Christian Church (DOC) in the Southwest		2014		2015 YTD (Sep)		2016	COMMENTS
		Actual	Budget	Actual	Budget	Budget	
	Telephone Expense						
	Cell Phone	1,100.90		770.38		2,200.00	Assume added service for Regional Minister
	Efax	169.50				0.00	
	Onstar	64.74				0.00	
	Telephone Expense - Other	0.00	1,200.00	41.23	800.00	0.00	
	Total Telephone Expense	1,335.14	1,200.00	811.61	800.00	2,200.00	
	Travel Expense						
	Air Travel	1,724.30		3,150.94		4,400.00	Based on YTD expenses plus 5%
	Car Rental	330.16		408.81		600.00	Based on YTD expenses plus 5%
	Dining	1,474.81		1,318.00		1,800.00	Based on YTD expenses plus 5%
	Lodging	3,892.92		5,509.41		7,700.00	Based on YTD expenses plus 5%
	Meeting Supplies	553.24				0.00	Based on YTD expenses plus 5%
	Mileage/Fuel	1,494.51		1,238.57		1,700.00	Based on YTD expenses plus 5%
	Parking	92.52		118.53		200.00	Based on YTD expenses plus 5%
	Travel Expense - Other	0.00	15,000.00	0.00	3,000.00	0.00	
	Total Travel Expense	9,562.46	15,000.00	11,744.26	3,000.00	16,400.00	
	66000 · Payroll Tax Expense	3,210.57	3,200.00	2,426.72	3,345.98	3,787.45	7.65% of Admin. Assistant
	66900 · Reconciliation Discrepancies	-0.03					
	Total Expense	298,905.96	257,515.76	178,084.15	267,243.46	349,407.54	
	Net Ordinary Income	115,904.81	18,734.24	89,055.69	95,009.11	32,141.46	
	Other Income/Expense						
	Other Income						
	Realized Gain on Sale of Invest			-49,528.20			
	Unrealized Gain on Investments						
	CCF Common Fund 402	6,020.81		-10,214.18			
	CCF New Church Fund	1,208.70					
	Max Cox Fund	2,094.71		-2,760.22			
	Property Beasley Fund 3112	629.02		-35,985.46			
	Property Common Fund 3111	-8,368.72		-44,547.79			
	Total Unrealized Gain on Investments	1,584.52		-93,507.65		0.00	
	Total Other Income	1,584.52		-143,035.85		0.00	
	Net Other Income	1,584.52		-143,035.85	0.00	0.00	
	Net Income	117,489.33	18,734.24	-53,980.16	95,009.11	32,141.46	

Christian Church (DOC) in the Southwest					
				BUDGET	
			Jan - Dec 14	Jan - Dec 15 (forecast)	2016
RCOM					
	Air Travel	3,775.64	2,363.10	2,500.00	
	Car-rental, mileage, fuel, park	644.07	322.60	500.00	
	Dining	2,151.30	3,593.20	3,500.00	
	Evaluations/Counseling	5,570.00	1,900.08	2,600.00	Allows for 15 evaluations
	Lodging	6,795.14	8,989.00	9,000.00	
	Meeting Supplies	408.08	11.37	100.00	Most are being expensed with other office supplies
	RCOM - Other	4,000.00	6,000.00	6,000.00	Zena McAdams contract labor
Total RCOM		23,344.23	23,179.35	24,200.00	