

**Comparison to Current Averages and Benchmark Ratio Report**

<b>RESULTS AND COMPARISONS TO OTHER CHURCHES</b>		<b>12/31/XX</b>	<b>Peer Church Average</b>	<b>Variance</b>	<b>Benchmark</b>
<b><u>CASH FLOW AND RESERVES RATIOS AND MEASUREMENTS</u></b>					
1.	Days of Expendable Reserves				
2.	Percentage of Operating Cash and Investments on hand to fund annual expenditures (excluding depreciation)				
3.	Selected categories of net assets as a percent of total net assets:				
	Unrestricted undesignated net assets				
	Designated net assets				
	Equity in land, buildings and equipment				
	Temporarily restricted net assets				
	Permanently restricted net assets				
4.	Net cash provided (used) by operating activities (excluding gifted stock and contributions restricted for land, buildings and equipment)				
	Church Specific Benchmark: Depreciation expense on 3 - 7 year assets				
5.	Coverage Ratio				
6.	Liquidity Ratio				
7.	Net Cash Availability				
8.	Quick Assets				
	Quick Assets without the operating line of credit (LOC)				
<b><u>ASSET MEASUREMENTS</u></b>					
9.	Property and equipment per attendee including land				
	Property and equipment per attendee excluding land				
10.	Average age of Facility				
11.	Assets (including property and equipment) per church FTE				
12.	Assets (excluding property and equipment) per church FTE				
<b><u>DEBT RATIOS AND MEASUREMENTS</u></b>					
13.	Debt to unrestricted support ratio				

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<b><u>DEBT RATIOS AND MEASUREMENTS (con't.)</u></b>					
14.	Debt to total (unrestricted and restricted) support ratio				
15.	Debt to property and equipment				
16.	Current Ratio				
17.	Net Asset Position				
18.	Mandatory debt service as a percent of unrestricted contributions				
19.	Debt per average attendee				
	Church Specific Benchmark: 2.5 X Unrestricted Contributions Per Average Attendee				
	Debt per giving unit				
	Church Specific Benchmark: 2.5 X Unrested Contribution Per Giving Unit				
20.	Debt Coverage				
<b><u>INCOME/GIVING RATIOS AND MEASUREMENTS</u></b>					
21.	Net Income Ratio				
	Two year average Net Income Ratio				
22.	Unrestricted Contributions :				
	Per Average Attendee				
	Percentage Change				
	Per Giving Unit				
	Percentage Change				
23.	Total contributions (excluding accrual pledges and large one-time gifts)				
	Per Average Attendee				
	Percentage Change				
	Per Giving Unit				
	Percentage Change				

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<b>RESULTS AND COMPARISONS TO OTHER CHURCHES</b>		<b>12/31/XX</b>	<b>Peer Church Average</b>	<b>Variance</b>	<b>Benchmark</b>
<b><u>INCOME/GIVING RATIOS AND MEASUREMENTS (con't.)</u></b>					
24.	<b>% of Median Household Income given to Church:</b>				
	<b>Per Average Attendee:</b>				
	County 1				
	<b>Per Giving Unit:</b>				
	County 1				
	<b>Median Household Income:</b>				
	County 1				
25.	<b>Unrestricted giving per Church FTE</b>				
26.	<b>Total (unrestricted and restricted) giving per Church FTE</b>				
27.	<b>Total (unrestricted and restricted) contributions per accounting FTE</b>				
	<b>Total support and revenue per accounting FTE</b>				
<b><u>EXPENSE RATIOS AND MEASUREMENTS</u></b>					
28.	<b>Salaries and benefits of church personnel as a percent of unrestricted contributions:</b>				
	Salaries				
	Benefits				
	Salaries and Benefits				
29.	<b>Salaries and benefits of church personnel as a percent of total (unrestricted and restricted) contributions excluding accrual pledges:</b>				
	Salaries				
	Benefits				
	Salaries and Benefits				
30.	<b>Salaries and benefits of church personnel as a percent of total (unrestricted and restricted) support and revenue excluding accrual pledges:</b>				
	Salaries				
	Benefits				
	Salaries and Benefits				
31.	<b>Benefits as a percent of Salaries</b>				
32.	<b>Average salaries and benefits per FTE:</b>				
	<i>Church Employees</i>				
	Salaries				
	Benefits				
	Salaries and Benefits				

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<b>RESULTS AND COMPARISONS TO OTHER CHURCHES</b>		<b>12/31/XX</b>	<b>Peer Church Average</b>	<b>Variance</b>	<b>Benchmark</b>
<b>EXPENSE RATIOS AND MEASUREMENTS (con't.)</b>					
<i>School/Preschool Employees</i>					
	Salaries				
	Benefits				
	Salaries and Benefits				
<b>33.</b>	<b>Personnel and mandatory debt service payments as a percent of total expenses (excluding depreciation)</b>				
	Personnel (Salaries and benefits)				
	Mandatory debt service payments including interest				
	Personnel and debt service payments				
<b>34.</b>	<b>Functional and outside missions categories as a percent of total expenses</b>				
	Outside Missions				
	Total Program				
	General & Administrative				
	Fundraising				
	<i>Total</i>				
<b>35.</b>	<b>Expenses by major categories as a percent of unrestricted contributions and net assets released for program restrictions:</b>				
	Salary and Benefits				
	Outside Missions				
	Depreciation				
	Interest				
	Facilities				
<b>36.</b>	<b>Expenses per average attendee</b>				
	<b>Expenses per giving unit</b>				
<b>37.</b>	<b>Expenses per accounting FTE</b>				
<b>38.</b>	<b>Facility cost per square foot (excluding interest expense)</b>				
	Average age of facility < 10 years				
	Average age of facility > 10 years				
<b>39.</b>	<b>Facility cost per square foot (including principal and interest expense)</b>				
	Average age of facility < 10 years				
	Average age of facility > 10 years				
<b>40.</b>	<b>Information Technology Costs:</b>				
	Per square foot				
	Per average attendee				
	Per FTE				

## Trend Analysis and Comparison to Peers Ratio Report

	<u>2011</u>	<u>2010</u>	<u>Mean</u>	<u>Median</u>	<u>Min</u>	<u>Max</u>
<b><u>CASH FLOW AND RESERVES RATIOS AND MEASUREMENTS</u></b>						
<b>1. Days of Expendable Reserves</b>	No Data	No Data	No Data	No Data	No Data	No Data
<b>2. Percentage of Operating Cash and Investments on hand to fund annual expenditures (excluding depreciation) (%):</b>	No Data	No Data	No Data	No Data	No Data	No Data
<b>3. Selected categories of net assets as a percent of total net assets:</b>						
Unrestricted undesignated net assets (%)	No Data	No Data	No Data	No Data	No Data	No Data
Designated net assets (%)	No Data	No Data	No Data	No Data	No Data	No Data
Equity in land, buildings and equipment (%)	No Data	No Data	No Data	No Data	No Data	No Data
Temporarily restricted net assets (%)	No Data	No Data	No Data	No Data	No Data	No Data
Permanently restricted net assets (%)	No Data	No Data	No Data	No Data	No Data	No Data
	<u>0%</u>	<u>0%</u>				
<b>4. Net cash provided (used) by operating activities (excluding gifted stock and contributions restricted for land, buildings and equipment)</b>						
As per statement of Cash Flows (\$)	No Data	No Data	No Data	No Data	No Data	No Data
Add back gifted stock and contributions restricted for land, buildings and equipment	No Data	No Data	No Data	No Data	No Data	No Data
<u>Revised cash provided (used) by operating activities (\$):</u>	<u>No Data</u>	<u>No Data</u>	<u>No Data</u>	<u>No Data</u>	<u>No Data</u>	<u>No Data</u>
<b>Standard: &gt; = to non-building depreciation (depreciation on 3 - 7 year assets) (\$)</b>	No Data	No Data	No Data	No Data	No Data	No Data
<b>5. Coverage Ratio</b>	No Data	No Data	No Data	No Data	No Data	No Data
<b>6. Liquidity Ratio</b>	No Data	No Data	No Data	No Data	No Data	No Data
<b>7. Net Cash Availability (\$)</b>	No Data	No Data	No Data	No Data	No Data	No Data
<b>8. Quick Assets</b>						
<b>Total Quick Assets (\$)</b>	<u>No Data</u>	<u>No Data</u>	No Data	No Data	No Data	No Data
<b>Total Quick Assets excluding line of credit (\$)</b>	<u>#VALUE!</u>	<u>#VALUE!</u>	No Data	No Data	No Data	No Data

## Trend Analysis and Comparison to Peers Ratio Report

	<u>2011</u>	<u>2010</u>	<u>Mean</u>	<u>Median</u>	<u>Min</u>	<u>Max</u>
<u>ASSET MEASUREMENTS</u>						
9. Property and equipment per attendee including land	No Data	No Data	No Data	No Data	No Data	No Data
Property and equipment per attendee excluding land	No Data	No Data	No Data	No Data	No Data	No Data
10. Average age of Facility	No Data	No Data	No Data	No Data	No Data	No Data
11. Assets (including property and equipment) per church FTE	No Data	No Data	No Data	No Data	No Data	No Data
12. Assets (excluding property and equipment) per church FTE	No Data	No Data	No Data	No Data	No Data	No Data
<u>DEBT RATIOS AND MEASUREMENTS</u>						
13. Debt to unrestricted support ratio	No Data	No Data	No Data	No Data	No Data	No Data
14. Debt to total (unrestricted and restricted) support ratio	No Data	No Data	No Data	No Data	No Data	No Data
15. Debt to property and equipment	No Data	No Data	No Data	No Data	No Data	No Data
16. Current Ratio	No Data	No Data	No Data	No Data	No Data	No Data
17. Net Asset Position	No Data	No Data	No Data	No Data	No Data	No Data
18. Mandatory debt service as a percentage of unrestricted contributions	No Data	No Data				
19. Debt per average attendee	No Data	No Data	No Data	No Data	No Data	No Data
Standard: 2.5 X Unrestricted contributions per average attendee	No Data	No Data	No Data	No Data	No Data	No Data
Debt per giving unit	No Data	No Data	No Data	No Data	No Data	No Data
Standard: 2.5 X Unrestricted contributions per giving unit	No Data	No Data				

**Trend Analysis and Comparison to Peers Ratio Report**

	<u>2011</u>	<u>2010</u>	<u>Mean</u>	<u>Median</u>	<u>Min</u>	<u>Max</u>
<b>20. Debt Coverage</b>	No Data	No Data	No Data	No Data	No Data	No Data
$\frac{\text{Change in unrestricted net assets + mandatory debt service payments (debt principal and interest) + depreciation expense}}{\text{Mandatory debt service payments}}$						
<b><u>INCOME/GIVING RATIOS AND MEASUREMENTS</u></b>						
<b>21. Net Income Ratio</b>	No Data	No Data	No Data	No Data	No Data	No Data
<b>Two year average Net Income Ratio</b>	No Data	No Data				
<b>22. Unrestricted Contributions:</b>						
Per Average Attendee Percentage Change	No Data #VALUE!	No Data #VALUE!	No Data	No Data	No Data	No Data
Per Giving Unit Percentage Change	No Data No Data	No Data #VALUE!	No Data	No Data	No Data	No Data
<b>23. Total contributions (excluding accrual pledges and large one-time gifts)</b>						
Per Average Attendee Percentage Change	No Data No Data	No Data No Data	No Data	No Data	No Data	No Data
Per Giving Unit Percentage Change	No Data No Data	No Data No Data	No Data	No Data	No Data	No Data
<b>24. Percentage of Median Household Income given to Church:</b>						
Per Average Attendee: County 1	No Data	No Data	No Data	No Data	No Data	No Data
Per Giving Unit: County 1	No Data	No Data	No Data	No Data	No Data	No Data
Median Household Income: County 1	No Data	No Data	No Data	No Data	No Data	No Data
<i>(source U.S. Census Bureau)</i>						





# Large Church Ratio Study Demographics Summary Sheet

Churches X,000 - X,000 attendees

Southwest Region Only



Church Name Here	Mean	Median	Min	Max	Number of Respondents
1. Attendees					
2. Giving Units					
3. Total Unrestricted Revenues					
4. Total Assets					
5. Employees:					
Full Time Church Employees					
Part Time Church Employees					
Full Time Church Employee Equivalents					
Full Time School Employees					
Part Time School Employees					
Full Time School Employee Equivalents					
6. Square Footage					