

GLADSTONE COMMUNITY

2012 Financial Report

Prepared by:
Gladstone Community Treasurer
Eric Potticary



SUMMARY & NOTES

The information contained in this report is the full financial detail of the Gladstone Community for Fiscal year 2012 along with some analysis. Below is a brief summary and some notes about our 2012 fiscal performance.

We started 2012 with a balance of \$77,065. This balance was beyond our daily needs and came largely in part through significant gift income during 2011. It is no coincidence that the Lord brought us this money going into a year with 3 home purchases and multiple major construction projects. In 2012 we experienced a net loss of \$24,288. This came largely from the purchase, furnishing and decorating of 3 new homes (*Branch, Livingstone, Joshua*) in addition to the Gladstone House bathroom renovation and the construction of the community Greenhouse. Two of the top 11 expenses were *Home Improvement* and *Home Décor*, equaling \$69,383 of our \$762,963 total expenses; or 9.1% of the total expenses.

Our top expenses were consistent with 2011 and most of these expenses have a downward trend per person. As we are growing, it is expected that most of our expenses will increase, but as we improve our budgeting and forecasting the hope is that our expense per person will continually reduce.

As you review this report, keep in mind that we are not a business, but a collection of God's people living together and sharing our money. Our goal is not to make money, but *to become a place where God dwells by His Holy spirit*. Part of that process is to strive to live fully submitted to God in our finances. As has been the case for many years now, the Lord continues to provide for every one of our needs in perfect timing. We have never experienced an inability to pay a single bill before its due date, and no one in our community has ever gone without needed food, clothing or shelter. We thank the Lord for his provision and trust that He will continue to provide for us in the years to come.

JESUS'S TEACHING ON MONEY

MATTHEW 6: 19-34

“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

“The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?

“And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

Gladstone Community Account
Income Statement
For the Fiscal Year ending December 20th, 2012

Prepared by: Eric Potticary

	January	February	March	April	May	June	July	August	September	October	November	December	TOTAL
Beginning Balance	\$ 77,064.98	\$ 72,352.07	\$ 75,499.92	\$ 66,090.22	\$ 74,197.15	\$ 82,220.29	\$ 67,702.08	\$ 79,340.52	\$ 74,116.81	\$ 79,127.72	\$ 66,411.31	\$ 69,199.69	\$ 77,064.98
Income	\$ 47,145.43	\$ 59,808.50	\$ 52,498.55	\$ 64,496.63	\$ 60,268.69	\$ 61,071.55	\$ 75,310.57	\$ 68,904.18	\$ 70,229.67	\$ 54,601.12	\$ 71,900.76	\$ 52,439.88	\$ 738,675.53
Individual Houses													
Houses													\$ -
Individual Expenses													
Allowance	\$ 4,065.00	\$ 4,080.00	\$ 4,415.00	\$ 4,307.66	\$ 4,300.00	\$ 4,500.00	\$ 4,608.91	\$ 4,700.00	\$ 5,059.00	\$ 4,865.00	\$ 4,899.51	\$ 4,734.51	\$ 54,534.59
Discipleship	\$ 340.00	\$ 340.00	\$ 340.00	\$ 340.00	\$ 315.00	\$ 315.00	\$ 315.00	\$ 440.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 4,345.00
Cell Phone	\$ 1,913.72	\$ 2,233.66	\$ 2,663.95	\$ 2,186.20	\$ 2,508.87	\$ 2,685.31	\$ 2,516.85	\$ 2,364.75	\$ 2,277.57	\$ 2,835.69	\$ 2,539.68	\$ 2,411.91	\$ 29,138.16
Car Insurance	\$ 1,640.94	\$ 3,337.20	\$ 1,681.82	\$ 1,910.79	\$ 1,726.73	\$ 2,368.08	\$ 2,137.83	\$ 2,544.92	\$ 2,624.80	\$ 2,387.02	\$ 2,079.48	\$ 2,202.61	\$ 26,642.22
Health/Medical Insurance	\$ 1,154.82	\$ 1,101.25	\$ 1,152.89	\$ 894.18	\$ 868.06	\$ 1,164.31	\$ 1,063.79	\$ 1,072.38	\$ 1,060.84	\$ 1,241.74	\$ 1,295.74	\$ 1,167.62	\$ 13,237.62
Dental Insurance	\$ 15.10	\$ 15.10	\$ 15.10	\$ 15.10	\$ 15.10	\$ 15.10	\$ 15.10	\$ 43.10	\$ 15.10	\$ 100.00	\$ 100.00	\$ 100.00	\$ 484.40
Gym/Ymca	\$ 488.95	\$ 563.74	\$ 681.60	\$ 553.59	\$ 527.52	\$ 534.70	\$ 569.50	\$ 724.60	\$ 638.72	\$ 751.77	\$ 480.34	\$ 586.81	\$ 7,101.84
Car Payment	\$ 1,225.30	\$ 1,225.30	\$ 1,225.30	\$ 1,381.90	\$ 1,176.82	\$ 1,529.56	\$ 1,945.23	\$ 1,945.23	\$ 1,569.56	\$ 1,869.56	\$ 1,869.56	\$ 1,669.56	\$ 18,632.88
School Loans	\$ 3,386.13	\$ 3,386.13	\$ 3,389.35	\$ 3,589.35	\$ 3,489.35	\$ 3,610.67	\$ 4,625.66	\$ 4,125.66	\$ 3,951.52	\$ 3,911.52	\$ 3,911.52	\$ 3,911.52	\$ 45,288.38
Credit Card Payment	\$ 337.62	\$ 265.00	\$ 240.00	\$ 208.70	\$ -	\$ 105.00	\$ 456.88	\$ 105.00	\$ 80.00	\$ 145.00	\$ 105.00	\$ 105.00	\$ 2,153.20
Business Expenses	\$ 261.84	\$ 806.74	\$ 4.99	\$ 4.99	\$ 513.48	\$ 448.65	\$ 231.07	\$ 2,148.34	\$ 158.91	\$ 201.04	\$ 3,494.20	\$ 171.25	\$ 8,445.50
Parking	\$ 210.00	\$ 213.00	\$ 216.00	\$ 210.00	\$ 215.00	\$ 403.00	\$ 341.25	\$ 542.00	\$ 107.00	\$ 119.00	\$ 105.00	\$ 105.00	\$ 2,786.25
Taxes	\$ 98.85	\$ -	\$ 1,866.82	\$ -	\$ -	\$ 237.08	\$ 187.42	\$ 119.33	\$ 152.18	\$ 150.00	\$ 150.00	\$ 201.69	\$ 3,163.37
Personal Care	\$ -	\$ 250.00	\$ 96.19	\$ -	\$ 199.91	\$ -	\$ -	\$ 307.17	\$ 22.41	\$ 42.64	\$ 55.17	\$ 5.94	\$ 979.43
Clothes	\$ 312.73	\$ 321.95	\$ 80.00	\$ 473.95	\$ 382.76	\$ 830.68	\$ 978.48	\$ 611.22	\$ 336.32	\$ 803.12	\$ 95.00	\$ 136.62	\$ 5,362.83
Medical Expenses	\$ 1,933.33	\$ 2,531.28	\$ 1,198.36	\$ 1,370.59	\$ 2,059.29	\$ 2,160.64	\$ 1,053.34	\$ 645.17	\$ 1,163.96	\$ 1,829.52	\$ 1,301.11	\$ 2,066.26	\$ 19,312.85
School Expenses	\$ 105.30	\$ 133.00	\$ 58.00	\$ 21.73	\$ 74.02	\$ 95.36	\$ -	\$ 3,581.62	\$ 1,856.12	\$ -	\$ 131.16	\$ 3,500.00	\$ 9,556.31
Computer Expenses	\$ 165.99	\$ -	\$ 252.81	\$ -	\$ -	\$ 258.98	\$ 136.78	\$ -	\$ -	\$ 551.98	\$ 13.94	\$ 25.77	\$ 1,406.25
House Expenses													
Mortgage	\$ 5,718.51	\$ 6,522.04	\$ 5,718.51	\$ 7,180.51	\$ 6,521.06	\$ 7,871.75	\$ 7,852.87	\$ 8,542.85	\$ 7,897.85	\$ 6,913.64	\$ 6,152.93	\$ 6,166.78	\$ 83,059.30
Rent Payment	\$ 1,195.00	\$ 1,195.00	\$ 1,688.21	\$ 2,395.00	\$ 2,404.50	\$ 3,454.50	\$ 3,359.00	\$ 2,250.00	\$ 2,250.00	\$ 3,150.00	\$ 3,150.00	\$ 5,175.00	\$ 31,666.21
N/A. Expired	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities: Gas & Electric	\$ 1,772.89	\$ 2,538.58	\$ 1,941.16	\$ 1,940.43	\$ 1,096.95	\$ 1,554.38	\$ 1,977.22	\$ 2,733.33	\$ 3,094.83	\$ 3,101.18	\$ 1,885.68	\$ 1,957.91	\$ 25,594.54
Utilities: Water	\$ -	\$ -	\$ 2,507.14	\$ -	\$ -	\$ 2,162.16	\$ 291.36	\$ 362.63	\$ 2,381.60	\$ 161.63	\$ 275.93	\$ 2,186.42	\$ 10,328.87
Groceries	\$ 6,134.41	\$ 6,255.07	\$ 5,998.35	\$ 5,935.00	\$ 6,152.72	\$ 7,295.83	\$ 7,344.79	\$ 7,251.67	\$ 6,907.35	\$ 7,192.37	\$ 7,600.63	\$ 7,243.22	\$ 81,311.41
Gas	\$ 4,615.31	\$ 4,501.61	\$ 4,517.72	\$ 4,973.39	\$ 4,400.32	\$ 5,701.34	\$ 5,049.28	\$ 5,844.73	\$ 5,081.97	\$ 5,976.41	\$ 5,493.00	\$ 5,634.08	\$ 61,789.16
Discretionary	\$ 1,375.00	\$ 1,375.00	\$ 1,350.00	\$ 1,475.00	\$ 1,475.00	\$ 1,525.00	\$ 1,400.00	\$ 1,400.00	\$ 1,796.88	\$ 1,513.32	\$ 1,408.50	\$ 1,400.00	\$ 17,493.70
Internet	\$ 305.57	\$ 305.57	\$ 330.00	\$ 316.91	\$ 345.01	\$ 913.04	\$ 323.03	\$ 356.96	\$ 416.03	\$ 574.04	\$ 517.23	\$ 468.65	\$ 5,172.04
Pet	\$ 85.00	\$ 324.62	\$ 372.00	\$ 350.00	\$ 190.00	\$ 1,188.55	\$ 446.47	\$ 592.92	\$ 240.00	\$ 283.00	\$ 516.95	\$ 194.00	\$ 4,783.51
Charity	\$ 2,101.34	\$ 1,264.00	\$ 5,364.00	\$ 2,836.50	\$ 2,626.50	\$ 3,879.50	\$ 3,059.50	\$ 3,229.50	\$ 4,949.50	\$ 3,049.50	\$ 3,325.50	\$ 2,853.89	\$ 38,539.23
Home Décor	\$ 4,471.38	\$ 2,878.36	\$ 1,926.92	\$ 339.89	\$ 242.55	\$ 7,470.33	\$ 3,506.15	\$ 1,363.40	\$ 887.84	\$ 1,263.25	\$ 797.63	\$ 1,831.62	\$ 26,979.32
Home Improvement	\$ 2,852.26	\$ 2,069.04	\$ 2,376.50	\$ 3,235.54	\$ 2,657.67	\$ 4,126.15	\$ 1,900.45	\$ 3,154.11	\$ 1,612.84	\$ 5,067.90	\$ 8,685.72	\$ 4,665.24	\$ 42,403.42
Home Purchasing Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Airplane/Train/Bus Travel	\$ -	\$ 130.00	\$ 105.00	\$ 1,146.82	\$ 251.92	\$ 100.00	\$ 1,982.55	\$ 491.65	\$ 170.00	\$ 39.33	\$ -	\$ -	\$ 4,417.27
Miscellaneous	\$ 1,345.57	\$ 1,702.81	\$ 2,005.29	\$ 1,970.30	\$ 1,469.41	\$ 1,630.97	\$ 1,598.32	\$ 2,309.52	\$ 2,213.49	\$ 2,470.42	\$ 1,898.29	\$ 1,820.57	\$ 22,434.96
Dues, Fees & Licenses	\$ 231.15	\$ 276.10	\$ 678.56	\$ 2,234.26	\$ 69.95	\$ 1,585.27	\$ 874.10	\$ 988.20	\$ 886.58	\$ 562.61	\$ 931.22	\$ 601.88	\$ 9,919.88
Lawn & Garden	\$ -	\$ 193.21	\$ 1,286.02	\$ 662.98	\$ 1,584.68	\$ 448.76	\$ 428.66	\$ 257.86	\$ 104.79	\$ 825.50	\$ 276.73	\$ 323.65	\$ 6,392.84

Gladstone Community Account
Income Statement
For the Fiscal Year ending December 20th, 2012
 Prepared by: Eric Potticary

	January	February	March	April	May	June	July	August	September	October	November	December	TOTAL
Beginning Balance	\$ 77,064.98	\$ 72,352.07	\$ 75,499.92	\$ 66,090.22	\$ 74,197.15	\$ 82,220.29	\$ 67,702.08	\$ 79,340.52	\$ 74,116.81	\$ 79,127.72	\$ 66,411.31	\$ 69,199.69	\$ 77,064.98
Income	\$ 47,145.43	\$ 59,808.50	\$ 52,498.55	\$ 64,496.63	\$ 60,268.69	\$ 61,071.55	\$ 75,310.57	\$ 68,904.18	\$ 70,229.67	\$ 54,601.12	\$ 71,900.76	\$ 52,439.88	\$ 738,675.53
Community Expenses													
Books, DVDs & Resources	\$ 274.03	\$ 263.15	\$ 258.62	\$ 259.78	\$ 198.79	\$ 172.97	\$ -	\$ -	\$ 167.69	\$ 96.00	\$ -	\$ 196.83	\$ 1,887.86
Meals & Entertainment	\$ -	\$ 31.43	\$ 99.03	\$ 36.81	\$ 205.00	\$ 406.36	\$ 372.66	\$ 340.88	\$ 179.99	\$ 810.93	\$ 126.17	\$ -	\$ 2,609.26
N/A. Expired	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Gifts	\$ 245.64	\$ 136.90	\$ 75.00	\$ 160.96	\$ 1,289.21	\$ 182.58	\$ 115.41	\$ 410.00	\$ 203.40	\$ 112.76	\$ 293.33	\$ 59.55	\$ 3,284.74
Automobile R&M	\$ 1,183.47	\$ 2,123.28	\$ 699.72	\$ 2,434.28	\$ 634.58	\$ 2,237.13	\$ 1,971.76	\$ 3,074.70	\$ 1,503.96	\$ 1,954.80	\$ 886.05	\$ 1,210.46	\$ 19,914.19
Office Supplies	\$ 224.90	\$ 647.66	\$ 95.84	\$ 104.95	\$ 167.04	\$ 690.34	\$ 383.41	\$ 169.81	\$ 188.99	\$ 349.17	\$ 336.56	\$ 334.85	\$ 3,693.52
Calamity/Disaster	\$ -	\$ -	\$ -	\$ 95.83	\$ -	\$ -	\$ 200.00	\$ 209.40	\$ -	\$ -	\$ -	\$ -	\$ 505.23
Event/Party Expenses	\$ 1,604.89	\$ 2,011.41	\$ 741.30	\$ 335.74	\$ 1,071.53	\$ 221.48	\$ 1,276.91	\$ 3,242.70	\$ 643.37	\$ 2,288.94	\$ 3,352.46	\$ 1,797.80	\$ 18,588.53
Meeting Expenses	\$ 20.22	\$ 5.00	\$ 2,887.12	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250.32	\$ -	\$ 24.20	\$ 53.93	\$ 3,240.79
Tools & Equipment	\$ 71.89	\$ 15.95	\$ 54.21	\$ 19.02	\$ 264.53	\$ 205.66	\$ 554.26	\$ 13.99	\$ 625.19	\$ 1,018.03	\$ 398.95	\$ 508.68	\$ 3,750.36
Budget Adjustment (-)	\$ (1,625.71)	\$ (908.49)	\$ (746.15)	\$ (1,518.93)	\$ (1,445.28)	\$ (696.41)	\$ (3,779.12)	\$ (483.41)	\$ (909.71)	\$ (3,661.80)	\$ (2,247.69)	\$ (1,345.19)	\$ (19,367.89)
Total Expenses	\$ 51,858.34	\$ 56,660.65	\$ 61,908.25	\$ 56,389.70	\$ 52,245.55	\$ 75,589.76	\$ 63,672.13	\$ 74,127.89	\$ 65,218.76	\$ 67,317.53	\$ 69,112.38	\$ 68,862.39	\$ 762,963.33
Net Income	\$ (4,712.91)	\$ 3,147.85	\$ (9,409.70)	\$ 8,106.93	\$ 8,023.14	\$ (14,518.21)	\$ 11,638.44	\$ (5,223.71)	\$ 5,010.91	\$ (12,716.41)	\$ 2,788.38	\$ (16,422.51)	\$ (24,287.80)
Ending Balance	\$ 72,352.07	\$ 75,499.92	\$ 66,090.22	\$ 74,197.15	\$ 82,220.29	\$ 67,702.08	\$ 79,340.52	\$ 74,116.81	\$ 79,127.72	\$ 66,411.31	\$ 69,199.69	\$ 52,777.18	\$ 52,777.18

People in CP	39	41	41	42	43	43	46	47	48	49	48	48	
People working for Community	6	7	7	5	5	5	6	6	7	8	8	8	
People working outside Community	33	34	34	37	38	38	40	41	41	41	40	40	
Avg. Yearly Income per Person (67)	\$ 17,143.79	\$ 16,043.09	\$ 15,813.47	\$ 16,487.05	\$ 16,556.38	\$ 16,640.45	\$ 17,109.15	\$ 17,175.58	\$ 17,222.58	\$ 16,792.75	\$ 16,909.30	\$ 16,568.42	
Avg. Monthly Income per Person	\$ 1,428.65	\$ 1,336.92	\$ 1,317.79	\$ 1,373.92	\$ 1,379.70	\$ 1,386.70	\$ 1,425.76	\$ 1,431.30	\$ 1,435.21	\$ 1,399.40	\$ 1,409.11	\$ 1,380.70	
Avg. Yearly Income per Person (65)	\$ 14,506.29	\$ 19,155.93	\$ 18,944.85	\$ 19,473.84	\$ 19,378.49	\$ 19,362.02	\$ 19,870.86	\$ 19,912.03	\$ 19,990.49	\$ 19,554.43	\$ 19,747.79	\$ 19,396.29	
Avg. Monthly Income per Person	\$ 1,208.86	\$ 1,596.33	\$ 1,578.74	\$ 1,622.82	\$ 1,614.87	\$ 1,613.50	\$ 1,655.91	\$ 1,659.34	\$ 1,665.87	\$ 1,629.54	\$ 1,645.65	\$ 1,616.36	
Avg. Yearly Expense per Person	\$ 15,956.41	\$ 16,277.85	\$ 16,901.88	\$ 16,698.18	\$ 16,256.07	\$ 17,091.67	\$ 17,016.58	\$ 17,279.03	\$ 17,159.11	\$ 17,083.97	\$ 17,103.10	\$ 17,113.20	
Avg. Monthly Expense per Person	\$ 1,329.70	\$ 1,356.49	\$ 1,408.49	\$ 1,391.51	\$ 1,354.67	\$ 1,424.31	\$ 1,418.05	\$ 1,439.92	\$ 1,429.93	\$ 1,423.66	\$ 1,425.26	\$ 1,426.10	

Gladstone Community Account - SR & CC

Income Statement

For the Fiscal Year ending December 20th, 2012

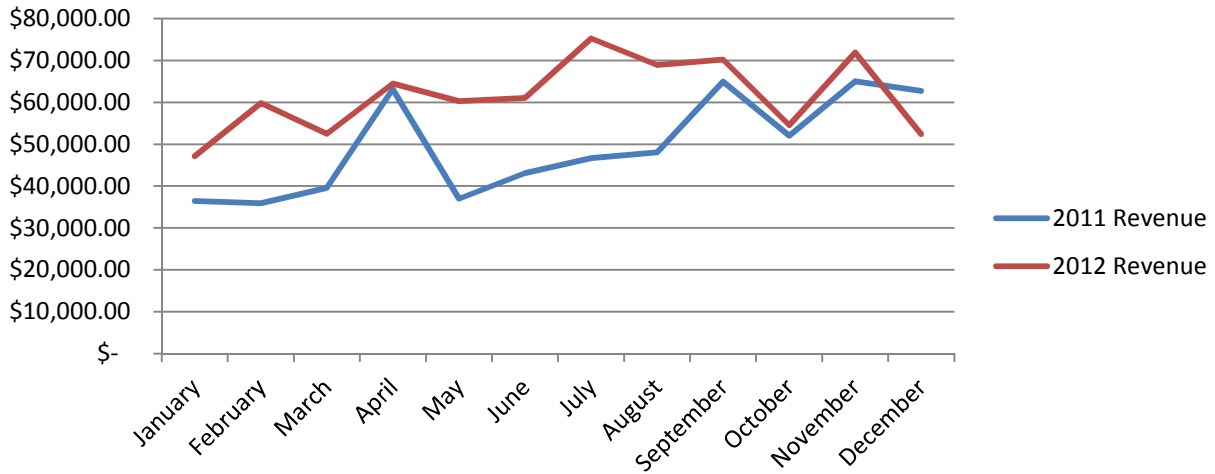
Prepared by: Eric Potticary

	January	February	March	April	May	June	July	August	September	October	November	December	TOTAL
Beginning Balance													\$ -
Income													\$ -
Individual Expenses													
Allowance	\$ -	\$ -	\$ 200.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 259.00	\$ 50.00	\$ 100.00	\$ -	\$ 609.00
Discipleship	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cell Phone	\$ -	\$ 276.58	\$ 497.62	\$ 45.19	\$ 371.09	\$ 649.53	\$ 399.80	\$ 247.70	\$ 231.79	\$ 593.91	\$ 357.90	\$ 238.13	\$ 3,909.24
Car Insurance	\$ 264.00	\$ 1,091.45	\$ 215.73	\$ 352.69	\$ 12.60	\$ 431.00	\$ 85.00	\$ 481.14	\$ 336.81	\$ 424.15	\$ 295.44	\$ 421.41	\$ 4,411.42
Health/Medical Insurance	\$ 10.04	\$ -	\$ -	\$ 103.00	\$ -	\$ 172.00	\$ 71.48	\$ -	\$ -	\$ 97.90	\$ 245.50	\$ 150.38	\$ 850.30
Dental Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 28.00	\$ -	\$ -	\$ -	\$ -	\$ 28.00
Gym/Ymca	\$ 127.76	\$ 100.96	\$ 263.02	\$ 90.50	\$ -	\$ 14.00	\$ 12.07	\$ 90.50	\$ 60.00	\$ 183.05	\$ -	\$ 63.88	\$ 1,005.74
Car Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
School Loans	\$ -	\$ -	\$ -	\$ 100.00	\$ -	\$ -	\$ 400.00	\$ -	\$ 40.00	\$ -	\$ -	\$ -	\$ 540.00
Credit Card Payment	\$ 97.62	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 351.88	\$ -	\$ -	\$ 40.00	\$ -	\$ -	\$ 489.50
Business Expenses	\$ 256.85	\$ 801.75	\$ -	\$ -	\$ 508.49	\$ 443.66	\$ 216.09	\$ 2,133.36	\$ 153.92	\$ 196.05	\$ 3,489.21	\$ 166.26	\$ 8,365.64
Parking	\$ -	\$ 3.00	\$ 6.00	\$ -	\$ 5.00	\$ 193.00	\$ 131.25	\$ 332.00	\$ 2.00	\$ 14.00	\$ -	\$ -	\$ 686.25
Taxes	\$ 98.85	\$ -	\$ 1,866.82	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 106.14	\$ 2,071.81
Personal Care	\$ -	\$ 250.00	\$ 96.19	\$ -	\$ 199.91	\$ -	\$ -	\$ 307.17	\$ 22.41	\$ 42.64	\$ 55.17	\$ 5.94	\$ 979.43
Clothes	\$ 312.73	\$ 321.95	\$ 80.00	\$ 473.95	\$ 382.76	\$ 830.68	\$ 978.48	\$ 611.22	\$ 336.32	\$ 803.12	\$ 95.00	\$ 136.62	\$ 5,362.83
Medical Expenses	\$ 1,933.33	\$ 2,531.28	\$ 1,198.36	\$ 1,370.59	\$ 2,059.29	\$ 2,160.64	\$ 1,053.34	\$ 645.17	\$ 1,163.96	\$ 1,829.52	\$ 1,301.11	\$ 2,066.26	\$ 19,312.85
School Expenses	\$ 105.30	\$ 133.00	\$ 58.00	\$ 21.73	\$ 74.02	\$ 95.36	\$ -	\$ 3,581.62	\$ 1,856.12	\$ -	\$ 131.16	\$ 3,500.00	\$ 9,556.31
Computer Expenses	\$ 165.99	\$ -	\$ 252.81	\$ -	\$ -	\$ 258.98	\$ 136.78	\$ -	\$ -	\$ 551.98	\$ 13.94	\$ 25.77	\$ 1,406.25
House Expenses													
Mortgage	\$ -	\$ 803.53	\$ -	\$ 762.00	\$ -	\$ -	\$ 14.12	\$ 645.00	\$ -	\$ -	\$ -	\$ 13.85	\$ 2,238.50
Rent Payment	\$ -	\$ -	\$ 493.21	\$ -	\$ -	\$ -	\$ 4.50	\$ -	\$ -	\$ -	\$ -	\$ 1,350.00	\$ 1,847.71
N/A. Expired	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities: Gas & Electric	\$ 1,772.89	\$ 2,538.58	\$ 1,941.16	\$ 1,940.43	\$ 1,096.95	\$ 1,332.38	\$ 1,755.22	\$ 2,511.33	\$ 2,872.83	\$ 2,879.18	\$ 1,663.68	\$ 1,735.91	\$ 24,040.54
Utilities: Water	\$ -	\$ -	\$ 2,507.14	\$ -	\$ -	\$ 2,162.16	\$ 291.36	\$ 362.63	\$ 2,381.60	\$ 161.63	\$ 275.93	\$ 2,186.42	\$ 10,328.87
Groceries	\$ 659.41	\$ 780.07	\$ 398.35	\$ 210.00	\$ 302.72	\$ 945.83	\$ 1,119.79	\$ 966.67	\$ 527.35	\$ 687.37	\$ 1,095.63	\$ 988.22	\$ 8,681.41
Gas	\$ 545.31	\$ 331.61	\$ 347.72	\$ 633.39	\$ 60.32	\$ 961.34	\$ 444.28	\$ 1,239.73	\$ 426.97	\$ 746.41	\$ 338.00	\$ 679.08	\$ 6,754.16
Discretionary	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 371.88	\$ 38.32	\$ 33.50	\$ -	\$ 443.70
Internet	\$ -	\$ -	\$ -	\$ 6.90	\$ -	\$ 566.05	\$ 32.90	\$ 66.83	\$ 56.16	\$ 213.85	\$ 202.34	\$ 96.95	\$ 1,241.98
Pet	\$ -	\$ 239.62	\$ 247.00	\$ 160.00	\$ -	\$ 998.55	\$ 206.47	\$ 352.92	\$ -	\$ 68.00	\$ 341.95	\$ 19.00	\$ 2,633.51
Charity	\$ 847.34	\$ -	\$ 4,100.00	\$ 400.00	\$ 250.00	\$ 850.00	\$ -	\$ 250.00	\$ 2,000.00	\$ 100.00	\$ 680.00	\$ 293.39	\$ 9,770.73
Home Décor	\$ 4,471.38	\$ 2,878.36	\$ 1,926.92	\$ 339.89	\$ 242.55	\$ 7,470.33	\$ 3,506.15	\$ 1,363.40	\$ 887.84	\$ 1,263.25	\$ 797.63	\$ 1,831.62	\$ 26,979.32
Home Improvement	\$ 2,852.26	\$ 2,069.04	\$ 2,376.50	\$ 3,235.54	\$ 2,657.67	\$ 4,126.15	\$ 1,900.45	\$ 3,154.11	\$ 1,612.84	\$ 5,067.90	\$ 8,685.72	\$ 4,665.24	\$ 42,403.42
Home Purchasing Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Airplane/Train/Bus Travel	\$ -	\$ 130.00	\$ 105.00	\$ 1,146.82	\$ 251.92	\$ 100.00	\$ 1,982.55	\$ 491.65	\$ 170.00	\$ 39.33	\$ -	\$ -	\$ 4,417.27
Miscellaneous	\$ 93.27	\$ 238.51	\$ 540.99	\$ 322.00	\$ 50.00	\$ 125.46	\$ 100.19	\$ 811.39	\$ -	\$ 20.73	\$ 358.87	\$ 681.16	\$ 3,342.57
Dues, Fees & Licenses	\$ 231.15	\$ 276.10	\$ 678.56	\$ 2,234.26	\$ 69.95	\$ 1,585.27	\$ 874.10	\$ 988.20	\$ 886.58	\$ 562.61	\$ 931.22	\$ 601.88	\$ 9,919.88
Lawn & Garden	\$ -	\$ 193.21	\$ 1,286.02	\$ 662.98	\$ 1,584.68	\$ 448.76	\$ 428.66	\$ 257.86	\$ 104.79	\$ 825.50	\$ 276.73	\$ 323.65	\$ 6,392.84
Community Expenses													
Books, DVDs & Resources	\$ 274.03	\$ 263.15	\$ 258.62	\$ 259.78	\$ 198.79	\$ 172.97	\$ -	\$ -	\$ 167.69	\$ 96.00	\$ -	\$ 196.83	\$ 1,887.86
Meals & Entertainment	\$ -	\$ 31.43	\$ 99.03	\$ 36.81	\$ 205.00	\$ 406.36	\$ 372.66	\$ 340.88	\$ 179.99	\$ 810.93	\$ 126.17	\$ -	\$ 2,609.26
N/A. Expired	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Gifts	\$ 245.64	\$ 136.90	\$ 75.00	\$ 160.96	\$ 1,289.21	\$ 182.58	\$ 115.41	\$ 410.00	\$ 203.40	\$ 112.76	\$ 293.33	\$ 59.55	\$ 3,284.74
Automobile R&M	\$ 1,183.47	\$ 2,123.28	\$ 699.72	\$ 2,434.28	\$ 634.58	\$ 2,237.13	\$ 1,971.76	\$ 3,074.70	\$ 1,503.96	\$ 1,954.80	\$ 886.05	\$ 1,210.46	\$ 19,914.19
Office Supplies	\$ 224.90	\$ 647.66	\$ 95.84	\$ 104.95	\$ 167.04	\$ 690.34	\$ 383.41	\$ 169.81	\$ 188.99	\$ 349.17	\$ 336.56	\$ 334.85	\$ 3,693.52
Calamity/Disaster	\$ -	\$ -	\$ -	\$ 95.83	\$ -	\$ -	\$ 200.00	\$ 209.40	\$ -	\$ -	\$ -	\$ -	\$ 505.23
Event/Party Expenses	\$ 1,604.89	\$ 2,011.41	\$ 741.30	\$ 335.74	\$ 1,071.53	\$ 221.48	\$ 1,276.91	\$ 3,242.70	\$ 643.37	\$ 2,288.94	\$ 3,352.46	\$ 1,797.80	\$ 18,588.53
Meeting Expenses	\$ 20.22	\$ 5.00	\$ 2,887.12	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250.32	\$ -	\$ 24.20	\$ 53.93	\$ 3,240.79
Tools & Equipment	\$ 71.89	\$ 15.95	\$ 54.21	\$ 19.02	\$ 264.53	\$ 205.66	\$ 554.26	\$ 13.99	\$ 625.19	\$ 1,018.03	\$ 398.95	\$ 508.68	\$ 3,750.36
Budget Adjustment (-)	\$ (1,625.71)	\$ (908.49)	\$ (746.15)	\$ (1,518.93)	\$ (1,445.28)	\$ (696.41)	\$ (3,779.12)	\$ (483.41)	\$ (909.71)	\$ (3,661.80)	\$ (2,247.69)	\$ (1,345.19)	\$ (19,367.89)
Total Expenses	\$ 16,844.81	\$ 20,314.89	\$ 25,847.81	\$ 16,540.30	\$ 12,565.32	\$ 30,341.24	\$ 17,592.20	\$ 28,897.67	\$ 19,614.37	\$ 20,469.23	\$ 24,935.66	\$ 25,164.07	\$ 259,127.57
Net Income	\$ (16,844.81)	\$ (20,314.89)	\$ (25,847.81)	\$ (16,540.30)	\$ (12,565.32)	\$ (30,341.24)	\$ (17,592.20)	\$ (28,897.67)	\$ (19,614.37)	\$ (20,469.23)	\$ (24,935.66)	\$ (25,164.07)	\$ (259,127.57)
Ending Balance													\$ (259,127.57)

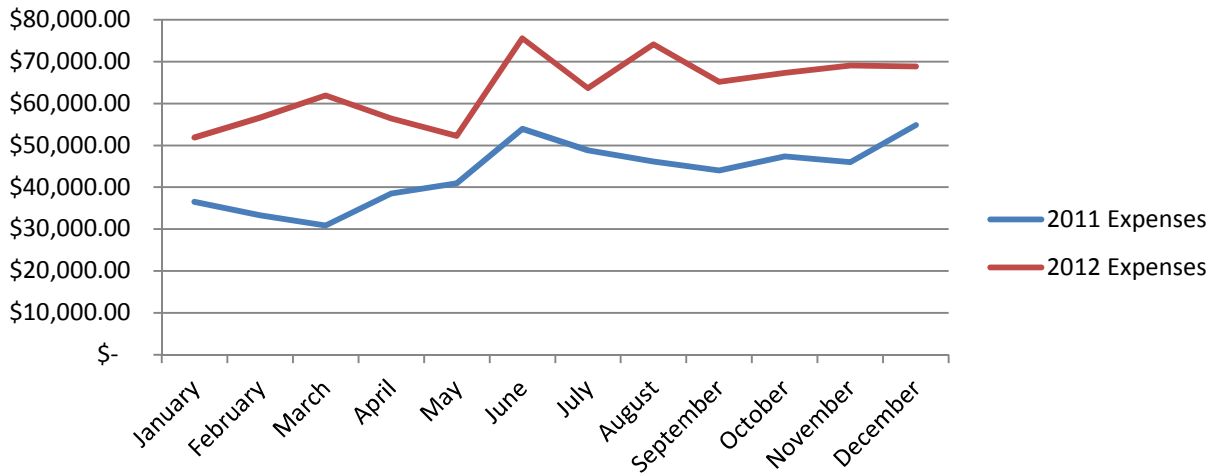
Gladstone Community Account - SR
 Income Statement
 For the Fiscal Year ending December 20th, 2012
 Prepared by: Eric Potticary

	January	February	March	April	May	June	July	August	September	October	November	December	TOTAL
Beginning Balance													\$ -
Income													\$ -
Individual Expenses													
Allowance	\$ -	\$ -	\$ 200.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 259.00	\$ 50.00	\$ 100.00	\$ -	\$ 609.00
Discipleship	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cell Phone	\$ -	\$ 17.11	\$ 497.62	\$ 45.19	\$ 371.09	\$ 649.53	\$ 399.80	\$ 247.70	\$ 231.79	\$ 593.91	\$ 357.90	\$ 238.13	\$ 3,649.77
Car Insurance	\$ 264.00	\$ 1,091.45	\$ 215.73	\$ 352.69	\$ 12.60	\$ 431.00	\$ 85.00	\$ 481.14	\$ 336.81	\$ 424.15	\$ 295.44	\$ 421.41	\$ 4,411.42
Health/Medical Insurance	\$ 10.04	\$ -	\$ -	\$ 103.00	\$ -	\$ 172.00	\$ 71.48	\$ -	\$ -	\$ 97.90	\$ 245.50	\$ 150.38	\$ 850.30
Dental Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 28.00	\$ -	\$ -	\$ -	\$ -	\$ 28.00
Gym/Ymca	\$ 127.76	\$ 100.96	\$ 263.02	\$ 90.50	\$ -	\$ 14.00	\$ 12.07	\$ 90.50	\$ 60.00	\$ 183.05	\$ -	\$ 63.88	\$ 1,005.74
Car Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
School Loans	\$ -	\$ -	\$ -	\$ 100.00	\$ -	\$ -	\$ 400.00	\$ -	\$ 40.00	\$ -	\$ -	\$ -	\$ 540.00
Credit Card Payment	\$ 97.62	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 351.88	\$ -	\$ -	\$ 40.00	\$ -	\$ -	\$ 489.50
Business Expenses	\$ -	\$ 610.61	\$ -	\$ -	\$ 17.95	\$ -	\$ 35.92	\$ 419.28	\$ 26.96	\$ 15.42	\$ 362.35	\$ 12.93	\$ 1,501.42
Parking	\$ -	\$ 3.00	\$ -	\$ -	\$ -	\$ 186.00	\$ 126.25	\$ 332.00	\$ 2.00	\$ 14.00	\$ -	\$ -	\$ 663.25
Taxes	\$ 98.85	\$ -	\$ 1,866.82	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 106.14	\$ 2,071.81
Personal Care	\$ -	\$ 250.00	\$ 96.19	\$ -	\$ 199.91	\$ -	\$ -	\$ 307.17	\$ 22.41	\$ 42.64	\$ 55.17	\$ 5.94	\$ 979.43
Clothes	\$ 312.73	\$ 321.95	\$ 80.00	\$ 473.95	\$ 382.76	\$ 830.68	\$ 978.48	\$ 423.99	\$ 336.32	\$ 351.12	\$ 95.00	\$ 136.62	\$ 4,723.60
Medical Expenses	\$ 1,933.33	\$ 2,531.28	\$ 1,198.36	\$ 1,370.59	\$ 2,059.29	\$ 1,392.64	\$ 996.98	\$ 561.37	\$ 1,163.96	\$ 1,829.52	\$ 1,279.55	\$ 1,981.26	\$ 18,298.13
School Expenses	\$ 105.30	\$ 133.00	\$ 58.00	\$ 21.73	\$ 74.02	\$ 95.36	\$ -	\$ 3,500.00	\$ 1,856.12	\$ -	\$ 131.16	\$ 3,500.00	\$ 9,474.69
Computer Expenses	\$ 165.99	\$ -	\$ 252.81	\$ -	\$ -	\$ 258.98	\$ 136.78	\$ -	\$ -	\$ 551.98	\$ 13.94	\$ 25.77	\$ 1,406.25
House Expenses													
Mortgage	\$ -	\$ 803.53	\$ -	\$ 762.00	\$ -	\$ -	\$ 14.12	\$ 645.00	\$ -	\$ -	\$ -	\$ 13.85	\$ 2,238.50
Rent Payment	\$ -	\$ -	\$ 493.21	\$ -	\$ -	\$ -	\$ 4.50	\$ -	\$ -	\$ -	\$ -	\$ 1,350.00	\$ 1,847.71
N/A. Expired	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities: Gas & Electric	\$ 1,772.89	\$ 2,538.58	\$ 1,941.16	\$ 1,940.43	\$ 1,096.95	\$ 1,332.38	\$ 1,755.22	\$ 2,511.33	\$ 2,872.83	\$ 2,879.18	\$ 1,663.68	\$ 1,735.91	\$ 24,040.54
Utilities: Water	\$ -	\$ -	\$ 2,185.73	\$ -	\$ -	\$ 2,162.16	\$ 291.36	\$ 362.63	\$ 2,381.60	\$ 161.63	\$ 275.93	\$ 2,186.42	\$ 10,007.46
Groceries	\$ 177.02	\$ 330.77	\$ 156.51	\$ 210.00	\$ 36.95	\$ 169.47	\$ 115.56	\$ 399.16	\$ 182.85	\$ 95.64	\$ 192.19	\$ 312.98	\$ 2,379.10
Gas	\$ 454.68	\$ 148.90	\$ 206.64	\$ 523.97	\$ 60.32	\$ 543.00	\$ 317.23	\$ 465.35	\$ 243.28	\$ 641.35	\$ 231.30	\$ 600.08	\$ 4,436.10
Discretionary	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 300.00	\$ -	\$ -	\$ -	\$ 300.00
Internet	\$ -	\$ -	\$ -	\$ 6.90	\$ -	\$ 566.05	\$ 32.90	\$ 66.83	\$ 56.16	\$ 213.85	\$ 202.34	\$ 96.95	\$ 1,241.98
Pet	\$ -	\$ 239.62	\$ 247.00	\$ 160.00	\$ -	\$ 998.55	\$ 206.47	\$ 352.92	\$ -	\$ 68.00	\$ 341.95	\$ 19.00	\$ 2,633.51
Charity	\$ 847.34	\$ -	\$ 4,100.00	\$ 400.00	\$ 250.00	\$ 850.00	\$ -	\$ 250.00	\$ 2,000.00	\$ 100.00	\$ 680.00	\$ 200.00	\$ 9,677.34
Home Décor	\$ 539.56	\$ 739.33	\$ 368.19	\$ 249.24	\$ 113.73	\$ 1,750.95	\$ 987.21	\$ 730.40	\$ 664.56	\$ 414.31	\$ 53.23	\$ 74.20	\$ 6,684.91
Home Improvement	\$ 624.08	\$ 758.37	\$ 461.31	\$ 1,046.66	\$ 481.69	\$ 676.00	\$ 284.83	\$ 238.76	\$ 541.27	\$ 340.73	\$ 5,359.34	\$ 832.63	\$ 11,645.67
Home Purchasing Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Airplane/Train/Bus Travel	\$ -	\$ 130.00	\$ 105.00	\$ 1,146.82	\$ 251.92	\$ 100.00	\$ 40.00	\$ 491.65	\$ 170.00	\$ 39.33	\$ -	\$ -	\$ 2,474.72
Miscellaneous	\$ 63.32	\$ 238.51	\$ 540.99	\$ 322.00	\$ 50.00	\$ 125.46	\$ 100.19	\$ 811.39	\$ -	\$ 20.73	\$ 70.00	\$ 681.16	\$ 3,023.75
Dues, Fees & Licenses	\$ 231.15	\$ 276.10	\$ 678.56	\$ 2,234.26	\$ 69.95	\$ 1,585.27	\$ 874.10	\$ 988.20	\$ 886.58	\$ 562.61	\$ 931.22	\$ 601.88	\$ 9,919.88
Lawn & Garden	\$ -	\$ -	\$ -	\$ -	\$ 50.85	\$ 245.11	\$ 52.63	\$ 228.06	\$ 104.79	\$ 403.97	\$ 239.45	\$ 323.65	\$ 1,648.51
Community Expenses													
Books, DVDs & Resources	\$ 274.03	\$ -	\$ -	\$ 236.35	\$ 198.79	\$ 100.00	\$ -	\$ -	\$ 40.96	\$ -	\$ -	\$ 100.00	\$ 950.13
Meals & Entertainment	\$ -	\$ -	\$ -	\$ 36.81	\$ 180.00	\$ 152.00	\$ 181.97	\$ 180.75	\$ 137.82	\$ 452.58	\$ -	\$ -	\$ 1,321.93
N/A. Expired	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Gifts	\$ 69.59	\$ 15.00	\$ 75.00	\$ 160.96	\$ 1,289.21	\$ 160.00	\$ 115.41	\$ 410.00	\$ 203.40	\$ 100.00	\$ 34.70	\$ -	\$ 2,633.27
Automobile R&M	\$ 1,183.47	\$ 1,942.25	\$ 699.72	\$ 2,434.28	\$ 634.58	\$ 2,237.13	\$ 1,309.33	\$ 2,916.01	\$ 1,503.96	\$ 1,954.80	\$ 886.05	\$ 1,210.46	\$ 18,912.04
Office Supplies	\$ -	\$ 16.81	\$ -	\$ 66.76	\$ -	\$ 18.10	\$ 27.94	\$ 114.04	\$ 14.62	\$ 106.28	\$ -	\$ 67.75	\$ 432.30
Calamity/Disaster	\$ -	\$ -	\$ -	\$ 95.83	\$ -	\$ -	\$ 200.00	\$ 209.40	\$ -	\$ -	\$ -	\$ -	\$ 505.23
Event/Party Expenses	\$ 211.39	\$ 763.72	\$ 116.73	\$ 15.48	\$ 294.36	\$ 183.15	\$ 118.99	\$ 1,566.92	\$ 51.49	\$ 214.85	\$ 2,155.13	\$ 320.75	\$ 6,012.96
Meeting Expenses	\$ 20.22	\$ 5.00	\$ 65.94	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 26.16	\$ -	\$ 24.20	\$ 37.96	\$ 179.48
Tools & Equipment	\$ 71.89	\$ -	\$ -	\$ 19.02	\$ 264.53	\$ 205.66	\$ 554.26	\$ 13.99	\$ 606.33	\$ 378.38	\$ 398.95	\$ 417.04	\$ 2,930.05
Budget Adjustment (-)	\$ (1,625.71)	\$ (908.49)	\$ (746.15)	\$ (1,518.93)	\$ (1,445.28)	\$ (696.41)	\$ (3,779.12)	\$ (483.41)	\$ (909.71)	\$ (3,661.80)	\$ (2,247.69)	\$ (1,345.19)	\$ (19,367.89)
Total Expenses	\$ 8,030.54	\$ 13,097.36	\$ 16,424.09	\$ 13,106.49	\$ 6,996.17	\$ 17,494.22	\$ 7,399.74	\$ 19,860.53	\$ 16,414.32	\$ 9,680.11	\$ 14,427.98	\$ 16,479.94	\$ 159,411.49
Net Income	\$ (8,030.54)	\$ (13,097.36)	\$ (16,424.09)	\$ (13,106.49)	\$ (6,996.17)	\$ (17,494.22)	\$ (7,399.74)	\$ (19,860.53)	\$ (16,414.32)	\$ (9,680.11)	\$ (14,427.98)	\$ (16,479.94)	\$ (159,411.49)
Ending Balance													\$ (159,411.49)

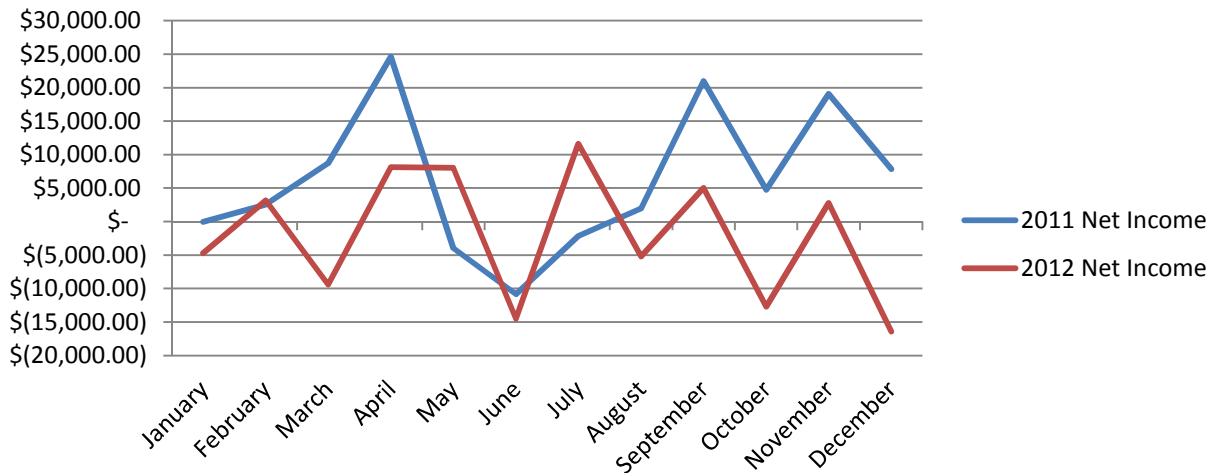
2011-2012 Revenue per Month



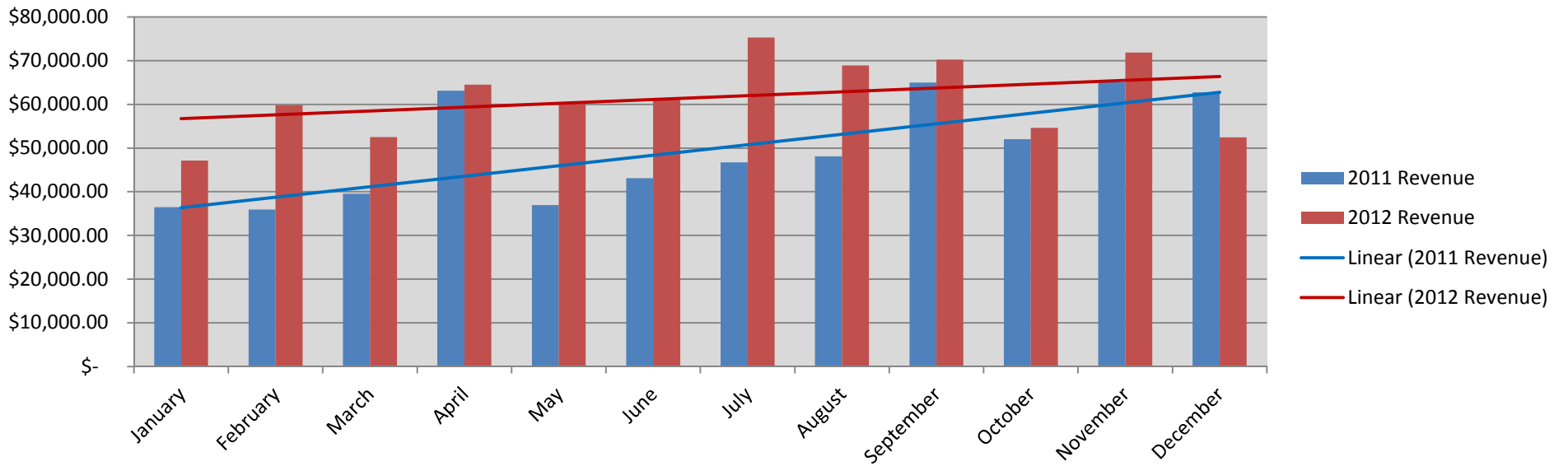
2011-2012 Expenses per Month



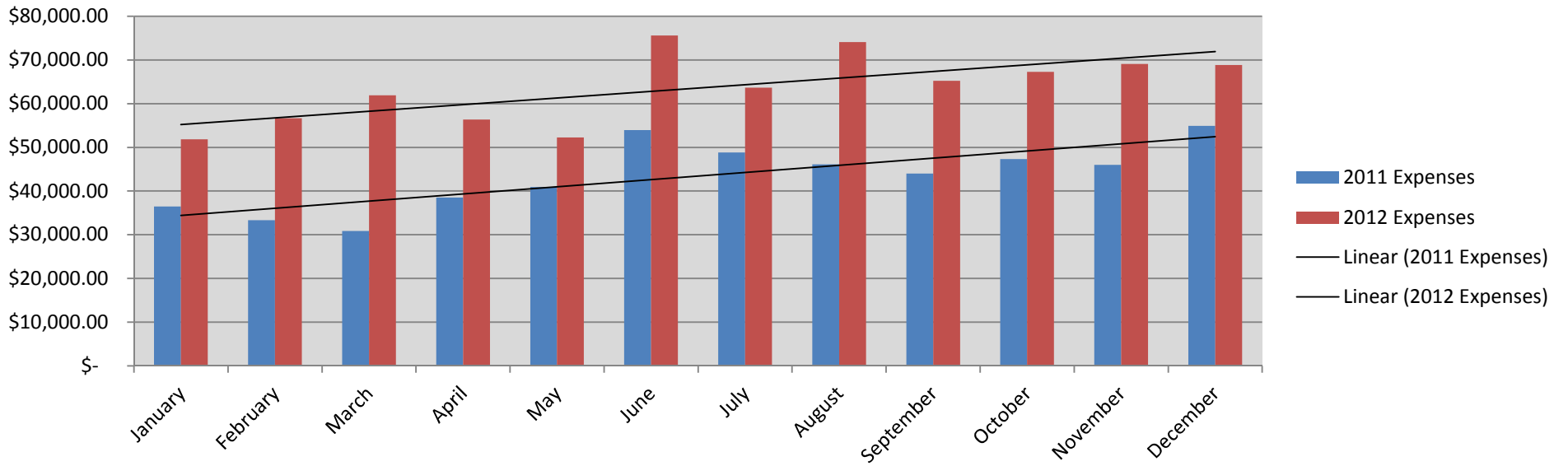
2011-2012 Profit per Month



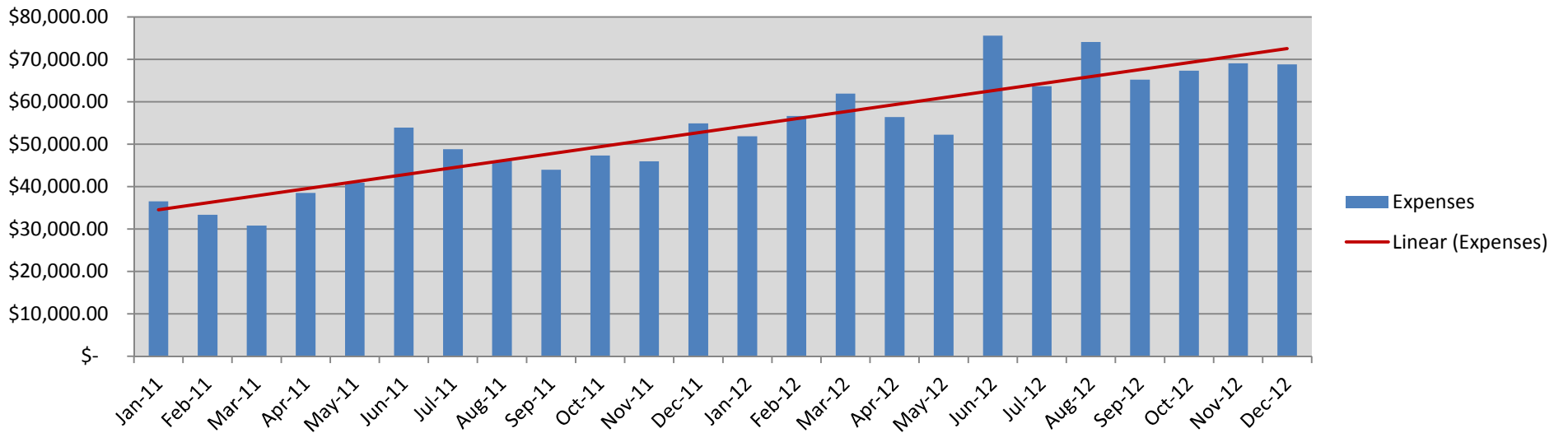
2011-2012 Revenue per Month



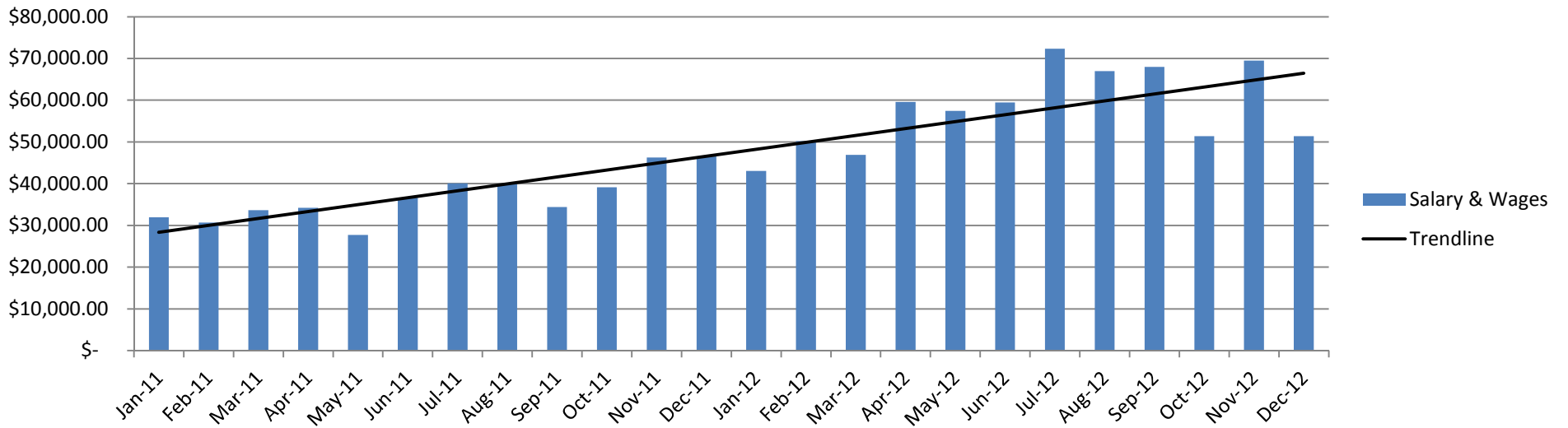
2011-2012 Expenses per Month



2011-2012 Expenses per Month

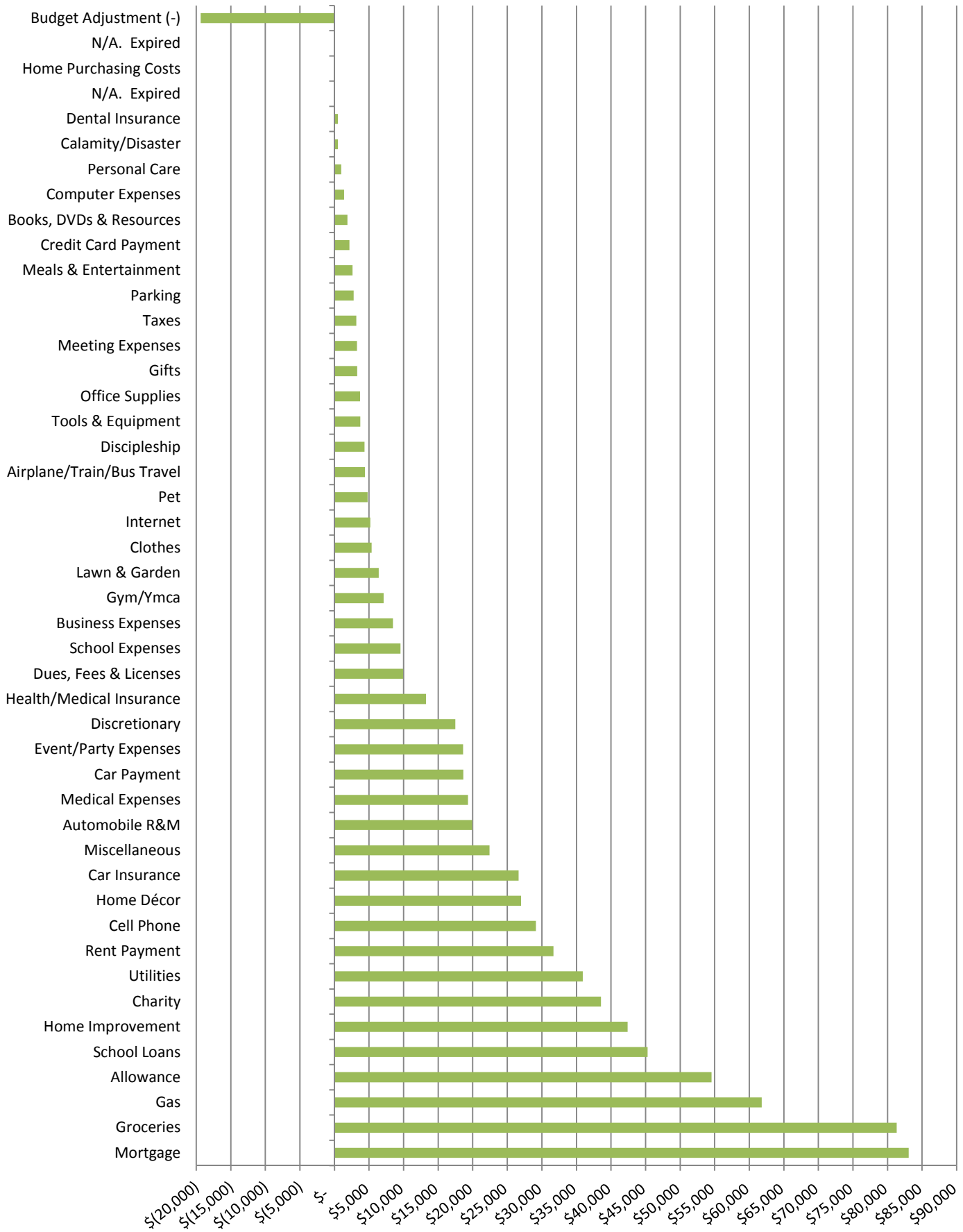


Salary & Wages

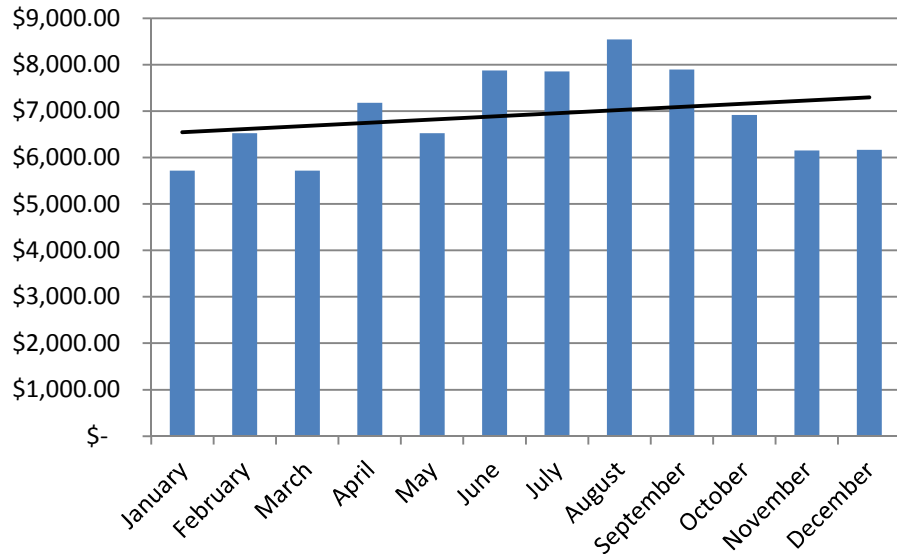


Salary & Wages: % Change		
Month	% Change from Prior Month	Running Average % Change
Jan-11		
Feb-11	-4.1%	-4.1%
Mar-11	9.7%	2.8%
Apr-11	1.6%	2.4%
May-11	-18.9%	-2.9%
Jun-11	31.9%	4.1%
Jul-11	9.5%	5.0%
Aug-11	-0.3%	4.2%
Sep-11	-13.9%	2.0%
Oct-11	13.7%	3.3%
Nov-11	18.3%	4.8%
Dec-11	0.5%	4.4%
Jan-12	-7.5%	3.4%
Feb-12	16.5%	4.4%
Mar-12	-6.5%	3.6%
Apr-12	27.1%	5.2%
May-12	-3.6%	4.6%
Jun-12	3.5%	4.6%
Jul-12	21.7%	5.5%
Aug-12	-7.4%	4.8%
Sep-12	1.4%	4.7%
Oct-12	-24.4%	3.3%
Nov-12	35.3%	4.7%
Dec-12	-26.1%	3.4%

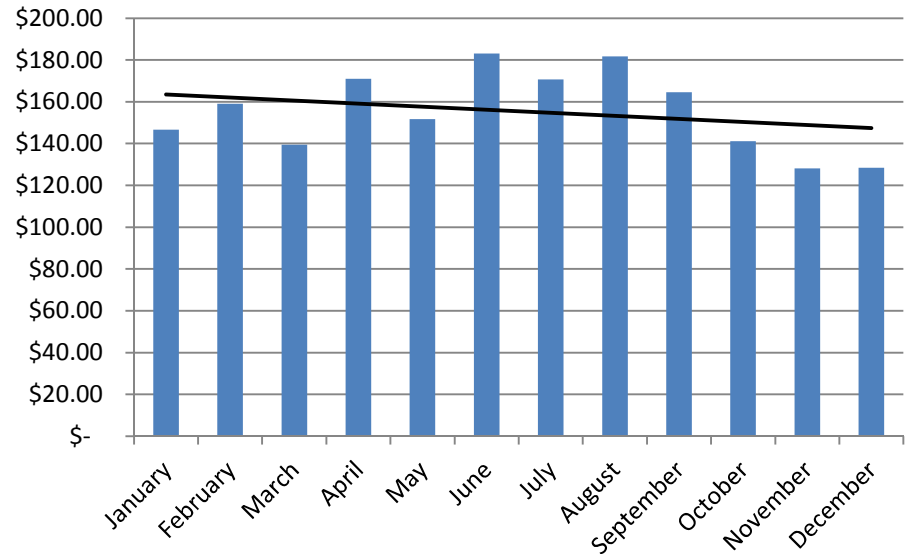
2012 Total Expenses



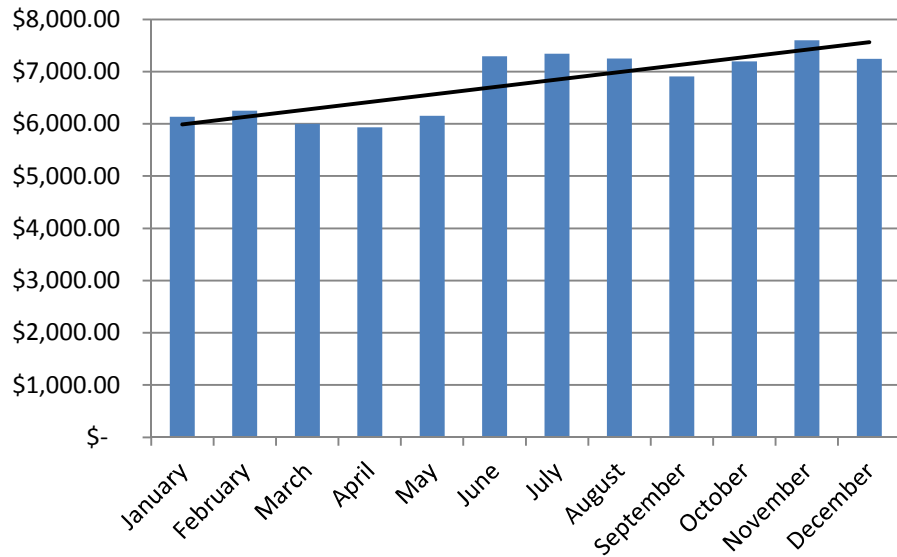
Mortgage



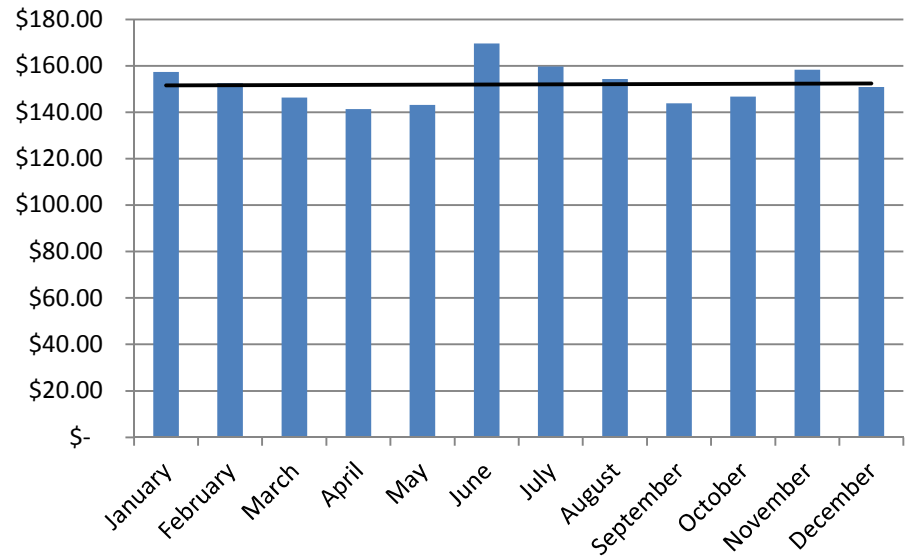
Mortgage per Person



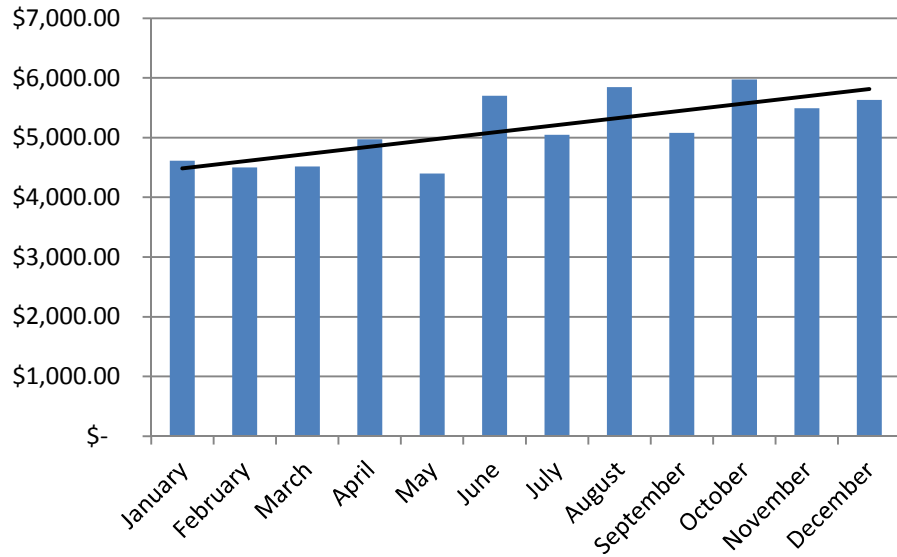
Groceries



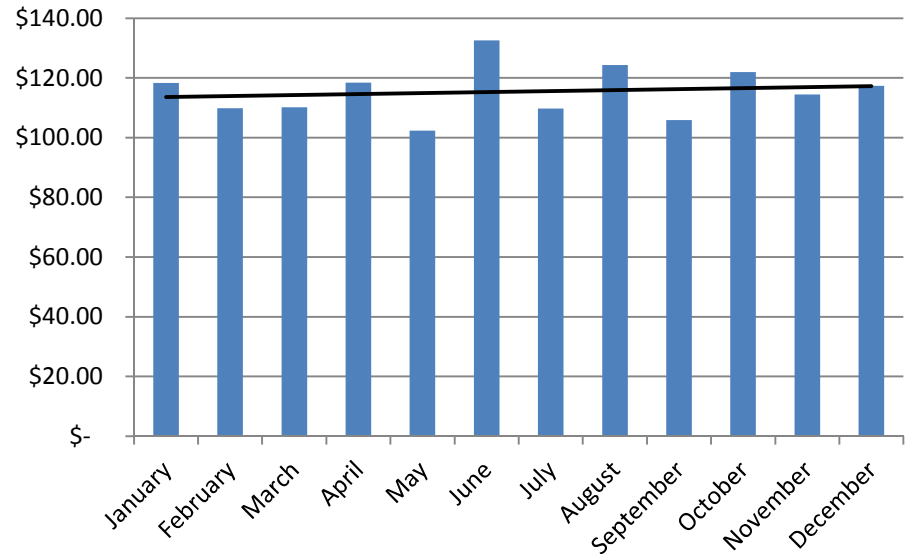
Groceries per Person



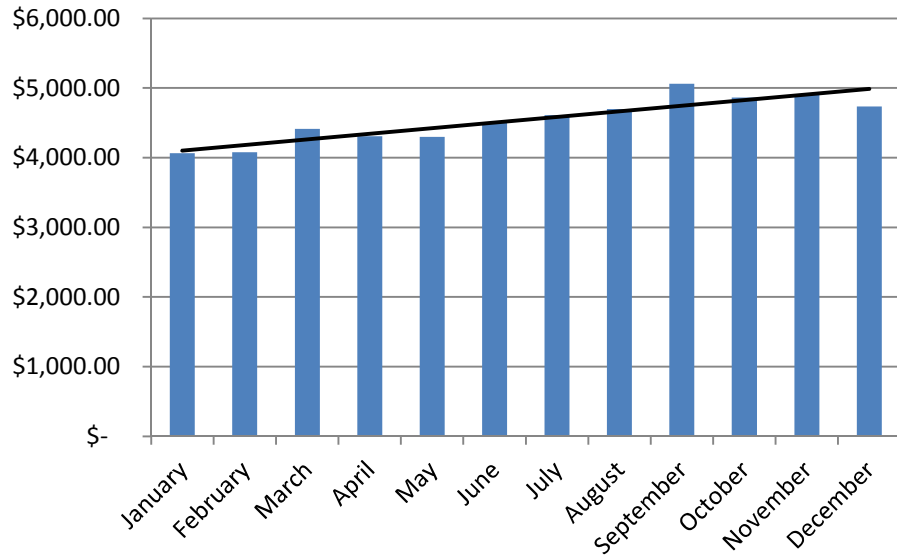
Gas



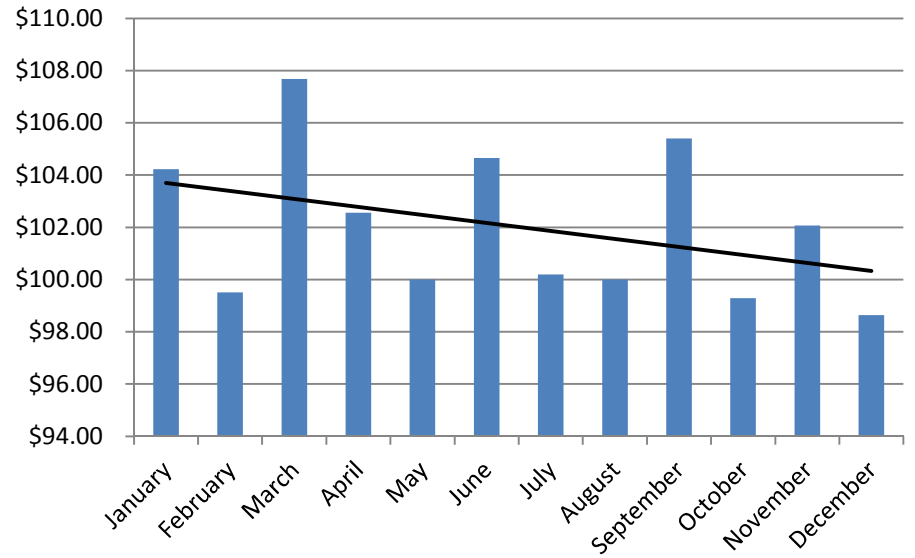
Gas per Person



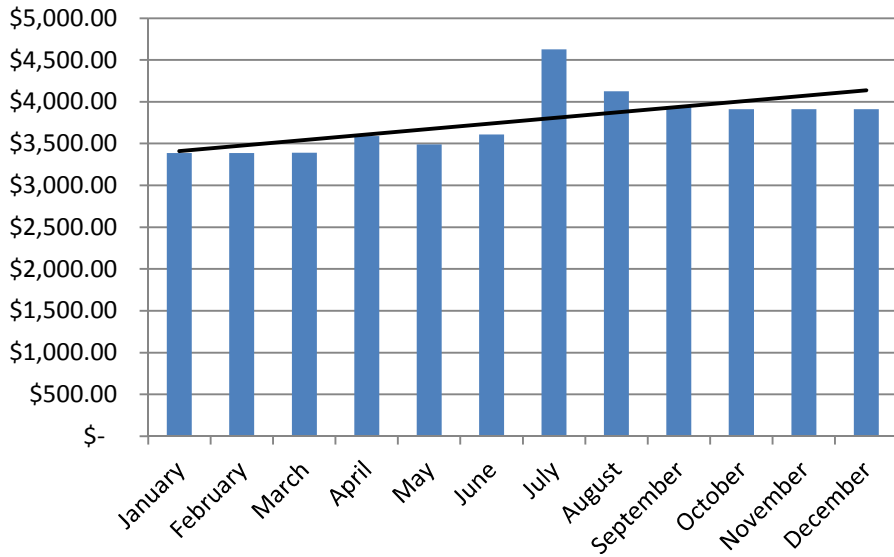
Allowance



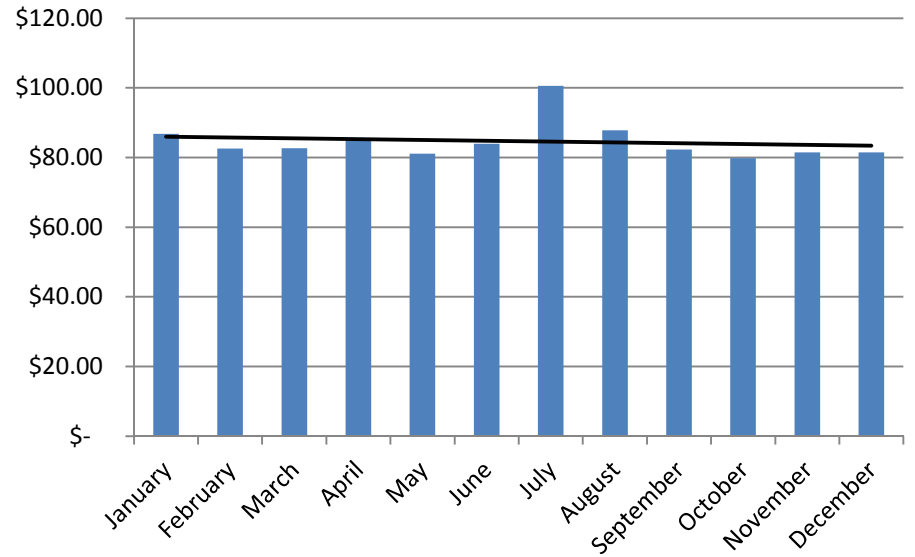
Allowance per Person



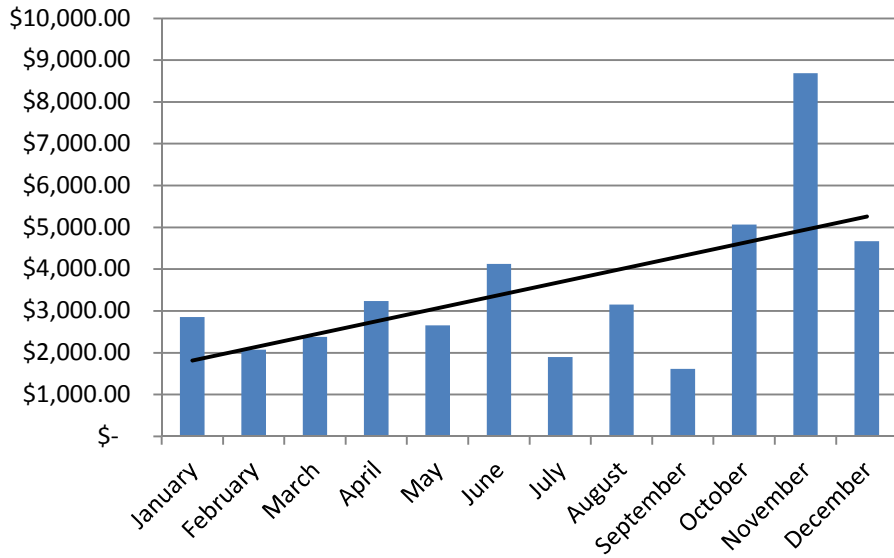
School Loans



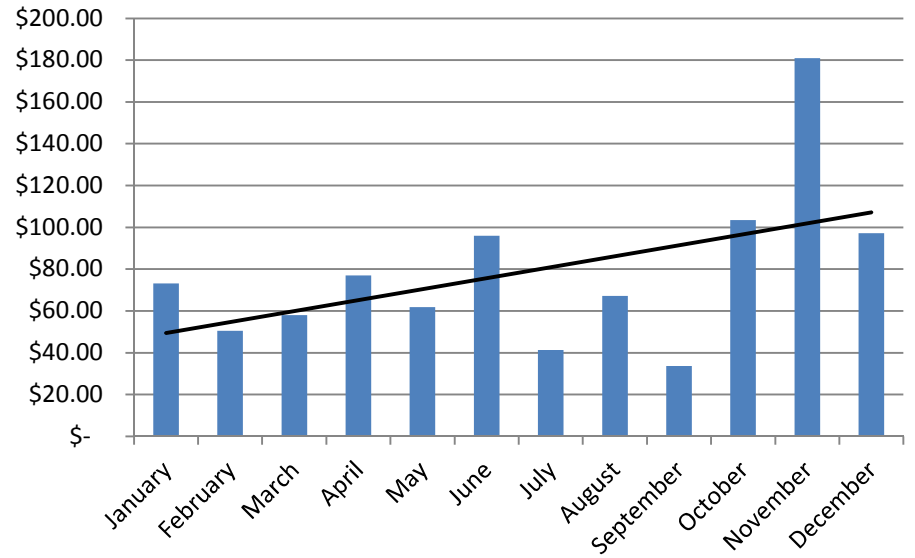
School Loans per Person



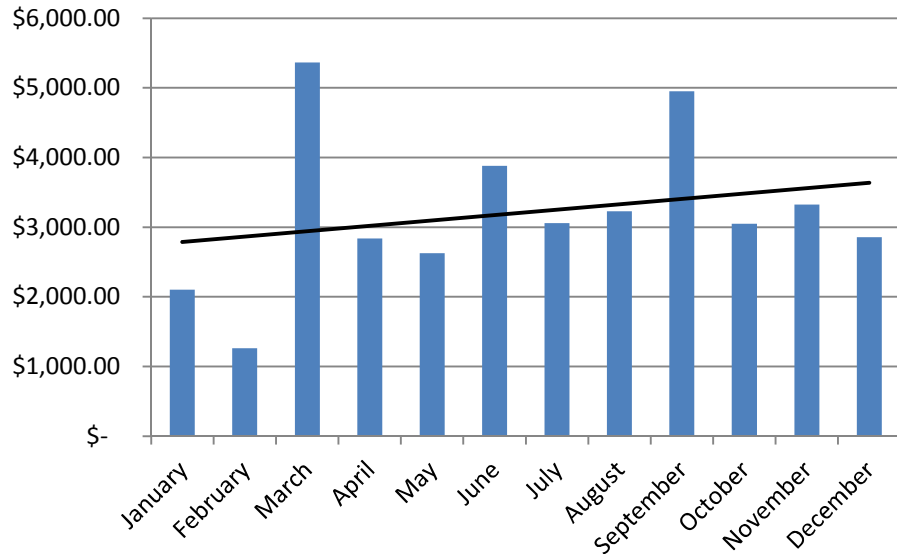
Home Improvement



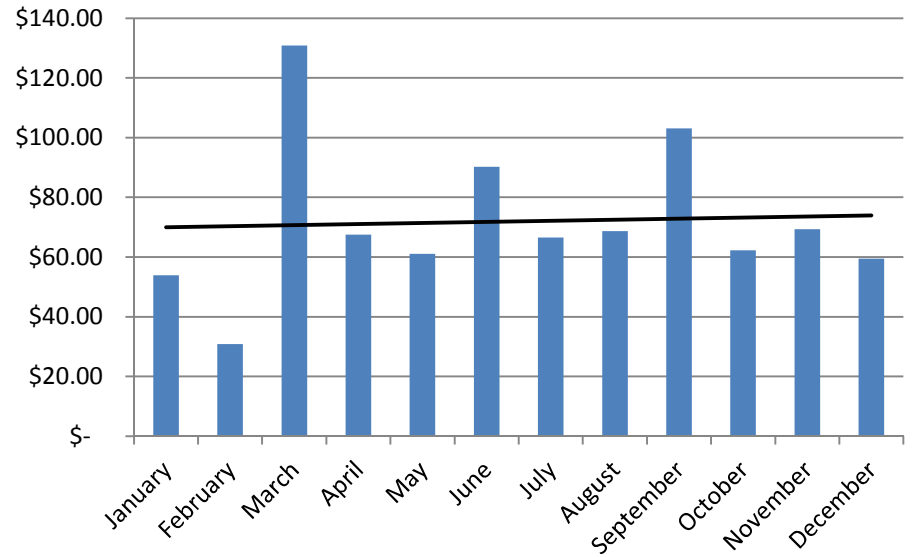
Home Improvement per Person



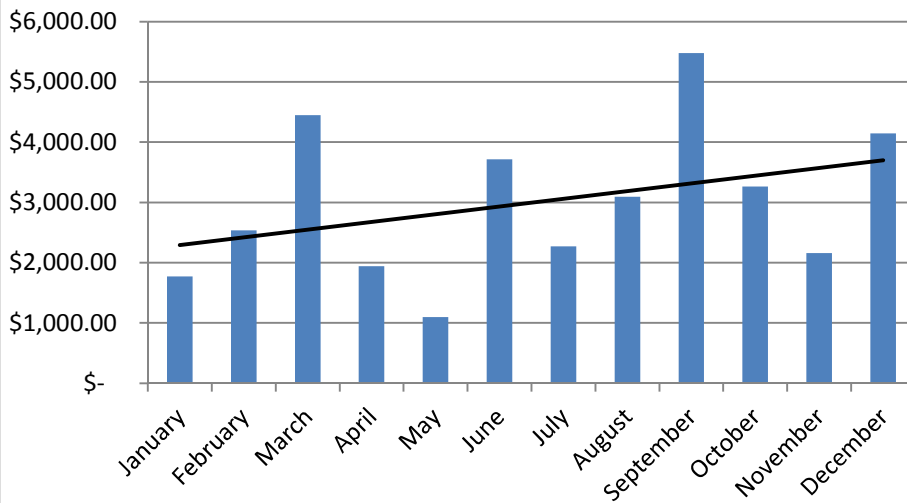
Charity



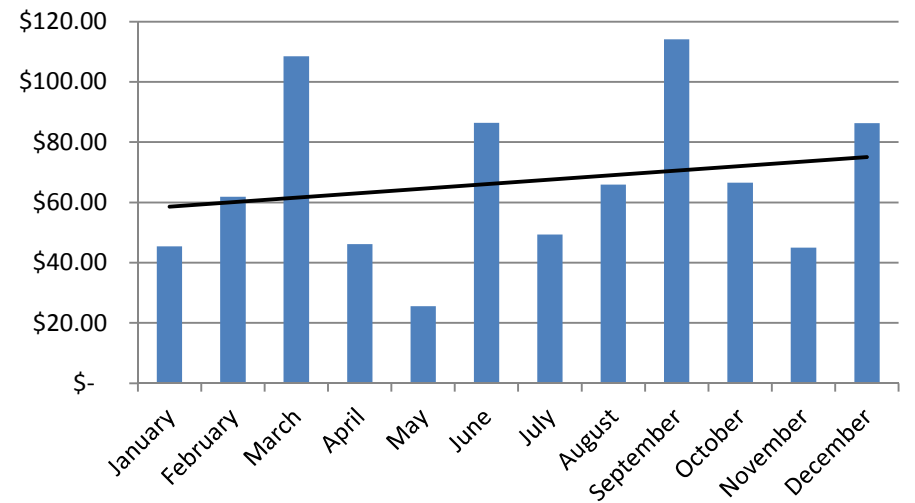
Charity per Person



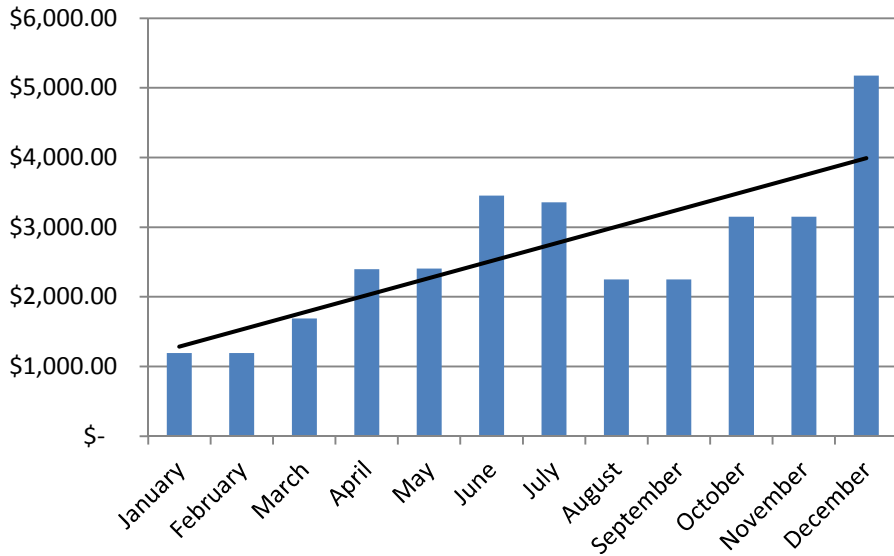
Utilities



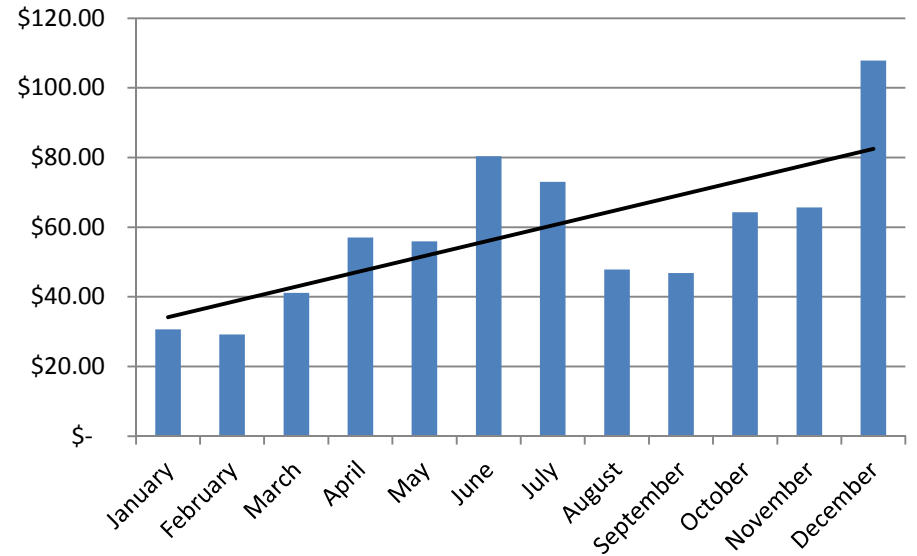
Utilities per Person



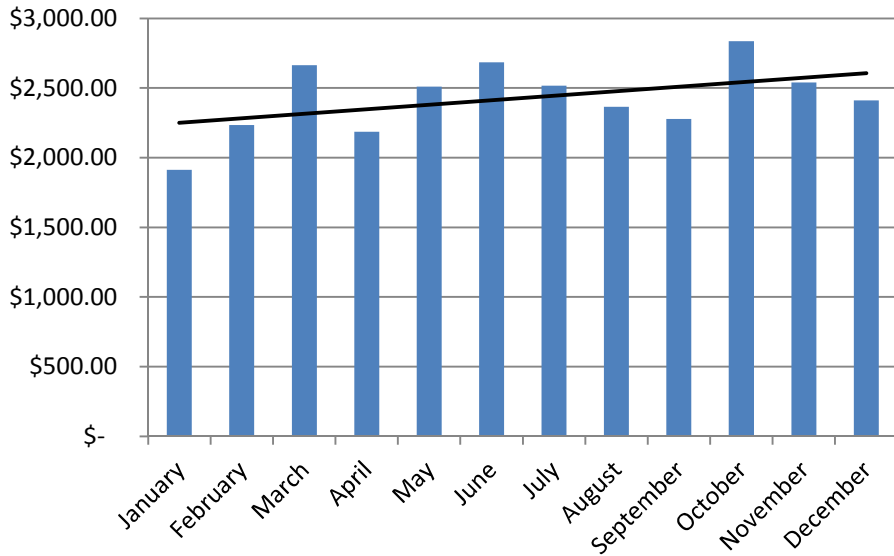
Rent Payment



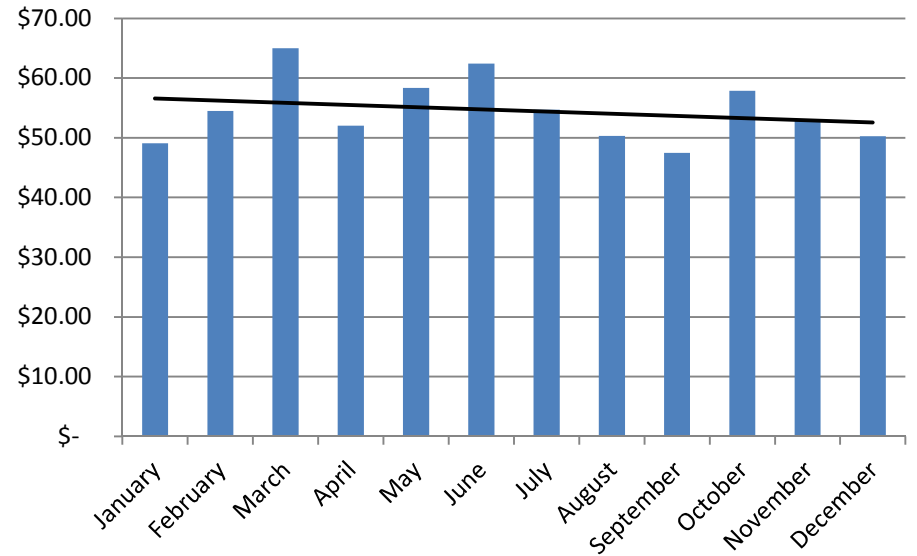
Rent Payment per Person



Cell Phone



Cell Phone per Person



Average Cost per Person		
Expense	per Year	per Month
Mortgage	\$ 1,863	\$ 155
Groceries	\$ 1,824	\$ 152
Gas	\$ 1,386	\$ 115
Allowance	\$ 1,223	\$ 102
School Loans	\$ 1,016	\$ 85
Home Improvement	\$ 951	\$ 79
Charity	\$ 864	\$ 72
Rent Payment	\$ 710	\$ 59
Cell Phone	\$ 654	\$ 54
Home Décor	\$ 605	\$ 50
Car Insurance	\$ 598	\$ 50
Utilities	\$ 806	\$ 67
Miscellaneous	\$ 503	\$ 42
Automobile R&M	\$ 447	\$ 37
Medical Expenses	\$ 433	\$ 36
Car Payment	\$ 418	\$ 35
Event/Party Expenses	\$ 417	\$ 35
Discretionary	\$ 392	\$ 33
Health/Medical Insurance	\$ 297	\$ 25
Dues, Fees & Licenses	\$ 223	\$ 19
School Expenses	\$ 214	\$ 18
Business Expenses	\$ 189	\$ 16
Gym/Ymca	\$ 159	\$ 13
Lawn & Garden	\$ 143	\$ 12
Clothes	\$ 120	\$ 10
Internet	\$ 116	\$ 10
Pet	\$ 107	\$ 9
Airplane/Train/Bus Travel	\$ 99	\$ 8
Discipleship	\$ 97	\$ 8
Tools & Equipment	\$ 84	\$ 7
Office Supplies	\$ 83	\$ 7
Gifts	\$ 74	\$ 6
Meeting Expenses	\$ 73	\$ 6
Taxes	\$ 71	\$ 6
Parking	\$ 62	\$ 5
Meals & Entertainment	\$ 59	\$ 5
Credit Card Payment	\$ 48	\$ 4
Books, DVDs & Resources	\$ 42	\$ 4
Computer Expenses	\$ 32	\$ 3
Personal Care	\$ 22	\$ 2
Calamity/Disaster	\$ 11	\$ 1
Dental Insurance	\$ 11	\$ 1
Home Purchasing Costs	\$ -	\$ -
Budget Adjustment (-)	\$ (434)	\$ (36)
Total	\$ 17,113	\$ 1,426

Spending Requests Breakdown	
Expense	per Year
Utilities: Gas & Electric	\$ 34,048
Automobile R&M	\$ 18,912
Medical Expenses	\$ 18,298
Home Improvement	\$ 11,646
Dues, Fees & Licenses	\$ 9,920
Charity	\$ 9,677
School Expenses	\$ 9,475
Home Décor	\$ 6,685
Event/Party Expenses	\$ 6,013
Clothes	\$ 4,724
Gas	\$ 4,436
Car Insurance	\$ 4,411
Cell Phone	\$ 3,650
Miscellaneous	\$ 3,024
Tools & Equipment	\$ 2,930
Pet	\$ 2,634
Gifts	\$ 2,633
Airplane/Train/Bus Travel	\$ 2,475
Groceries	\$ 2,379
Mortgage	\$ 2,239
Taxes	\$ 2,072
Rent Payment	\$ 1,848
Lawn & Garden	\$ 1,649
Business Expenses	\$ 1,501
Computer Expenses	\$ 1,406
Meals & Entertainment	\$ 1,322
Internet	\$ 1,242
Gym/Ymca	\$ 1,006
Personal Care	\$ 979
Books, DVDs & Resources	\$ 950
Health/Medical Insurance	\$ 850
Parking	\$ 663
Allowance	\$ 609
School Loans	\$ 540
Calamity/Disaster	\$ 505
Credit Card Payment	\$ 490
Office Supplies	\$ 432
Discretionary	\$ 300
Meeting Expenses	\$ 179
Dental Insurance	\$ 28
Discipleship	\$ -
Car Payment	\$ -
Home Purchasing Costs	\$ -
Budget Adjustment (-)	\$ (19,368)