

**North Pacific Union Conference
Financial Indicators
January 2016**

	Jan-16	Jan-15	Jan-14	Jan-13	Jan-12	
LIQUIDITY RATIOS						
Current Ratio: (Current Assets / Current Liabilities)	3.04 : 1	2.89 : 1	2.82 : 1	2.75 : 1	2.44 : 1	Measures ability to cover current liabilities (obligations) with current assets
Expenses per Day (Total Expense / Number of Days - 31 days)	\$33,855	\$34,377	\$35,710	\$33,954	\$35,221	Measures length of time entity could operate if income ceases.
Number of Days Cash Available for Expenses: (Cash / Expenses per Day)	157.51	135.19	105.36	104.12	126.37	
Working Capital Ratio	97.92%	89.08%	72.64%	74.72%	72.76%	NAD Working Policy P 75, defines the formula with the intent to measure that adequate financial resources will be available for the sound and effective operation of the organization.
OPERATING RATIOS						
NPUC Tithe Income (Net Retained) (Tithe Income Current - Prior Year) / Prior Year)	0.76%	16.54%	1.53%	6.92%	-20.86%	
Percent of Income to Budget ((Total Income - Budgeted Income) / Budgeted Income)	-6.94%	-7.85%	-6.71%	-8.73%	-11.63%	
Percent of Expenses to Budget ((Total Expenses - Budgeted Expenses) / Budgeted	-16.13%	-13.47%	-11.86%	-15.43%	-21.60%	
Percent of Operating Income Used for Program Functions: (Program Expenses / Total Income	70.15%	69.05%	73.25%	81.19%	83.17%	
Percent of Operating Income Used for Support Functions:						

(Support Expenses / Total Income	18.24%	21.50%	22.97%	19.95%	23.76%	
Percent of Operating Gain or (Loss) to Total Operating Income (Incr (Decr) in Net Assets / Total Income)	11.65%	9.24%	4.72%	4.16%	-3.86%	
Percent of Salary, Allowances & Travel to Union Gross Tithe: (Object Codes 7000 - 7096 + Medical Costs) / Gross Tithe) (New Software: Add #811300 + #811170 + #822330)	70.64%	60.48%	76.53%	67.05%	78.36%	
Percent of Travel to Union Gross Tithe: ((Codes 7016+7040+7060) / Gross Tithe) (New Software: Add #811300 + #811170 + #822330)	6.31%	5.45%	8.36%	8.40%	7.10%	
Percent of Fund Balance Change from Year-end: ((Current Net Assets - Prior Net Assets at Year-end) / Prior Net Assets at Year-end)	2.49%	2.21%	1.33%	1.20%	-1.01%	Compares fund balance changes from prior year-end
DEBT RATIO						
Percent of Liabilities to Assets: (Liabilities / Assets)	32.91%	34.65%	35.46%	36.40%	40.99%	Measures encumbrances of assets to liabilities
BOTTOM LINE - INCR (DECR) IN NET ASSETS	138,322	108,736	54,279	46,477	(41,193)	