



**FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**

SUSTAINING THE CAUSE

**Financial Benchmarks Report, and Mission
and Governance Disclosures and
Recommendations**

**Confidential report provided exclusively for:
Southern Prairie YMCA, Inc. (2160), Creston, Iowa**

Based on 2016 year-end data
Date Generated: November 29, 2017

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OVERVIEW

Southern Prairie YMCA, Inc. (2160) Financial Benchmarks Report (2013 - 2016)

EIN: 42-1436507

Report Generated on: November 29, 2017

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OVERVIEW

Overview of Report

Leading your YMCA with sound fiscal management and governance practices is key to advancing the cause now and in the future. The goal of this report is to assist your Y's leadership in making informed and strategic financial decisions in support of your Y's mission and goals.

This report provides financial ratios to help you benchmark financial performance against industry standards, past performance, peers, and your management objectives. It also provides leadership context by reflecting your Y's IRS 990 disclosures on mission, program accomplishments, and governance policies and practices.

The financial data for this report spans four years based on your Y's annual reporting and IRS Form 990 submissions to Y-USA. Its accuracy depends on the consistency of your 990 and Y-USA reporting within each year, and how accurately you itemized key revenue fields in 2016. If you need to correct your 2016 data and re-run this report, edits may be made in an edit form available in the CTRAC system.

Your Y's Quick Summary

This report considers key financial indicators of a sustainable operation, as well as mission drivers that reflect evolving relevance in the community, focus on program impact, and a commitment to increasing mission resources to both sustain and advance the cause into the future. Based on your Y's reported data it appears that:

- Your Y's capital structure is in benchmark range (60-100%), suggesting little or manageable debt levels, and some flexibility in responding to unforeseen needs.
- Your Y is generating sufficient revenue to cover all operational expenses, including 100% of depreciation and interest, helping to sustain operations.
- Your Y's positive operating margin (after dep. and int.) helps to both keep up with inflation and to increase real spending power toward increased mission impact.
- Your Y's charitable profile, with annual charitable support at 15% of operating revenue, suggests the community sees the Y as relevant and supports its cause.
- Your Y's membership revenue growth in 2016 kept pace with the average annual CPI change, which suggests members or pricing increased to help sustain operations.
- Your Y's program expense allocation, below the 85% benchmark, may signal an opportunity to examine management efficiency for program delivery and impact.







Details inside this report provide more context for this summary. You can provide the local context and strategic inquiry to more fully understand what this data means for your Y and its goals. If any findings appear amiss, please start by checking the accuracy of the data submitted, as reflected on pages 22-23.

Additional Resources

For access to more support in assessing or strengthening your fiscal management, contact your Resource Director at 800-872-9622 who may consult with you directly or connect you with best practice resources, training, and YMCA Partners. Read more about this report and YMCA Financial Best Practices and resources online at yexchange.org/Fiscal_Management/.

OVERVIEW

YMCA Benchmarks and Peer Analysis Dashboard

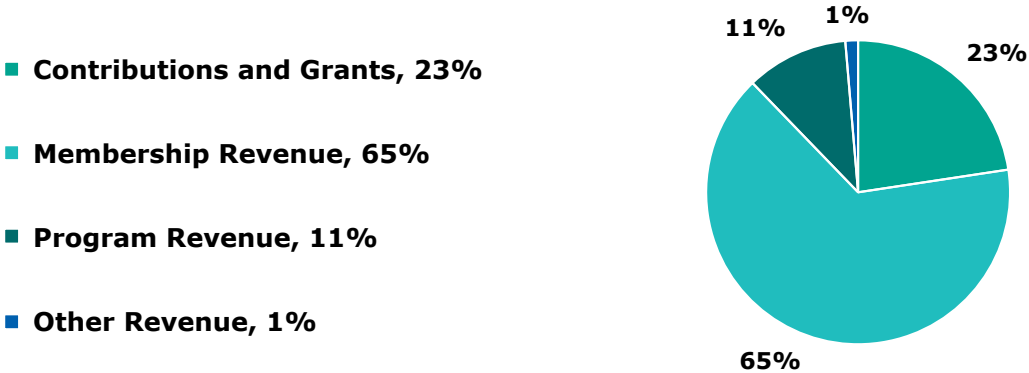
		TRENDS IN YEAR-END RESULTS					
Key Financial Ratios		2013	2014	2015	2016	Benchmark	Peers 2016
2016 year-end results compared to benchmark							
CAPITAL STRUCTURE	Unrestricted Net Assets as % Total Assets						
	83% 	▲ 85%	▲ 88%	▲ 77%	▲ 83%	60-100%	72.5%
	Debt as a Percent of Unrest. Net Assets	▲ 0%	▲ 0%	▲ 0%	▲ 0%	≤ 25%	0.0%
	Debt Service Coverage	N/A	N/A	N/A	N/A	≥ 1.5	0.0
OPERATING PERFORMANCE	Coverage of Dep. and Interest by Change in Unrestricted Net Assets	● 84%	▼ -266%	▼ -142%	▲ 248%	≥ 100% of Dep. & Int.	28.0%
	248% 						
	Liquidity (Current Ratio)	▲ 34.0	▲ 28.4	N/A	▲ 21.0	≥ 1.5	2.0
	Liquidity (Months of Cash and Equivalents)	▲ 3.5	▲ 2.6	▲ 2.8	▼ 1.4	≥ 2.0 mos.	1.5
	Productivity	▲ 58%	● 64%	▼ 66%	▲ 60%	≤ 60%	58.8%
MISSION DRIVERS	Contributions and Grants as a % of Revenue (4yr avg=15%)	11%	9%	19%	23%		20.0%
	Annual Charitable as % of Op. Rev.						
	23% 	● 11%	▼ 9%	▲ 19%	▲ 23%	≥ 15%	17.5%
	Program Efficiency						
	24% 	● 83%	● 81%	▲ 86%	▼ 24%	≥ 85%	79.1%
	Member Revenue Growth						
0.7% 	N/A	▼ -6.5%	▼ -4.7%	● 0.7%	≥ CPI Avg Annual CHG	0.00%	
	Operating Margin (your 4yr avg=-4%)						
3.8% 	▼ -0.5%	▼ -11.3%	▼ -7.0%	▲ 3.8%	≥ 3% (roughly 2% over CPI CHG)	-5.8%	

Total Operating Revenue: \$613,240
Peer Group for your Y: Less than \$1 Million
 Number in Peer Group: 113 (dependent on Ys reported in when report is run)

- ▲ Meeting benchmark or better
- Outside benchmark
- ▼ Significantly outside benchmark

REVENUE ANALYTICS

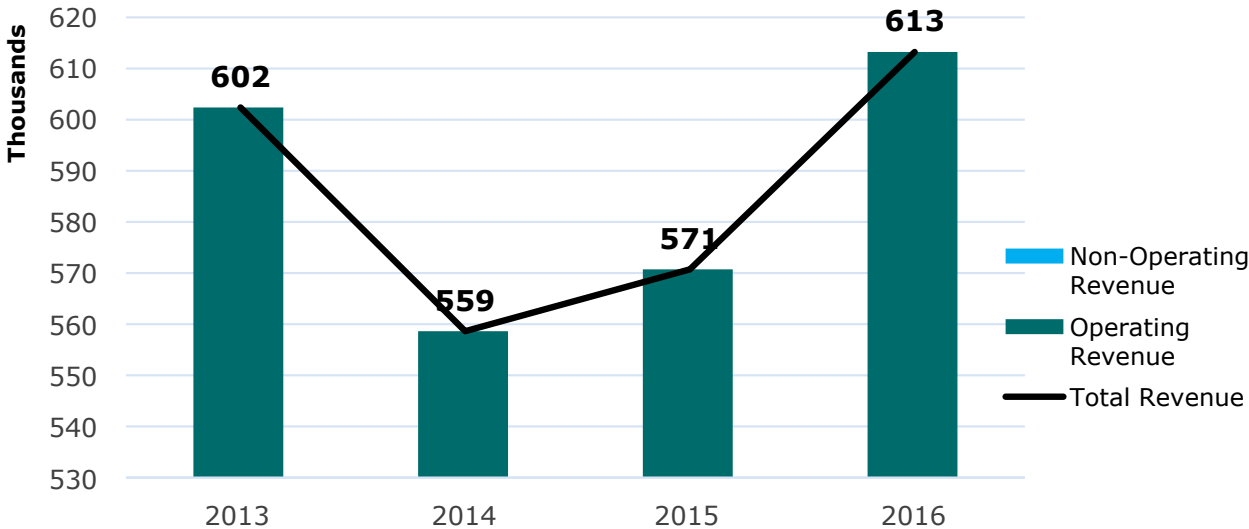
Total Revenue Composition - 2016



Government Funding comprises 0.0% of Total Revenue: 0.0% is from government grants which are included in Contributions and Grants above, and 0.0% is from government contracts which are included in Program Revenue above.

Capital Campaign Contributions comprise 0%, and Contributions to Endowment comprise 0%, of Total Revenue. Both are included in Contributions and Grants above.

Four-Year Total Revenue Trend



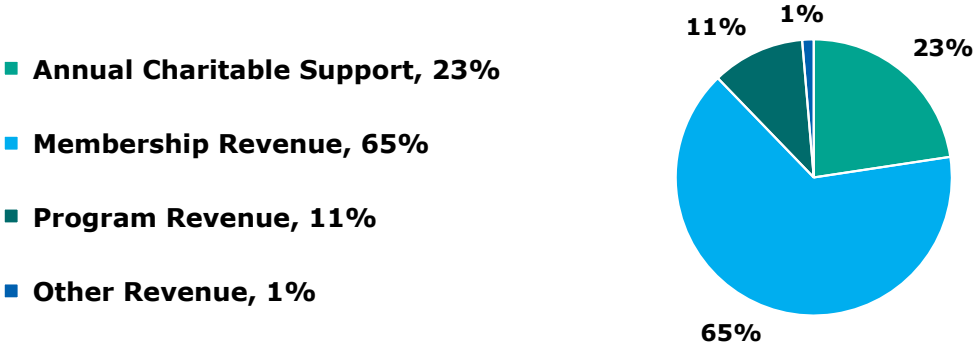
*NOTE: *Non-Operating Revenue includes Capital Campaign, Realized and Unrealized Gains and Losses, and Contributions to Endowment.*

A diverse revenue mix is integral to sustaining your mission. Revenue composition will vary by YMCA based on the size and types of programming. Typically, sizable portions are for charitable contributions, membership, and program revenue with only a small percentage for other categories. If your Y has sizable amounts of *non-operating revenue, your Y's revenue composition will be impacted.

Please note that several ratios shown throughout this report, particularly the Annual Charitable Support Ratio, are based on Operating Revenue (next page) and will not match the percentage shown here.

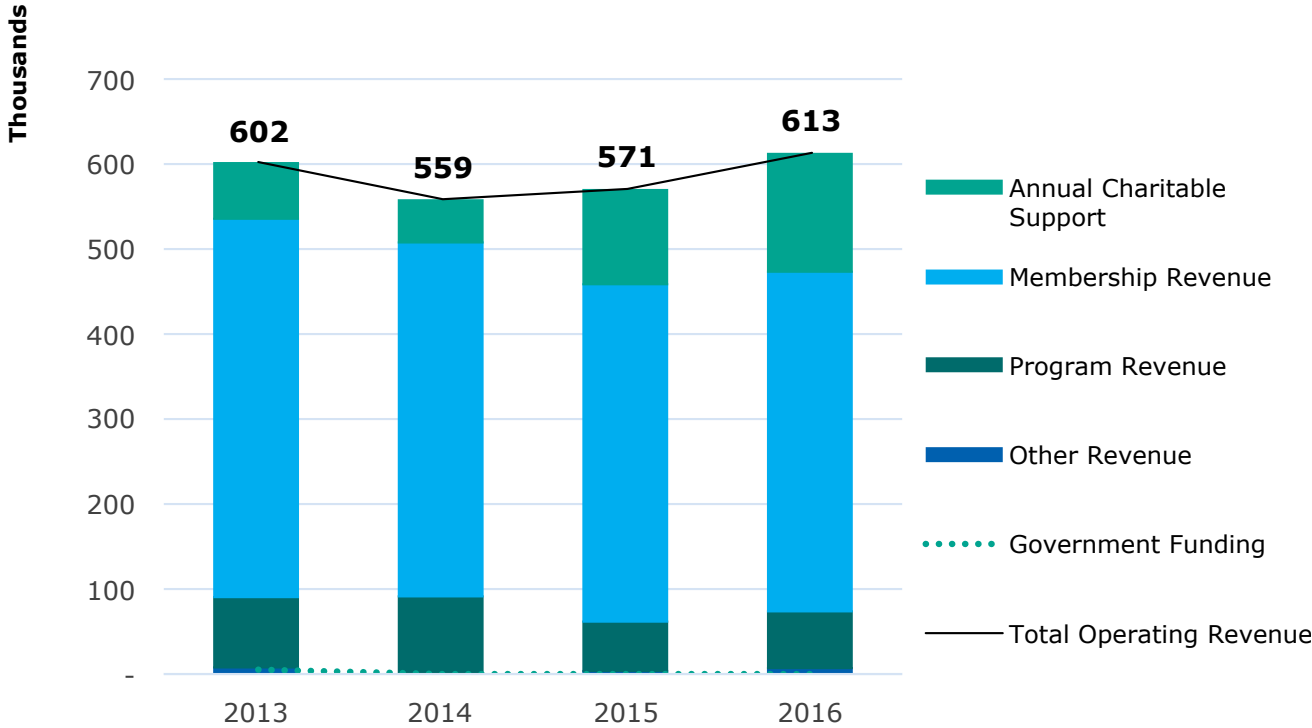
REVENUE ANALYTICS

Operating Revenue Composition - 2016



Government Funding comprises 0.0% of Operating Revenue: 0.0% is from government grants which are included in Annual Charitable Support above, and 0.0% is from government contracts which are included in Program Revenue above.

Four-Year Operating Revenue Analysis

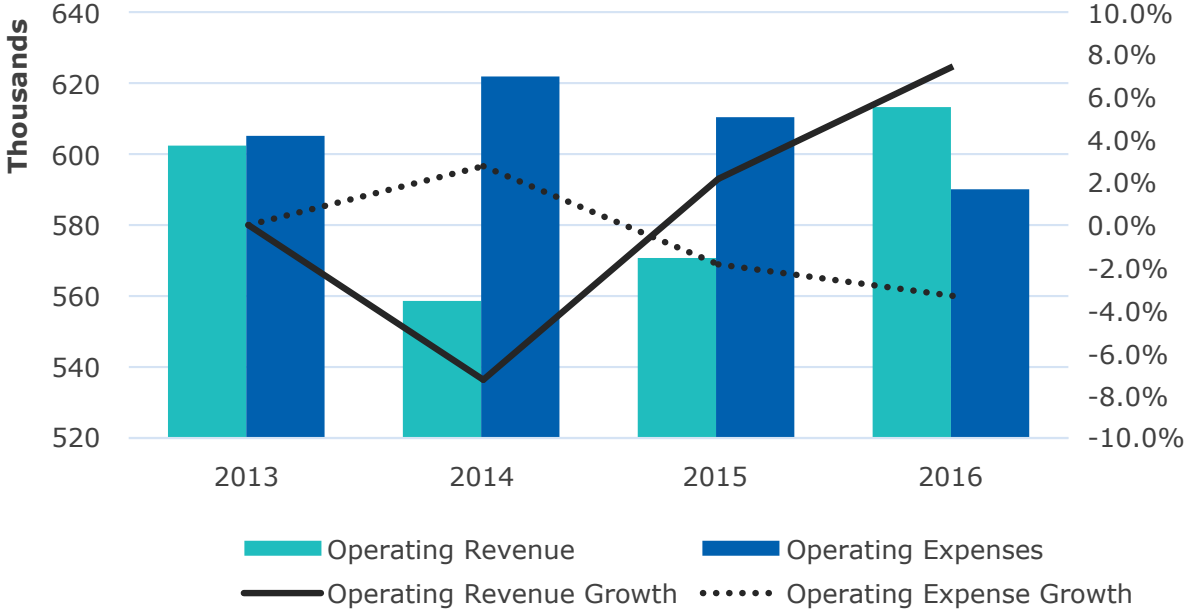


NOTE: Other Revenue includes sales of supplies and services, investment income (interest and dividends), and miscellaneous revenue.

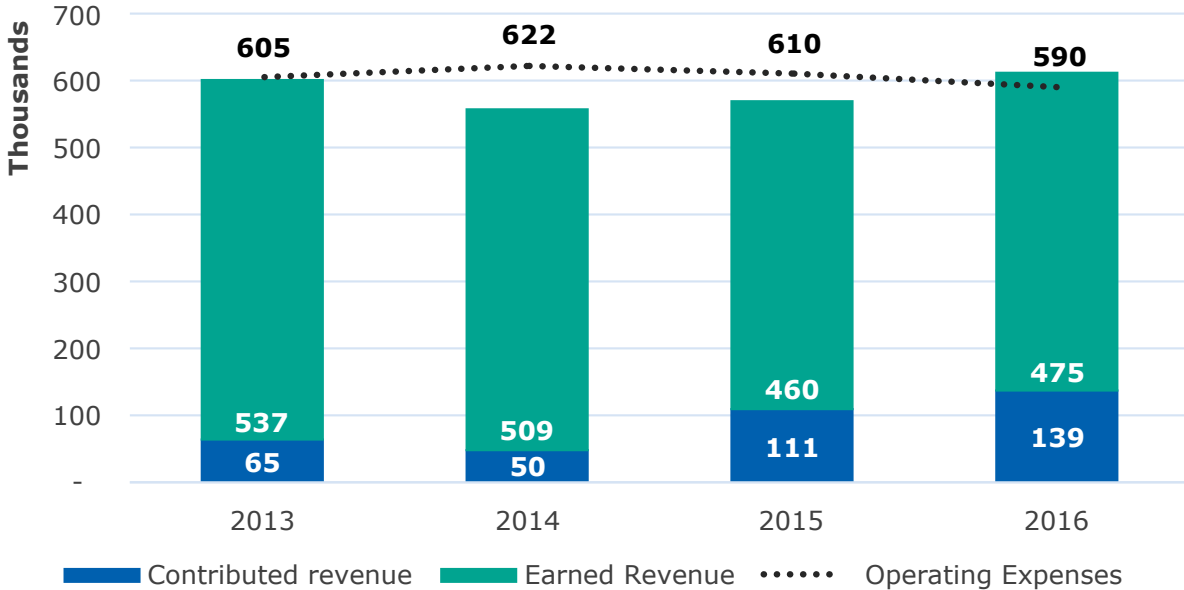
The operating revenue composition chart reflects the Y’s operating model and primary sources for funding the mission. Operating Revenue excludes non-operating revenue items such as Capital Campaign, Realized and Unrealized Gains/Losses, and Contributions to Endowment.

REVENUE ANALYTICS

Operating Statement of Activities - Growth



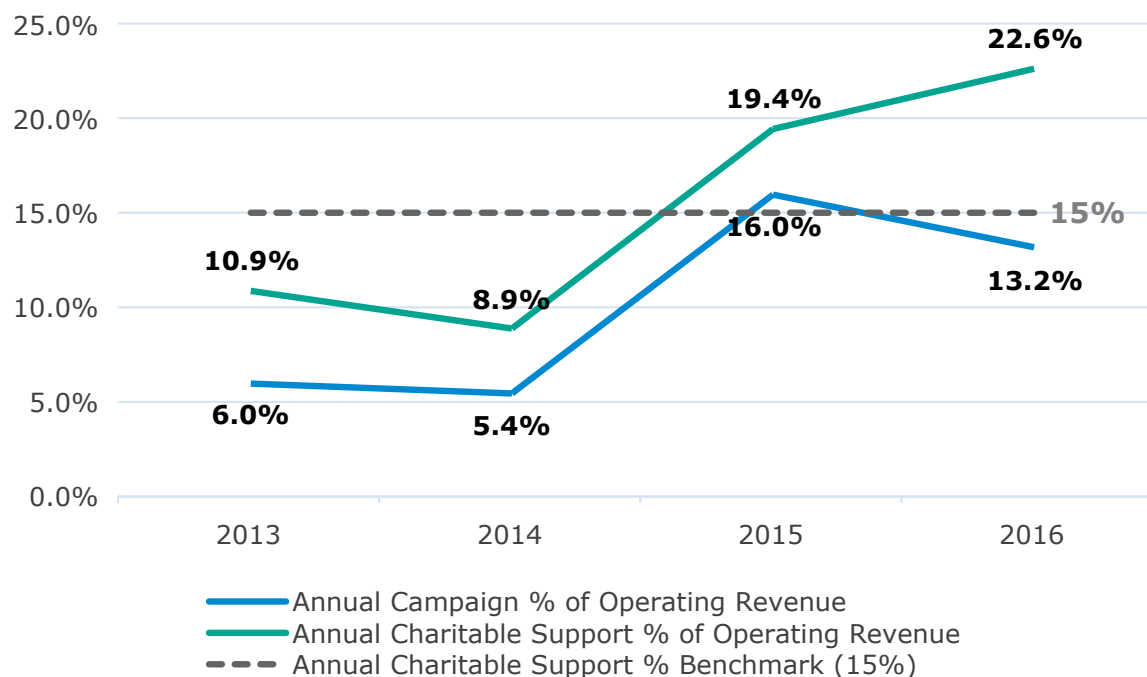
Earned vs. Contributed Revenue



A strong operating margin will give your Y flexibility in responding to unforeseen expenses and exploring new ways to achieve your mission. At a minimum, Ys will ideally be able to cover costs, including interest and depreciation. This ensures that your Y has sufficient cash flow to appropriately train and compensate staff, handle replacing broken equipment, pay debt service, and address other operating issues as they arise. Ideally, your Y will generate revenues and operating margins sufficient to both keep up with inflation and your community's growth.

REVENUE ANALYTICS

Annual Charitable Support Ratio

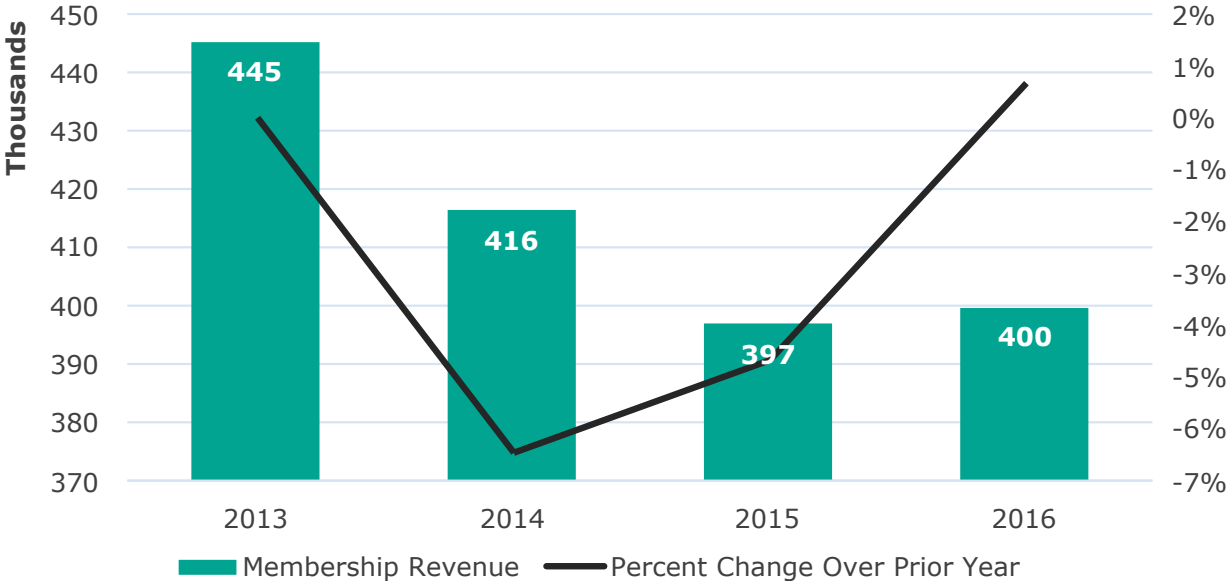


Total Contributions and Grants reflects community support and mission relevance. It includes all Annual Charitable Support as well as any Contributions to Endowment and Capital Campaigns. Collectively it demonstrates how effectively your Y engages its community in believing and investing in the organization's cause-driven work. *The graph above shows Annual Charitable Support to focus attention on sustainable, repeatable gifts.*

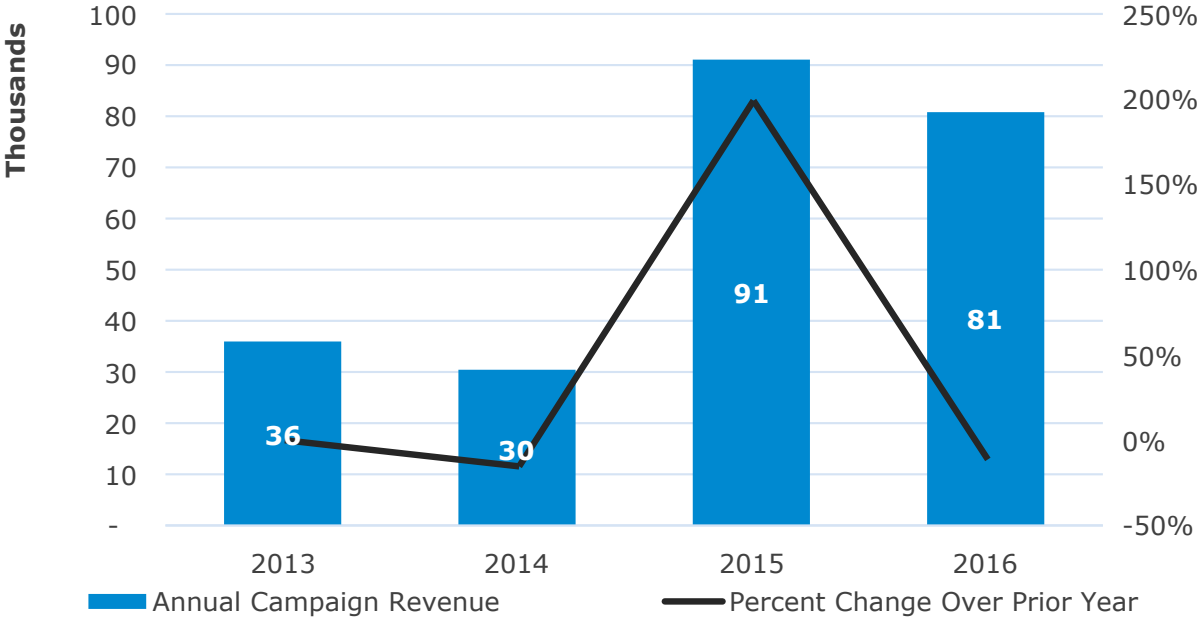
Annual Charitable Support, as a percent of operating revenue, provides sustainable and predictable revenues to the organization's operation. This ratio includes contributions that support operations (Annual Campaign, General Contributions, Federated Campaigns such as United Way, Foundation and Corporate Grants, Special Events, International, and Government Grants) and thus serves to measure the ongoing philanthropic health of a Y. Our national goals aim to achieve 15% and typically Ys achieve 10% or higher. Achieving the 15% ratio underscores that, although it charges fees for services, the Y is a nonprofit organization that relies on community support to carry out its work. The **Annual Campaign** portion of the ratio has proven the most reliable while the other sources are subject to external influences.

REVENUE ANALYTICS

Membership Revenue & Percent Change Over Prior Year



Annual Campaign Revenue & Percent Change Over Prior Year

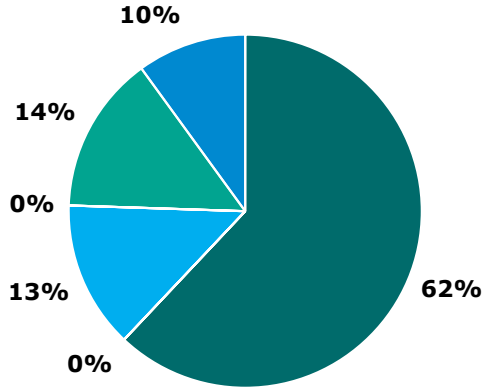


Conducting a successful Annual Campaign is essential for your Y to achieve and sustain its annual charitable support goal and build a foundation for all other fundraising efforts. The Annual Campaign is one of the largest volunteer programs at Ys; as it directly invites donors to exercise their social responsibility by engaging with each other in a larger community to advance the cause.

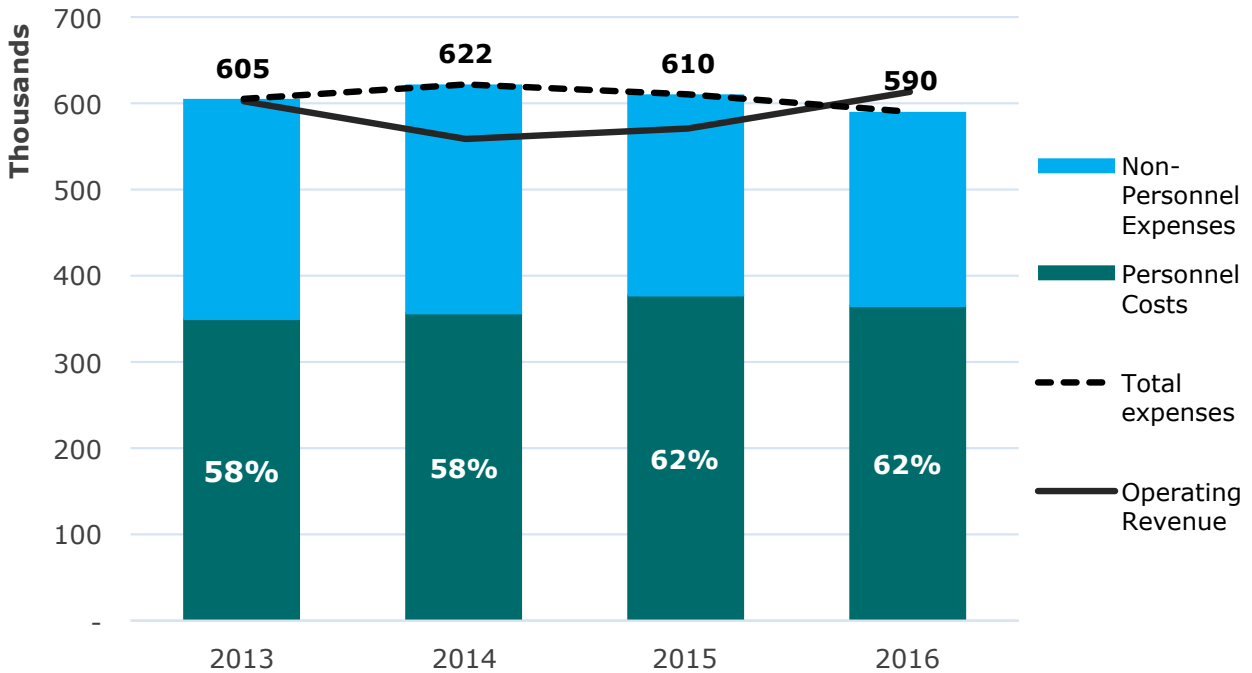
EXPENSE ANALYTICS

Total Expense Composition - 2016

- Personnel Costs, 62%
- Professional Fees, 0%
- Occupancy, 13%
- Interest, 0%
- Depreciation, 14%
- Other Expenses, 10%



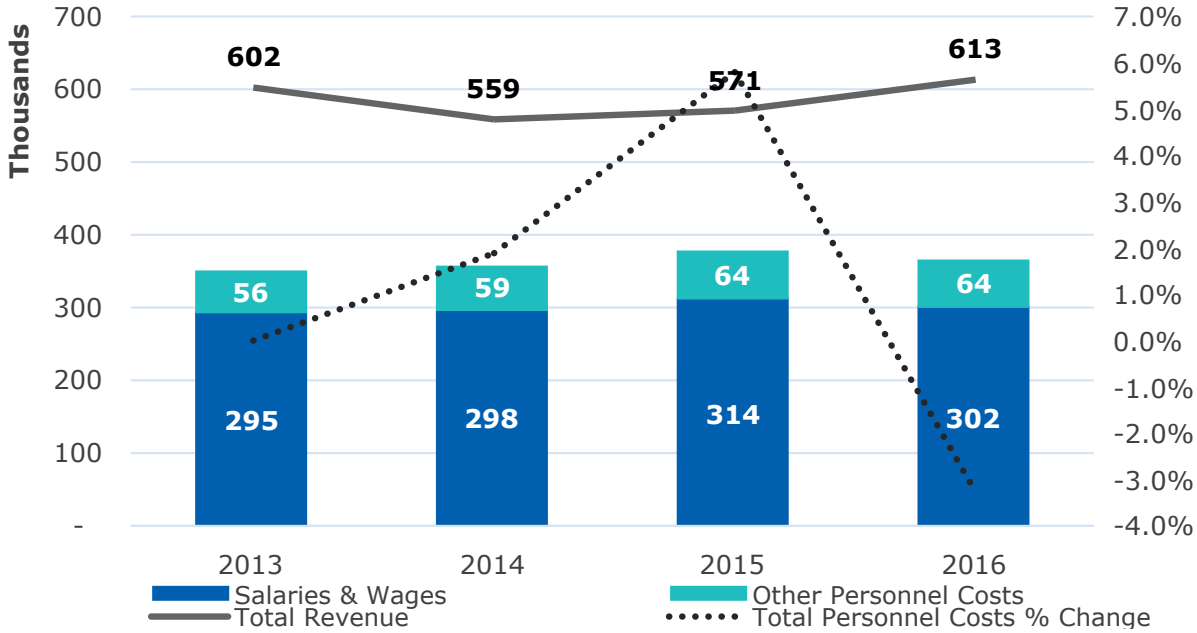
Four-Year Operating Statement of Activities - Sources of Spending



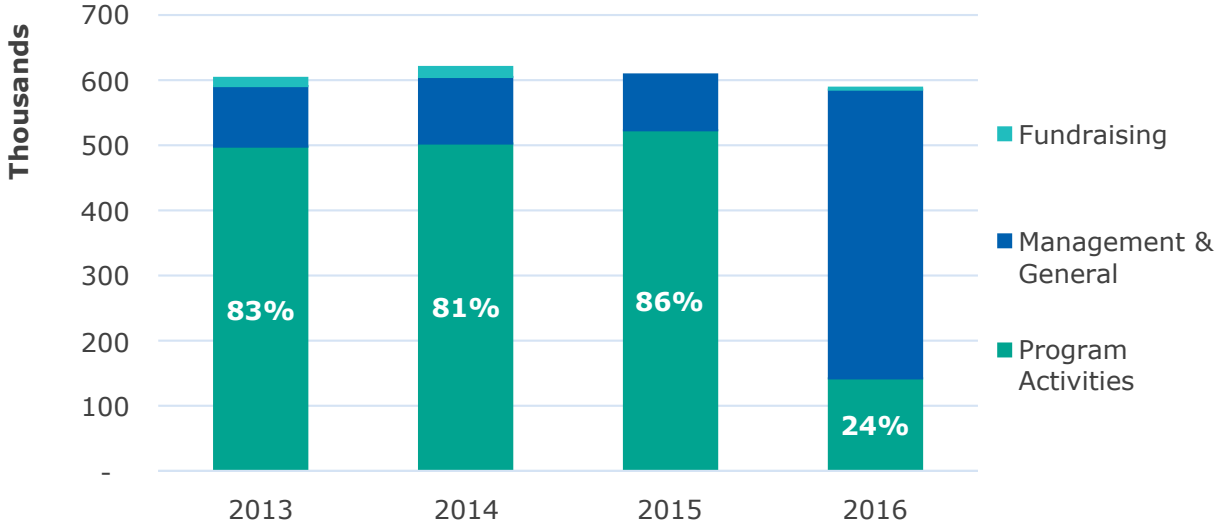
It is essential that Ys spend money appropriately in a way that advances the cause. The charts reflect the trends relative to your Y's operating expenses, typically with a focus on personnel costs and program efficiencies. Further analysis will help you understand the relationship of your mission's expenses.

EXPENSE ANALYTICS

Personnel Costs & Percent Change Over Prior Year



Functional Expenses

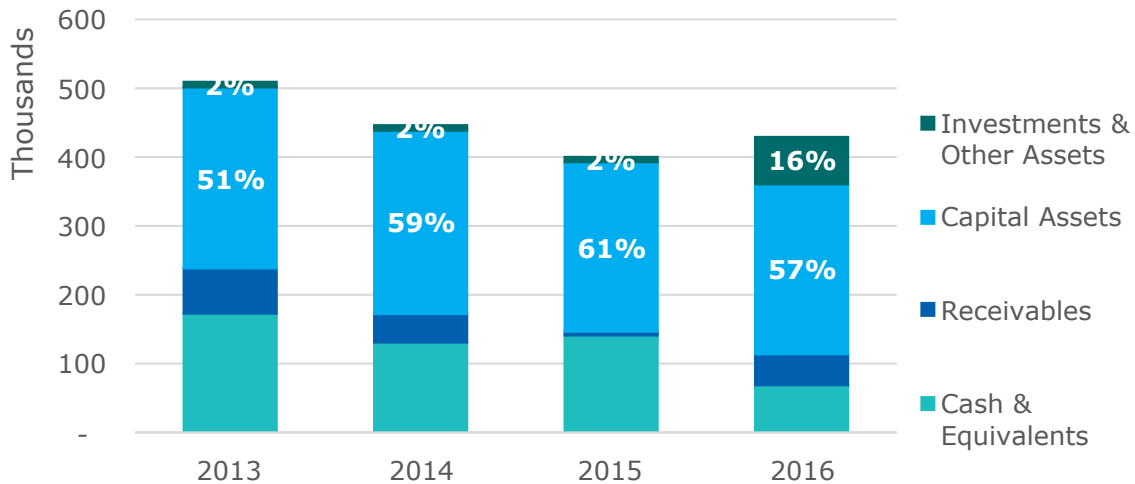


Personnel costs are typically the largest expense for Ys and represent between 50-60% of a Y’s operating budget.

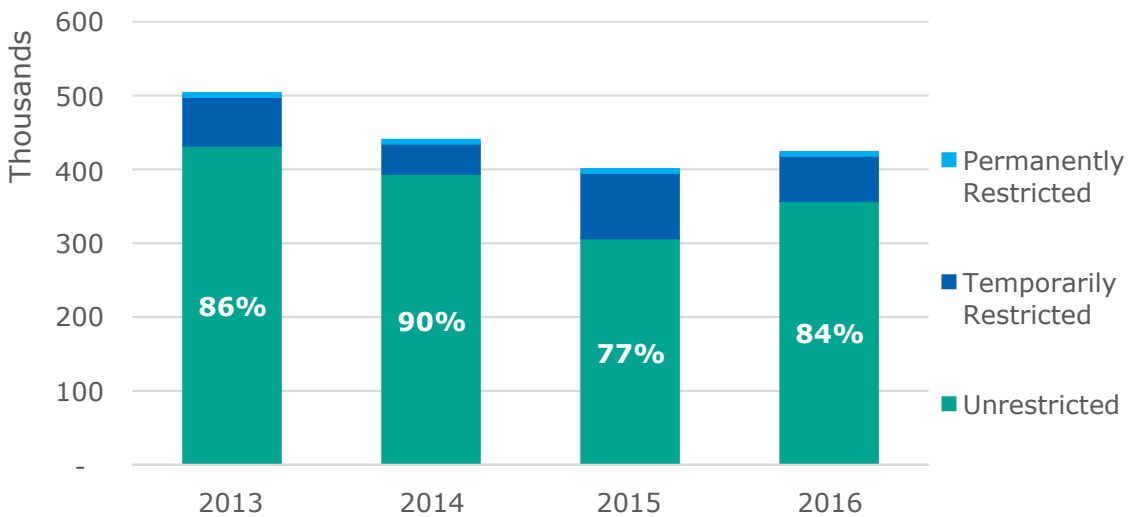
Your program efficiency is reflected in how much of your Y’s spending goes toward delivery of programs versus management overhead and fundraising expenses. A commonly held notion by funders in the nonprofit world is that program spending to total spending is strongest at 85 percent or higher.

STATEMENT OF FINANCIAL POSITION ANALYTICS

Asset Composition



Net Asset Composition

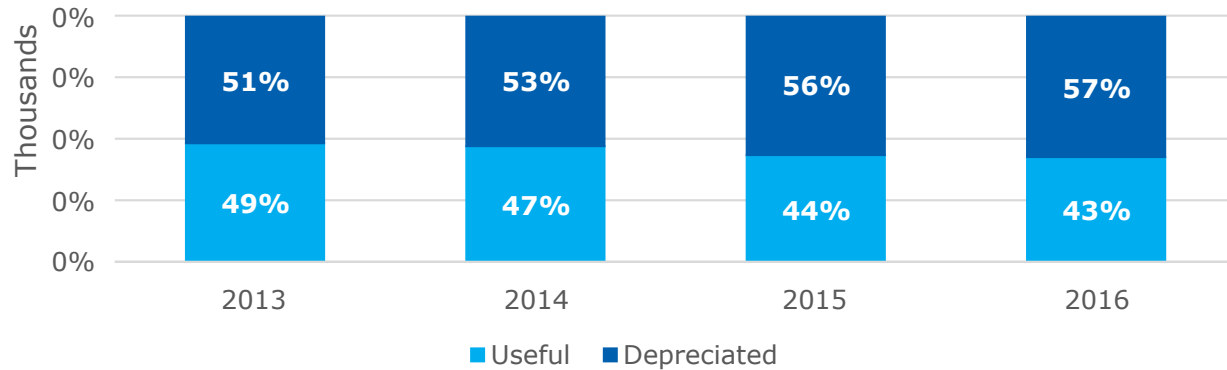


Ys commonly have net assets in three categories: unrestricted, temporarily restricted, and permanently restricted. Unrestricted net assets are used for daily operations. Temporarily restricted net assets are funds received and designated for a specific program. Permanently restricted net assets contain endowments and other funds that are to be kept in perpetuity. Typically a nonprofit can use only the income from permanently restricted net assets, not the principal.

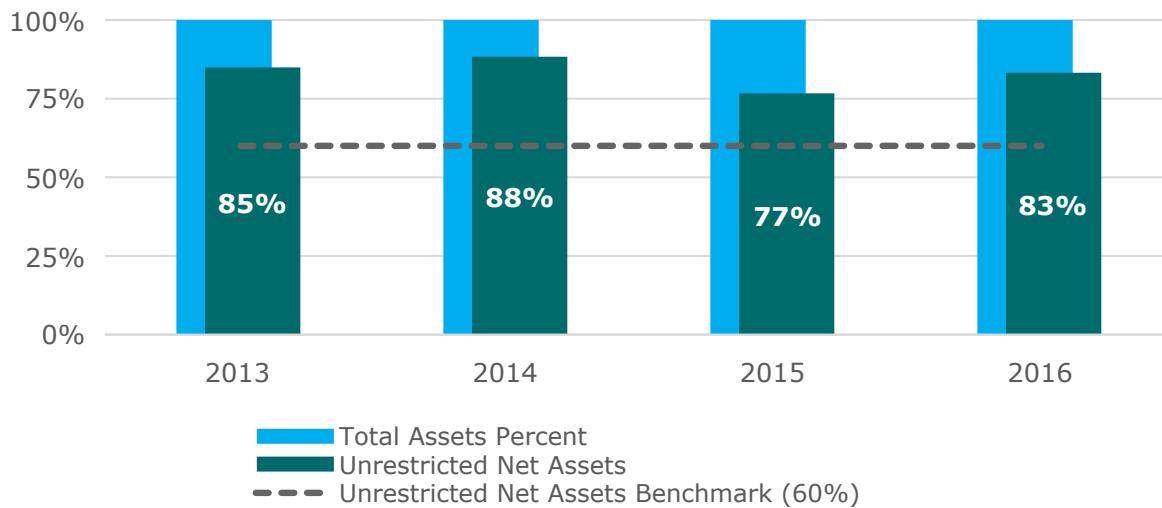
The change in unrestricted net assets is a strong indicator (bottom line) of an organization's financial health in any given fiscal period.

STATEMENT OF FINANCIAL POSITION ANALYTICS

Capital Assets - Useful vs. Depreciated Life



Unrestricted Net Assets as a % of Total Assets

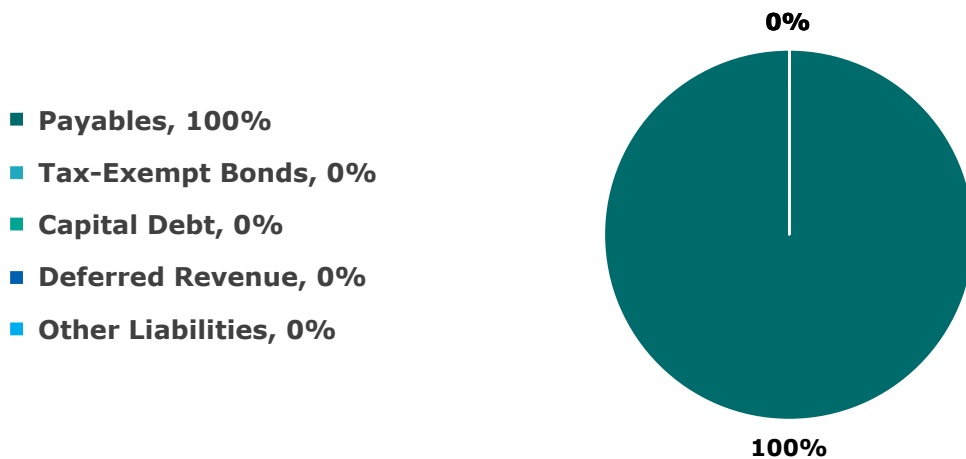


Capital Assets (i.e., buildings, real estate, equipment, and furniture) are long-term tangible pieces of property that a Y owns and uses in the production of its revenue. These are not expected to be consumed or converted into cash any sooner than at least one year's time. Depreciation is a method of allocating the cost of a tangible asset over its useful life. The graph above may indicate whether assets are at the end of their usefulness and require replacement.

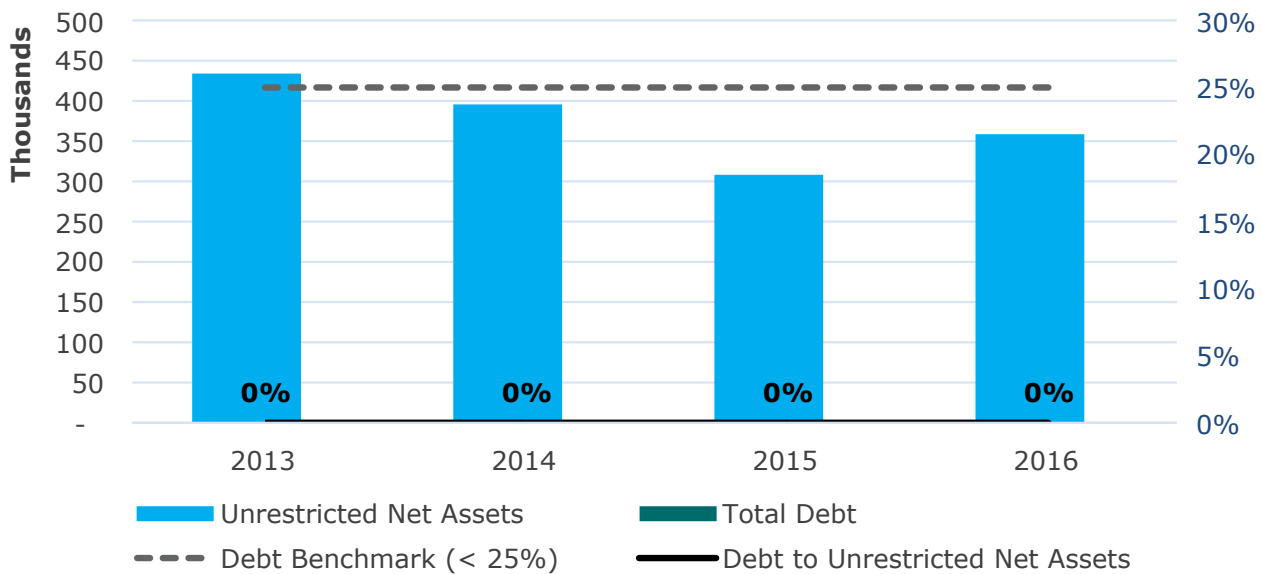
The Net Assets to Total Assets Ratio describes the strength of your Y's Capital Structure, an overall measure of fiscal health for your Y. A ratio over 60% is commonly considered healthy, as long as all the assets of the organization aren't illiquid (i.e., dedicated to long-term assets) providing autonomy and flexibility in pricing and scholarship. Additionally, this allows your Y the resource capacity to attract and maintain a dedicated, motivated workforce. An overly leveraged capital structure, below 60%, will necessitate that revenue be redirected away from programs, workforce, and supplies to be directed toward debt service.

STATEMENT OF FINANCIAL POSITION ANALYTICS

Liability Composition - 2016



Total Debt to Unrestricted Net Assets

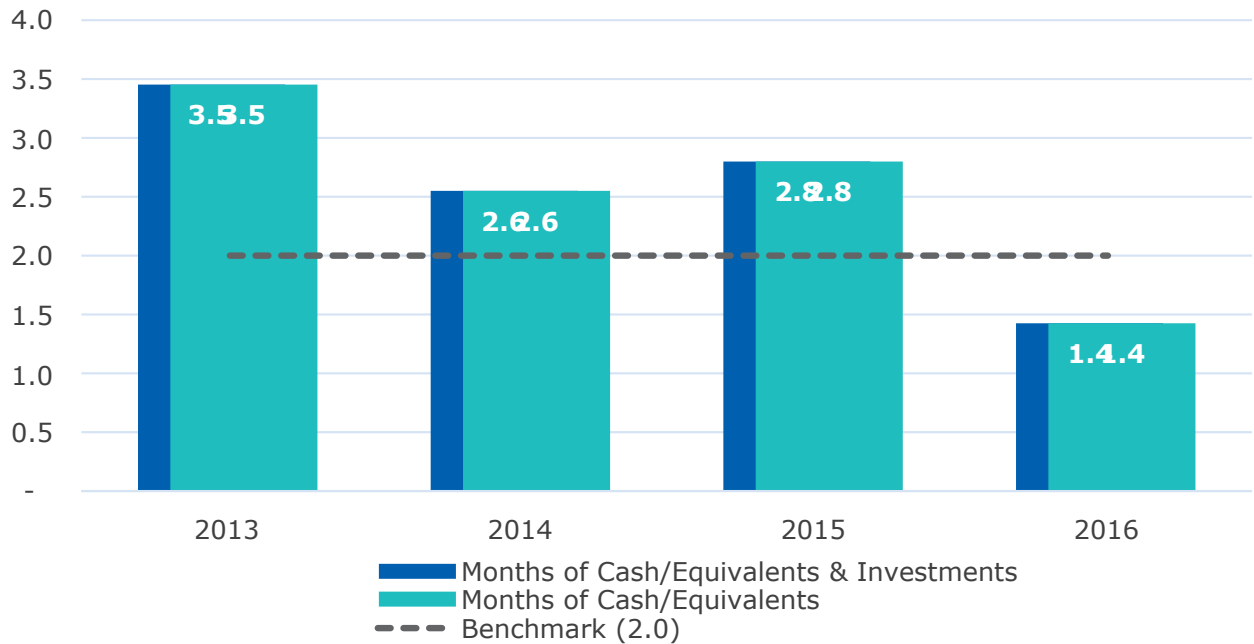


Liabilities (i.e., loans, accounts payable, mortgages, deferred revenues, and accrued expenses) comprise the debt and legal obligations of your Y. Liabilities are used to finance operations and help pay for program or facility expansion. Too much debt will limit the Y's flexibility in fulfilling current operational needs and responding to new challenges.

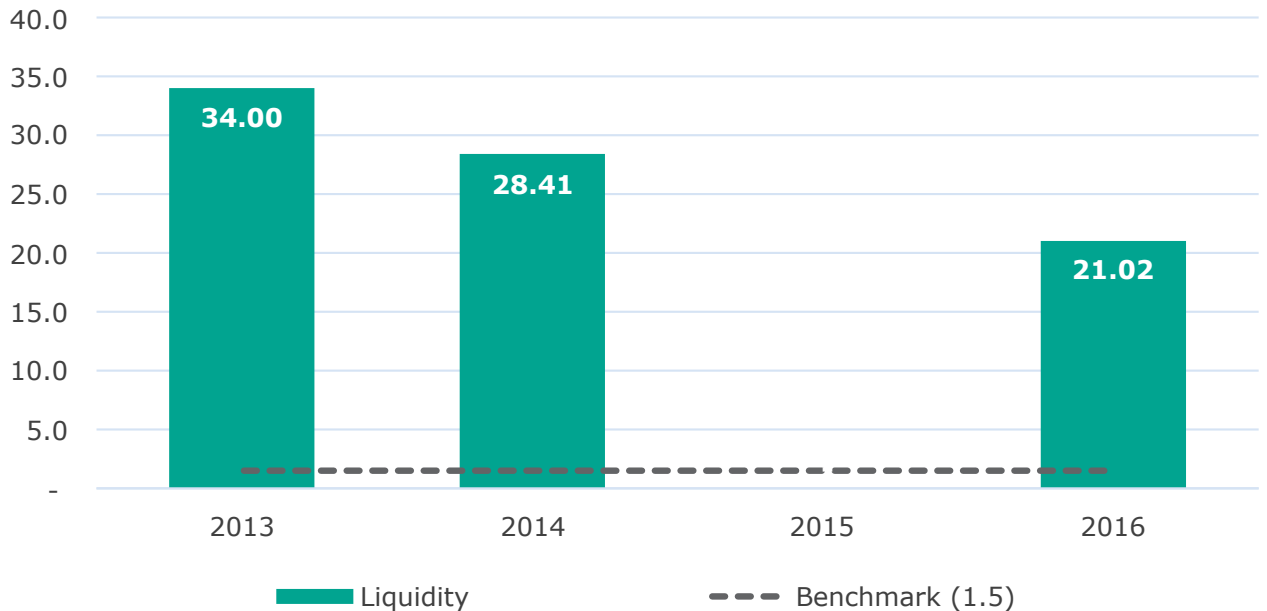
Total Debt as a Percent of Unrestricted Net Assets indicates the extent to which the your Y relies on debt financing (leveraging) and is considered in benchmark range if it is below 25%.

STATEMENT OF FINANCIAL POSITION ANALYTICS

Liquidity - Months of Cash/Equivalents & Investments on Hand



Liquidity - Working Capital Ratio



Months of Cash on Hand measures liquidity and estimates how many months of organizational expenses could be covered with current cash balances. The **current ratio** measures assets that will be cash within a year and liabilities that will have to be paid within a year, which can provide an indication of an organization’s future cash flow. The **working capital ratio** measures how much of a Y’s resources are unrestricted and available for current and future use by removing the total net assets that have been expended for fixed assets (such as assets that will likely never be converted to cash).

MISSION AND GOVERNANCE DISCLOSURES AND RECOMMENDATIONS

Introduction

The following section is provided to assist you in determining how well your 990 disclosures align with your tax exempt purpose. Your information reflects disclosures included in your 990 and Y-USA recommendations for best practice reporting is provided for comparison.

1) Mission Statement

The Internal Revenue Service (IRS) encourages charities to establish and regularly review the organization's mission. A clearly articulated mission, adopted by the board of directors, serves to explain and popularize the charity's purpose and guide its work. It also addresses why the charity exists, what it hopes to accomplish, and what activities it will undertake, where, and for whom.

The following is recommended by Y-USA for Part I:

Your Y may describe its mission or, in the alternative, highlight its significant activities (Youth Development, Healthy Living, Social Responsibility). Your statement must also be consistent with, but not necessarily identical to, your mission as stated in your Articles of Incorporation and Form 1023.

The following describes your YMCA's mission statement as reported on the 2016 year-end Form 990, Part I.

NOTE: Depending on the length of narratives included in your Form 990, the entire narrative may not fit in the space available on this page.

The purpose of this organization shall be to help persons develop Christian personalities and to aid in building a Christian society through the improvement of physical, mental, social, moral and educational conditions of persons who participate in YMCA programs and the community served by this organization.

MISSION AND GOVERNANCE DISCLOSURES AND RECOMMENDATIONS

2) Program Service Accomplishments

The IRS asks organizations to describe the accomplishments of their three most expensive programs in Part III, Line 4. This offers organizations a key opportunity to communicate how they spend resources strategically in support of their mission and cause.

The following example is provided by Y-USA for Part III, Line 4:

Youth Development

Our Y is committed to nurturing the potential of every child and teen. We believe that all kids deserve the opportunity to discover who they are and what they can achieve. That's why we help young people cultivate the values, skills, and relationships that lead to positive behaviors, better health and educational achievement. Our Y programs, such as [insert names of exemplar programs such as early learning, arts, youth sports, leadership, child care], offer a range of experiences that enrich cognitive, social, physical, and emotional growth. Expenses include subsidies and direct financial assistance that make participation possible for [insert #] percent of the young people we engage.

Healthy Living

The Y is a leading voice on health and well-being. We bring families closer together, encourage good health and foster connections through fitness, sports, fun, and shared interests [may insert names of exemplar programs such as diabetes prevention, group classes, health screening, aquatics, social clubs]. As a result, [insert #] people in our community are receiving the support, guidance, and resources they need to achieve greater health in spirit, mind, and body. This is particularly important as our nation struggles with an obesity crisis, families struggle with work/life balance and individuals search for personal fulfillment. Our programs are accessible, affordable and open to all faiths, backgrounds, abilities, and income levels. In [insert year], we provided [insert \$] in financial assistance to people who otherwise may not have been able to afford to participate.

Social Responsibility

Our Y believes in giving back and supporting our neighbors. We have been listening and responding to our community's most critical social needs for more than [insert #] years. Y programs, such as [insert names of exemplar programs such as Foster care, housing, Togetherhood, substance abuse programs, employment/vocational training, and English as a Second Language classes], are examples of how we deliver training, resources and support that empower our neighbors to effect change, bridge gaps and overcome obstacles. In [insert year], we engaged [insert #] YMCA members, participants and volunteers in activities that strengthen our community and pave the way for future generations to thrive.

MISSION AND GOVERNANCE DISCLOSURES AND RECOMMENDATIONS

2) Program Service Accomplishments (Continued)

The following describes your Y's program service accomplishments as reported on the 2016 year-end Form 990, Part III.

NOTE: Depending on the length of narratives included in your Form 990, the entire narrative may not fit in the space available on this page.

OUR YMCA IS COMMITTED TO NURTURING THE POTENTIAL OF EVERY CHILD AND TEEN. WE BELIEVE THAT ALL KIDS DESERVE THE OPPORTUNITY TO DISCOVER WHO THEY ARE AND WHAT THEY CAN ACHIEVE. THAT'S WHY WE HELP YOUNG PEOPLE CULTIVATE THE VALUES, SKILLS, AND RELATIONSHIPS THAT LEAD TO POSITIVE BEHAVIORS, BETTER HEALTH, AND EDUCATIONAL ACHIEVEMENT. OUR YMCA PROGRAMS, SUCH AS AFTERSCHOOL CARE, DAY CAMP, YOUTH SOCCER, AND YOUTH BASKETBALL, OFFER A RANGE OF EXPERIENCES THAT ENRICH COGNITIVE, SOCIAL, PHYSICAL, AND EMOTIONAL GROWTH. EXPENSES INCLUDE SUBSIDIES AND DIRECT FINANCIAL ASSISTANCE THAT MAKE PARTICIPATION POSSIBLE FOR 26% OF THE YOUNG PEOPLE WE ENGAGE.

Expenses	91,843
Grants	-
Revenues	399,596

OUR YMCA BELIEVES IN GIVING BACK AND SUPPORTING OUR NEIGHBORS. WE HAVE BEEN LISTENING AND RESPONDING TO OUR COMMUNITY'S MOST CRITICAL SOCIAL NEEDS FOR MORE THAN 16 YEARS. Y PROGRAMS, SUCH AS OUR ANNUAL SUPPORT CAMPAIGN, YOUTH SPONSORSHIPS, AND HEALTHIER COMMUNITIES INITIATIVE, ARE EXAMPLES OF HOW WE DELIVER TRAINING, RESOURCES, AND SUPPORT THAT EMPOWER OUR NEIGHBORS TO EFFECT CHANGE, BRIDGE GAPS, AND OVERCOME OBSTACLES. IN 2011, WE ENGAGED OVER 1500 YMCA MEMBERS, AND PARTICIPANTS IN VOLUNTEER HOURS FOR ACTIVITIES THAT STRENGTHEN OUR COMMUNITY AND PAVE THE WAY FOR FUTURE GENERATIONS TO THRIVE.

Expenses	41,251
Grants	-
Revenues	3,608

THE Y IS A LEADING VOICE ON HEALTH AND WELL-BEING. WE BRING FAMILIES CLOSER TOGETHER, ENCOURAGE GOOD HEALTH, AND FOSTER CONNECTIONS THROUGH FITNESS, SPORTS, FUN, AND SHARED INTERESTS. AS A RESULT, 3,000 PEOPLE IN OUR COMMUNITY ARE RECEIVING THE SUPPORT, GUIDANCE, RESOURCES THEY NEED TO ACHIEVE GREATER HEALTH IN SPIRIT, MIND, AND BODY. THIS IS PARTICULARLY IMPORTANT AS OUR NATION STRUGGLES WITH AN OBESITY CRISIS, FAMILIES STRUGGLE WITH WORK/LIFE BALANCE, AND INDIVIDUALS SEARCH FOR PERSONAL FULFILLMENT. OUR PROGRAMS ARE ACCESSIBLE, AFFORDABLE, AND OPEN TO ALL FAITHS, BACKGROUNDS, ABILITIES, AND INCOME LEVELS. IN 2013, WE PROVIDED \$25,000 IN FINANCIAL ASSISTANCE TO PEOPLE WHO OTHERWISE WOULD HAVE FACED ECONOMIC BARRIERS TO PARTICIPATION.

Expenses	10,623
Grants	-
Revenues	66,700

MISSION AND GOVERNANCE DISCLOSURES AND RECOMMENDATIONS

3) Governance, Management and Disclosure

The following describes your Y's governance policies and procedures as reported on the 2016 year-end Form 990, Parts VI and XII.

NOTE: N/A indicates your Form 990 did not require a response for that specific line.

Part VI, lines 1a-b	Primarily independent voting board members	✓
Part VI, line 2	Does not have family/business relationships among interested persons	✗
Part XII, line 2b	Audited financial statements prepared by independent accountant	✗
Part XII, line 2c	Committee that assumes responsibility for oversight of financial statement audit and selection of an independent accountant	N/A
Part VI, line 8a	Documents board meeting minutes	✓
Part VI, line 10b	Written policies and procedures governing activities of chapters, branches or affiliates	N/A
Part VI, line 11a	Copy of Form 990 provided to governing body prior to filing	✓
Part VI, line 12a	Written conflict of interest policy	✓
Part VI, line 12b	Officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts	✓
Part VI, line 12c	Regular and consistent monitoring and enforcement of compliance with conflict of interest policy	✓
Part VI, line 13	Written whistleblower policy	✓
Part VI, line 14	Written document retention and destruction policy	✓
Part VI, line 15a	Process for establishing compensation of top management official	✓
Part VI, line 15b	Process for establishing compensation of other officers/key employees	✓

Overview

The IRS believes that a well-governed charity is more likely to obey the tax laws, safeguard charitable assets, and serve charitable interests than one with poor or lax governance. A charity that has a knowledgeable and committed governing body and management team and sound management practices is more likely to operate more effectively and consistently with tax law requirements. The IRS Form 990 asks governance questions to ensure each charity is thoughtful about the governance structure and practices that are most appropriate for that charity in assuring sound operations and compliance with the tax law.

MISSION AND GOVERNANCE DISCLOSURES AND RECOMMENDATIONS

3) Governance, Management and Disclosure (Continued)

Engaged and Knowledgeable Governing Board

The IRS encourages an active and engaged board, believing that it is important to the success of a charity and to its compliance with applicable tax law requirements. Governing boards should be composed of persons who are informed and active in overseeing a charity's operations and finances. If a governing board tolerates a climate of secrecy or neglect, the IRS is concerned that charitable assets are more likely to be diverted to benefit the private interests of insiders at the expense of public and charitable interests. Successful governing boards include individuals who not only are knowledgeable and engaged, but selected with the organization's needs in mind (e.g. accounting, finance, compensation, and ethics).

Key Governance and Management Policies

Although the Internal Revenue Code does not require charities to have governance and management policies, the IRS will review an organization's application for exemption and annual information returns (Forms 990) to determine whether the organization has implemented policies relating to executive compensation, conflicts of interest, investments, fundraising, documenting governance decisions, document retention and destruction, and whistleblower claims.

Fiscal Review and Reporting for Stewardship

Directors are stewards of a charity's financial and other resources. The IRS encourages the board, either directly or through a board-authorized committee, to ensure that financial resources are used to further charitable purposes and that the organization's funds are appropriately accounted for by regularly receiving and reviewing up-to-date financial statements and any auditor's letters or finance and audit committee reports.

Public Trust through Transparency and Accountability

By making full and accurate information about its mission, activities, finance, and governance publicly available, a charity encourages transparency and accountability to its constituents. The Internal Revenue Code requires a charity to make its Form 1023 exemption application, Form 990, and Form 990-T, available for public inspection. The IRS encourages (but does not require) every charity to adopt and monitor procedures to ensure that its Form 1023, Form 990, Form 990-T, annual reports, and financial statements, are complete and accurate, are posted on its public website, and are made available to the public upon request.

MISSION AND GOVERNANCE DISCLOSURES AND RECOMMENDATIONS

3) Governance, Management and Disclosure (Continued)

The following describes your Y's governance policies and procedures as reported on the 2016 year-end Form 990, Part VI and Schedule O.

NOTE: Depending on the length of narratives in your Form 990, the entire narrative may not fit in the space available on this page. #N/A indicates your Form 990 did not report on that specific line.

Line 2b, Family/business relationships among interested persons

Drew Henderson - Family relationship

Line 11b, Form 990 review process:

The finance committee establishes the timeline for completion of the 990's and then reviews the end of year financial and submits them for board approval. Once the board approved the end of year financial then CEO begins the 990 reporting. After completion of the 990's the board reviews and votes to either approve or continue working toward approval. CEO submits board approved 990's by the due date including extensions if needed.

Line 12c, Conflict of interest policy & review process:

The Southern Prairie YMCA will not engage in any contract, transaction or arrangement involving a conflict of interest without establishing appropriate safeguards to protect the interest of the Y. To that end: A. Each Significant Person must promptly, fully and timely comply with the disclosure requirements set forth in this policy, or as otherwise adopted by the Board in accordance with this policy. B. All transactions, contracts or arrangements involving a conflict of interest must be reviewed by the board or by a designated body of disinterested persons. C. The Board, or designated body, must determine by a majority vote of disinterested persons that appropriate safeguards are in place to protect the interests of the YMCA and are consistent with the purposes of this Policy. D. Where appropriate, the Board or designated body shall seek advice of legal counsel. This Policy applies to (a) Significant Persons, and (b) any contract, transaction or arrangement involving the Y.

Line 15a, Process to establish compensation of top management official:

We use the executive compensation process that meets the three prong "safe harbor" test for the intermediate sanctions rules.

Line 15b, Process to establish compensation of other officers & key employees:

CEO in 2013

SUPPORTING FINANCIAL DETAILS

Financial Tables Summary

Southern Prairie YMCA, Inc. (2160)

TABLE 1: Revenue Composition	2013	2014	2015	2016
Membership Revenue	445,182	416,414	396,949	399,596
Contributions and Grants (includes **)	65,477	49,603	110,870	138,666
Residence	-	-	-	-
Child Care	15,535	18,896	7,299	4,276
Resident Camp	-	-	-	-
Day Camp	23,044	13,876	15,395	11,833
Other Program Services Revenue	38,997	59,836	35,392	50,591
Program Services Revenue	77,576	92,608	58,086	66,700
Investment Income (includes *)	1,748	-	-	1,172
Miscellaneous Revenue	7,273	-	4,819	7,106
Endowment Transfers to Operations	-	-	-	-
Operating Revenue (excludes * & **)	602,386	558,625	570,724	613,240
Operating Revenue Growth Rate (%)	n/a	-7.3%	2.2%	7.4%
Membership Revenue Growth Rate (%)	n/a	-6.5%	-4.7%	0.7%
Program Services Revenue Growth Rate (%)	n/a	19.4%	-37.3%	14.8%
*(Un)Realized Gains/Losses	-	-	-	-
Total Revenue	602,386	558,625	570,724	613,240
Govt. Funding (included in Prog. Rev. and Grants)	5,130	-	-	-
TABLE 2: Contributions and Grants	2013	2014	2015	2016
Federated Campaign Contributions	-	-	-	-
Special Events, Net	6,970	-	14,800	45,493
Annual Campaign Contributions	35,963	30,441	91,070	80,799
International Contributions	-	-	-	-
Corporate & Foundation Grants	20,000	10,000	5,000	12,374
General Contributions	2,544	9,162	-	-
Government Grants	-	-	-	-
Annual Charitable Support	65,477	49,603	110,870	138,666
Annual Charitable % of Operating Revenue	10.9%	8.9%	19.4%	22.6%
Annual Campaign % of Operating Revenue	6.0%	5.4%	16.0%	13.2%
Annual Campaign Growth Rate (%)	n/a	-15.4%	199.2%	-11.3%
**Capital Campaign	-	-	-	-
**Contributions to Endowment	-	-	-	-
TABLE 3: Expenses	2013	2014	2015	2016
Salaries and Wages	295,115	298,244	314,023	302,479
Other Personnel Costs	55,945	59,445	64,412	63,574
Financial Assistance	81,992	67,072	-	68,000
Professional Fees	26,687	20,444	-	-
Supplies	46,792	-	-	5,245
Occupancy	89,328	114,293	85,331	79,565
Insurance	15,752	16,438	16,259	14,436
Equipment	21,567	-	N/A	N/A
Promotion and Publicity	9,481	11,322	11,540	13,623
Fair Share Support	14,360	13,272	10,087	10,119
International Expenditures	-	-	-	-
Interest Expense	-	-	-	-
Depreciation Expense	16,872	17,261	16,393	15,674
Other Expenses	13,237	71,146	92,350	85,369
Operating Expenses	605,136	621,865	610,395	590,084
Expenses before Interest & Depreciation	588,264	604,604	594,002	574,410
Expenses before Int. & Dep. Growth Rate (%)	n/a	2.8%	-1.8%	-3.3%
Personnel Expenses	351,060	357,689	378,435	366,053
Personnel Expenses Growth Rate (%)	n/a	1.9%	5.8%	-3.3%
Productivity Ratio (%)	58.3%	64.0%	66.3%	59.7%

SUPPORTING FINANCIAL DETAILS

Financial Tables Summary (Continued)

Southern Prairie YMCA, Inc. (2160)

TABLE 4: Operating Margin*	2013	2014	2015	2016
Change in Net Assets before Int. & Dep.	14,122	(45,979)	(23,278)	38,830
As % of Operating Revenue	2.3%	-8.2%	-4.1%	6.3%
Change in Net Assets after Int. & Dep.	(2,750)	(63,240)	(39,671)	23,156
As % of Operating Revenue	-0.5%	-11.3%	-7.0%	3.8%
TABLE 5: Functional Expenses	2013	2014	2015	2016
Program Activities	499,565	504,368	524,679	143,717
Management and General	92,999	102,177	85,716	443,367
Fundraising	12,572	15,320	-	3,000
TABLE 6: Balance Sheet Composition	2013	2014	2015	2016
Cash/Equivalents	174,129	132,161	142,387	70,084
Investments	-	-	-	-
Accounts and Pledges Receivable	65,700	41,390	5,486	45,083
Inventories for Sale or Use	1,848	1,422	1,421	1,577
Prepaid Expenses and Deferred Charges	6,362	6,590	6,234	5,867
Gross Land, Buildings, & Equipment	540,724	561,439	562,127	574,080
Accumulated Depreciation	277,846	295,107	315,822	327,174
Total Assets	510,917	447,895	401,833	430,823
Accounts Payable and Accrued Expenses	6,173	6,391	-	5,834
Deferred Revenue	-	-	-	-
Total Debt	-	-	-	-
Total Liabilities	6,173	6,391	-	5,834
Unrestricted Net Assets	433,944	395,614	308,168	358,583
Temporarily Restricted Net Assets	65,700	40,790	88,565	61,306
Permanently Restricted Net Assets	5,100	5,100	5,100	5,100
Total Net Assets	504,744	441,504	401,833	424,989
Total Liabilities as a % of Total Assets	1.2%	1.4%	0.0%	1.4%
Total Net Assets as a % of Total Assets	98.8%	98.6%	100.0%	98.6%
Insurance Replacement Value*	585,000	585,000	845,000	845,000
TABLE 7: Liquidity	2013	2014	2015	2016
Cash and Cash Equivalents	174,129	132,161	142,387	70,084
Cash, Equivalents and Investments	174,129	132,161	142,387	70,084
Months of Cash/Equivalents available	3.45	2.55	2.80	1.43
Months of Cash/Equivalents and Investments	3.45	2.55	2.80	1.43
Current Assets	209,902	181,563	155,528	122,611
Current Liabilities	6,173	6,391	-	5,834
Current Ratio: Curr. Assets/Curr. Liabilities	34.0	28.4	#DIV/0!	21.0
TABLE 8: Debt	2013	2014	2015	2016
Tax Exempt Bonds, as % of Debt	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Loans to O,D,T,KE , as % of Debt	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Secured Mortgages, Notes Payable, as % of Debt	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Unsecured Notes & Loans Payable, as % of Debt	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Debt	-	-	-	-
Debt Service Cost	N/A	N/A	N/A	N/A
Total Debt as a % of Total Unrest. Net Assets	0.0%	0.0%	0.0%	0.0%
Debt Service Coverage	N/A	N/A	N/A	N/A

NOTES: (1) Data in Tables 1-5 source from Y Financial Reports to Y-USA (2012-2014) and customized fields itemized in CTRAC (2015-2016); (2) Data in Tables 6-8 source from IRS Form 990 Part X; (3) Operating revenue excludes capital campaign contributions, contributions to endowment, and realized and unrealized gains/losses; (4) Annual charitable support excludes capital campaign contributions, contributions to endowment, and endowment transfers to operation; (5) Transfers from Endowment to Operation source from 990 Schedule D for 2015-2016 but not for prior years; (6) Liquidity is often positively skewed due to inclusion of restricted dollars (such as capital campaign) in the total current assets.

SUPPORTING FINANCIAL DETAILS

Key Definitions and Calculations

Annual Charitable Support Ratio: Annual Charitable Support divided by Operating Revenue. Annual charitable support includes Annual Campaign, Federated Campaigns such as United Way, Corporate and Foundation Grants, Special Events Net, International, General Contributions, and Government Grants.

Contributions and Grants: Percent of total revenue from all contributions and grants sources including all annual charitable support, plus capital campaign and contributions to endowment, and excluding endowment transfers to operations.

Coverage of Depreciation and Interest by Change in Unrestricted Net Assets: Measures how much the unrestricted surplus or deficit (before Interest and Depreciation) covers the expense of Interest and Depreciation. CALC: $(\text{Operating Revenue} - \text{Operating Expense} + \text{Interest} + \text{Depreciation}) / (\text{Interest} + \text{Depreciation})$.

CPI Average Annual Change: Changes in the Consumer Price Index help reflect inflation, the general rise in the cost of doing business. Source: Bureau of Labor Statistics (<http://www.bls.gov/data/>), U.S. city average, not seasonally adjusted. (Recent years: 1.3% in 2016, 0.1% in 2015, 1.6% in 2014, 1.5% in 2013)

Total Debt: Includes secured mortgages and notes payable, unsecured notes and loans payable, tax-exempt bond liabilities. CALC: (IRS Form 990, Part X, lines 20 + 22 + 23 + 24.)

Debt Service: Includes Principal and Interest payments due in that reporting period.

Debt Service Coverage: Indicates if earnings (change in unrestricted net assets before interest and depreciation) are sufficient to cover debt service. "N/A" means debt or debt service is zero. CALC: $(\text{Operating Revenue} - \text{Operating Expense} + \text{Interest} + \text{Depreciation}) / \text{Debt Service}$.

Liquidity - Current Ratio: Liquidity indicates the short-term solvency of the Y (i.e. how easily it can pay its bills). Please note: If current assets include restricted dollars, such as capital campaign, this ratio will skew more positive than it really is. CALC: $(\text{IRS Form 990, Part X Lines 1 through 9}) / (\text{Part X Lines 17 through 25})$.

Liquidity - Months of Cash Available: Months of expenses covered by available cash indicates how long the Y can operate with the existing cash at current expense levels. CALC: $(\text{IRS Form 990, Part X, lines 1+2}) / (\text{Part IX, line 25(A)} / 12)$.

Membership Revenue Growth: Annual percent change in Membership Revenue. CALC: $(\text{Membership Revenue of recent year} - \text{Membership Revenue of prior year}) / \text{Membership Revenue of prior year}$.

Operating Expense: One and the same as Total Expense. (Previously Y-USA Financial Report, Line 49, starting in 2015, IRS Form 990 Part IX, Line 25A.)

Operating Margin: Unrestricted surplus or deficit (Operating Revenue minus Operating Expense) as a percent of Operating Revenue. This is an important forecasting ratio because it illustrates a Y's ability to produce a potential surplus, which could be drawn on if needed in future years. CALC: $(\text{Operating Revenue} - \text{Operating Expense}) / \text{Operating Revenue}$.

Operating Revenue: Total Revenue minus non-operating revenue items: Capital Campaign, Contributions to Endowment, (Un)Realized Gains/Losses. Please note: Operating Revenue is dependent on accurate itemization in CTRAC for Y-USA customized fields.

Productivity: Measures every dollar earned or contributed for every dollar spent on personnel to maximize organizational efficiency. CALC: $(\text{Salary and Wages} + \text{Other Personnel Costs}) / \text{Operating Revenue}$.

Program Efficiency: This nonprofit ratio, often watched by funders, measures the efficiency of an organization in delivering program services. CALC: $(\text{IRS Form 990 Part IX, Line 25B} / 25A)$.

Unrestricted Net Assets as percent of Total Assets: This net assets ratio reflects the resources available to conduct programs in support of mission after considering the claims against those resources. CALC: $(\text{IRS Form 990, Part X, line 27}) / (\text{Part X, line 16})$.