

*Financial Statements of*

**UNITED WAY OF SARNIA - LAMBTON**

*December 31, 2019*



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## Independent Auditors' Report

### To the Directors of United Way of Sarnia - Lambton

#### *Qualified Opinion*

We have audited the accompanying financial statements of the **United Way of Sarnia-Lambton** (the Entity), which comprise the statement of financial position as at December 31, 2019, and the statements of operating revenues and expenditures, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the *Basis for Qualified Opinion* section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Entity as at December 31, 2019, and its results of operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

#### *Basis for Qualified Opinion*

In common with many not-for-profit organizations, the Entity derives revenue from fundraising activities the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Entity. Therefore, we were not able to determine whether any adjustments might be necessary to local fundraising revenue, excess of revenues over expenses, and cash flows from operations for the years ended December 31, 2019 and 2018, current assets as at December 31, 2019 and 2018, and net assets as at January 1 and December 31 for both the 2019 and 2018 years. Our audit opinion on the financial statements for the year ended December 31, 2018 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Entity in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

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### *Responsibilities of Management and Those Charged with Governance for the Financial Statements*

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Entity's financial reporting process.

### *Auditor's Responsibilities for the Audit of the Financial Statements*

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Entity to cease to continue as a going concern.

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- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

*BDO Canada LLP*

Chartered Professional Accountants, Licensed Public Accountants

Sarnia, Ontario  
March 27, 2020

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# UNITED WAY OF SARNIA - LAMBTION

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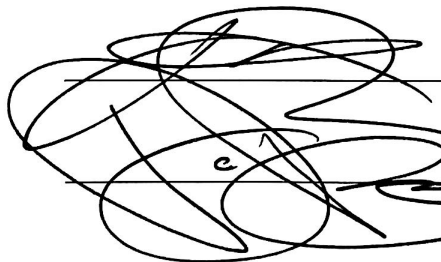
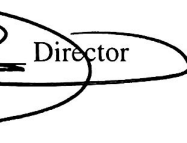
# UNITED WAY OF SARNIA - LAMBTON

## Statement of Financial Position

As at December 31, 2019

	<u>General Fund</u>	<u>Future Fund</u>	<u>2019</u>	<u>2018</u>
<b>ASSETS</b>				
<b>CURRENT</b>				
Cash	\$ 642,265	\$ 36,279	\$ 678,544	\$ 991,195
Accounts receivable	9,488	4,966	14,454	11,741
Pledges receivable	606,357	-	606,357	762,312
Inventory	1,810	-	1,810	1,810
Investments (Note 4)	1,780,305	-	1,780,305	1,233,674
Due from Future Fund (Note 5)	58,633	-	58,633	18,318
	<b>3,098,858</b>	<b>41,245</b>	<b>3,140,103</b>	<b>3,019,050</b>
<b>CASH SURRENDER VALUE OF</b>				
LIFE INSURANCE	-	10,500	10,500	10,500
INVESTMENTS (Note 4)	-	2,511,275	2,511,275	2,176,290
EQUIPMENT AND LEASEHOLDS (Note 6)	8,857	-	8,857	11,248
	<b>\$ 3,107,715</b>	<b>\$ 2,563,020</b>	<b>\$ 5,670,735</b>	<b>\$ 5,217,088</b>
<b>LIABILITIES</b>				
<b>CURRENT</b>				
Accounts payable and accrued liabilities	\$ 137,260	\$ -	\$ 137,260	\$ 121,737
Due to General Fund (Note 5)	-	58,633	58,633	18,318
Deferred revenue (Note 7)	1,943,459	-	1,943,459	2,100,271
	<b>2,080,719</b>	<b>58,633</b>	<b>2,139,352</b>	<b>2,240,326</b>
<b>NET ASSETS</b>	<b>1,026,996</b>	<b>2,504,387</b>	<b>3,531,383</b>	<b>2,976,762</b>
	<b>\$ 3,107,715</b>	<b>\$ 2,563,020</b>	<b>\$ 5,670,735</b>	<b>\$ 5,217,088</b>

APPROVED BY THE BOARD


 Director  

 Director

**UNITED WAY OF SARNIA - LAMBTON**  
**Statement of Operating Revenues and Expenditures**  
For the year ended December 31, 2019

	<u>General Fund</u>	<u>Future Fund</u>	<u>2019</u>	<u>2018</u>
<b>REVENUES</b>				
Local campaign	\$ 1,702,787	\$ -	\$ 1,702,787	\$ 1,831,972
Funds transferred from other United Way Centres	333,777	-	333,777	278,101
Funds transferred to other United Way Centres	(50)	-	(50)	(1,111)
Gross campaign	<b>2,036,514</b>	-	<b>2,036,514</b>	2,108,962
Less: Uncollectable pledges and other adjustments	<b>(19,660)</b>	-	<b>(19,660)</b>	(14,336)
Net revenues from prior year campaign	<b>2,016,854</b>	-	<b>2,016,854</b>	2,094,626
<b>Other income (expenses)</b>				
Investment	78,401	131,989	210,390	102,138
Day of caring	5,261	-	5,261	4,500
Memorial donations	-	18,064	18,064	24,242
United Way of Ontario	-	-	-	7,150
Bingo	17,480	-	17,480	19,622
Other campaign activities	6,628	-	6,628	22,994
Future Fund (Appendix 4)	-	(50,689)	(50,689)	(48,721)
	<b>2,124,624</b>	<b>99,364</b>	<b>2,223,988</b>	2,226,551
Fundraising expenditures (Appendix 2)	<b>374,033</b>	-	<b>374,033</b>	356,918
Net revenue available for program allocations	<b>1,750,591</b>	<b>99,364</b>	<b>1,849,955</b>	1,869,633
Program expenditures (Appendix 3)	<b>1,811,771</b>	-	<b>1,811,771</b>	1,720,053
<b>EXCESS OF REVENUES OVER EXPENDITURES</b>				
(EXPENDITURES OVER REVENUES)	<b>\$ (61,180)</b>	<b>\$ 99,364</b>	<b>\$ 38,184</b>	<b>\$ 149,580</b>

# UNITED WAY OF SARNIA - LAMBTON

## Statement Of Changes in Net Assets

For The Year Ended December 31, 2019

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	<u>General Fund</u>	<u>Future Fund</u>	<u>2019</u>	<u>2018</u>
Fund balance, beginning of year	\$ 775,558	\$ 2,201,204	\$ 2,976,762	\$ 2,905,355
Excess of revenues over expenditures (expenditures over revenues)	(61,180)	99,364	38,184	149,580
Unrealized gain (loss) on investments (Note 2)	215,618	300,819	516,437	(78,173)
Inter-fund transfers (Note 5)	97,000	(97,000)	-	-
Fund balance, end of year	\$ 1,026,996	\$ 2,504,387	\$ 3,531,383	\$ 2,976,762

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# UNITED WAY OF SARNIA - LAMBTON

## Statement of Cash Flows

For the year ended December 31, 2019

	<u>2019</u>	<u>2018</u>
<b>OPERATING ACTIVITIES</b>		
Excess of revenues over expenditures	\$ 38,184	\$ 149,580
Amortization, not affecting cash	3,379	4,149
	<b>41,563</b>	153,729
Changes in non-cash operating working capital items		
Accounts receivable	(2,713)	1,027
Inventory	-	10,510
Pledges receivable	155,955	(203,566)
Accounts payable and accrued liabilities	15,523	(6,588)
Deferred revenue	(156,812)	(50,504)
	<b>53,516</b>	(95,392)
<b>INVESTING ACTIVITIES</b>		
Net (purchases) proceeds of investments	(365,179)	324,519
Acquisition of equipment	(988)	(4,238)
	<b>(366,167)</b>	320,281
<b>NET CHANGE IN CASH POSITION</b>	<b>(312,651)</b>	224,889
Cash position, beginning of year	991,195	766,306
<b>CASH POSITION, END OF YEAR</b>	<b>\$ 678,544</b>	<b>\$ 991,195</b>

# UNITED WAY OF SARNIA - LAMBTON

## Notes to the Financial Statements

For the year ended December 31, 2019

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### 1. STATUTES OF INCORPORATION AND NATURE OF ACTIVITIES

The United Way of Sarnia - Lambton was incorporated under the laws of the Province of Ontario. It has been granted tax exempt status as a registered charity and is classified as a charitable organization under section 149 and 149.1 of the Income Tax Act, Canada. The organization is engaged in raising and distributing of funds to charitable programs in Sarnia-Lambton.

### 2. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Canadian accounting standards for not-for profit organizations and include the following significant accounting policies:

#### *Basis of presentation*

The organization follows the restricted fund method of accounting for contributions. Under these principles, resources for various purposes are classified in accordance with activities or objectives specified.

#### *General Fund*

The General Fund accounts for the organization's program delivery and administration activities. This fund reports unrestricted resources and restricted operating grants.

#### *Future Fund*

This fund reports internally restricted funds as directed by the Board of Directors to be invested in which income earned and capital may be used for agency allocations.

#### *Investments*

Investments are recorded at fair market value (see Note 4).

#### *Revenue recognition*

Contributions, including grants and donations, are recognized as revenue of the appropriate fund. Contributions are recognized as revenue in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Pledges receivable of \$606,357 (2018 - \$762,312) are recorded as deferred revenue when the organization is advised of the pledge. The pledge is then recorded as revenue in the year the pledge was intended to support and when the funds have been collected.

Investment income earned is recognized as revenue of the fund to which that income relates.

#### *Equipment and leaseholds*

Equipment and leaseholds are recorded at cost. Amortization is computed using the following annual rates and methods:

Office furniture	20%	diminishing-balance
Office equipment	30%	diminishing-balance
Computer equipment	30%	diminishing-balance
Leasehold inducements	20%	diminishing-balance

# UNITED WAY OF SARNIA - LAMBTON

## Notes to the Financial Statements

For the year ended December 31, 2019

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### 2. ACCOUNTING POLICIES – continued

#### *Donated services*

A substantial number of unpaid volunteers have made significant contributions of their time in the furtherance of the United Way of Sarnia – Lambton. The value of this contributed time is not included in these financial statements.

#### *Allocation of expenses*

The organization engages in fundraising and program projects and costs directly related to each project are allocated directly to the corresponding project. Costs not directly related to each project are allocated as per Appendix 5. The organization also incurs a number of general and administrative expenditures associated with the governing and operating of the organization that are allocated 68% to fundraising and 32% to program (see Appendix 1).

#### *Management estimates*

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the reporting period. These estimates are reviewed periodically, and, as adjustments become necessary, they are reported in earnings in the period in which they become known.

#### *Financial Instruments*

Financial Instruments are recorded at fair value at initial recognition. In subsequent periods, equities traded in an active market are reported at fair value, with any change in fair value reported in the statement of changes in net assets. All other financial instruments are reported at cost or amortized cost less impairment. Transaction costs on the acquisition, sale or issue of financial instruments are expensed for those items measured at fair value and charged to the financial instrument for those measured at amortized cost.

Financial assets are tested for impairment when indicators of impairment exist. When a significant change in the expected timing or amount of the future cash flows of the financial asset is identified, the carrying amount of the financial asset is reduced and the amount of the write-down is recognized in net income. A previously recognized impairment loss may be reversed to the extent of the improvement, provided it is not greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously, and the amount of the reversal is recognized in net income.

### 3. FINANCIAL INSTRUMENTS

The organization has a comprehensive risk management framework to monitor, evaluate and manage the principal risks assumed with financial instruments. The risks that arise from transacting financial instruments include credit risk, liquidity risk and market risk.

# UNITED WAY OF SARNIA - LAMBTON

## Notes to the Financial Statements

For the year ended December 31, 2019

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### 3. FINANCIAL INSTRUMENTS – continued

#### *Credit risk*

Credit risk arises from the potential that a counter party will fail to perform its obligations. The organization monitors its accounts receivable regularly and establishes allowances for doubtful accounts as needed. The organization is also exposed to a concentration of credit risk arising from the majority of its bank accounts being held at one financial institution. There have not been any changes in the risk from the prior year.

#### *Liquidity risk*

Liquidity risk is the risk that the organization will encounter difficulty in meeting its obligations associated with financial liabilities. Liquidity risk includes the risk that, as a result of operational liquidity requirements, the organization will not have sufficient funds to settle a transaction on the due date; will be forced to sell financial assets at a value, which is less than what they are worth; or may be unable to settle or recover a financial asset. The organization is exposed to this risk mainly in respect of its accounts payable and accrued charges and deferred revenue. The organization's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient cash flows to fund its operations and to meet its liabilities when due, under both normal and stressed conditions. The organization maintains a portion of its invested assets in liquid securities. There have not been any changes in the risk from the prior year.

#### *Market risk*

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. The organization is mainly exposed to interest rate risk and other price risk.

The organization's risk management strategies are described below:

#### *Interest rate risk*

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The organization is exposed to interest rate risk on its fixed interest rate financial instruments. Fixed-interest instruments subject the organization to a fair value risk. The organization is exposed to changes in interest rates related to its investments in marketable securities. The organization's primary objective is to ensure the security of principal amounts invested and provide for a high degree of liquidity, while achieving a satisfactory return. Treasury risk management policies specify various investment parameters including eligible types of investment, maximum maturity dates, maximum exposure by counterparties and maximum credit ratings. The organization mitigates interest rate risk on investments by diversifying the durations of the fixed-income investments that are held at a given time. There have not been any changes in the risk from the prior year.

# UNITED WAY OF SARNIA - LAMBTON

## Notes to the Financial Statements

For the year ended December 31, 2019

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### 3. FINANCIAL INSTRUMENTS – continued

#### *Other price risk*

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The organization is exposed to other price risk through its investments in quoted shares. The organization manages other price risk through asset allocation and maintaining a portfolio that is well diversified on both a geographic and industry sector basis. There have not been any changes in the risk from the prior year.

### 4. INVESTMENTS

	<u>2019</u>	<u>2018</u>
<i>Current investments</i>		
General Fund		
Guaranteed investment certificates at 1.60%	\$ -	\$ 175,000
Marketable securities (cost \$1,505,613; 2018 – \$999,600)	<b>1,780,305</b>	1,058,674
	<b>1,780,305</b>	1,233,674
<i>Long-term investments</i>		
Future Fund		
Marketable securities (cost \$2,179,893; 2018 - \$2,145,727)	<b>2,511,275</b>	2,176,290
	<b>\$ 4,291,580</b>	\$ 3,409,964

### 5. DUE TO (FROM) GENERAL FUND AND FUTURE FUND

The balance due to (from) General Fund and Future Fund is non-interest bearing, unsecured and is due on demand.

During the year, the Board of Directors approved the restriction of \$18,064 (2018 – \$19,150) of donations in the Future Fund.

During the year, the Board of Directors approved transfers totaling \$97,000 (2018 - \$64,000) to the General Fund from the Future Fund. The amount transferred represents 3.5% of the Future Fund investment which is used to assist in funding the member agencies and to offset some of the administration costs incurred by the United Way of Sarnia – Lambton.

# UNITED WAY OF SARNIA - LAMBTON

## Notes to the Financial Statements

For the year ended December 31, 2019

### 6. EQUIPMENT AND LEASEHOLDS

	2019			2018
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Office furniture	\$ 19,724	\$ 17,544	\$ 2,180	\$ 1,939
Office equipment	44,069	38,636	5,433	6,465
Computer equipment	115,424	114,180	1,244	2,488
Leasehold improvements	7,171	7,171	-	356
	<b>\$ 186,388</b>	<b>\$ 177,531</b>	<b>\$ 8,857</b>	<b>\$ 11,248</b>

### 7. DEFERRED REVENUE

	2019	2018
Fall 2018 campaign	\$ -	\$ 1,932,533
Fall 2019 campaign	1,875,343	165,928
Fall 2020 campaign	66,306	-
Artwork	1,810	1,810
	<b>\$ 1,943,459</b>	<b>\$ 2,100,271</b>

### 8. COMMITMENTS

The organization leases a photocopier and the premises where it is located. In addition, the organization has entered into funding agreements with member agencies.

The total minimum payments over the next five years are as follows:

2020	\$ 1,469,800
2021	\$ 1,432,300
2022	\$ 358,653
2023	\$ 21,816
2024	\$ 21,816

### 9. SUBSEQUENT EVENT

Subsequent to year-end, the outbreak of the novel strain of coronavirus, specifically identified as "COVID-19", has resulted in worldwide emergency measures to combat the spread of the virus.

These measures, which include self-quarantine periods, have caused disruption to businesses and organizations globally, which are resulting in an economic slowdown. The duration and impact of the COVID-19 outbreak is unknown at this time, including measures implemented by governments and central banks. It is not possible to reliably estimate the length or effect of these developments, including the impact on the financial results of the organization in future periods.

**UNITED WAY OF SARNIA - LAMBTON**  
**General and Administrative Expenditures**  
**For the year ended December 31, 2019**

**Appendix 1**

	<u>2019</u>	<u>2018</u>
Amortization	\$ 3,379	\$ 4,149
Bank charges	8,318	7,313
Computer supplies and subscriptions	2,629	3,464
Conference and travel	1,244	2,790
Equipment rentals	3,143	3,702
Insurance	3,253	3,860
Meetings	847	194
Mileage	3,211	3,942
Office supplies	4,535	2,074
Postage	6,365	7,026
Printing	1,733	582
Professional fees	3,940	3,267
Rent	10,911	15,113
Salaries and employee benefits	186,181	173,738
Telephone	3,234	2,430
Training	67	355
Volunteer appreciation	542	822
<b>Total general and administrative expenditures before allocation</b>	<b>243,532</b>	<b>234,821</b>
Allocation to fundraising expenditures (Appendix 2)	<b>(165,602)</b>	<b>(159,678)</b>
Allocation to program expenditures (Appendix 3)	<b>(77,930)</b>	<b>(75,143)</b>
	<b>\$ -</b>	<b>\$ -</b>

**UNITED WAY OF SARNIA - LAMBTON****Appendix 2****Fundraising Expenditures**

For the year ended December 31, 2019

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	<u>2019</u>	<u>2018</u>
Computer supplies and subscriptions	\$ 1,577	\$ 2,078
Conference and travel	956	2,143
Equipment rentals	2,274	2,678
Insurance	2,397	2,844
Media subscriptions	11,888	7,616
Meetings	508	116
Mileage	2,183	2,680
Printing	3,467	1,165
Rent	8,040	11,136
Salaries and benefits	157,065	146,567
Special events	3,134	6,686
Supplies	12,414	9,169
Telephone	2,156	1,620
Training	47	249
Volunteer appreciation	325	493
<hr/>		
Total direct fundraising expenditures	<b>208,431</b>	197,240
<hr/>		
Allocation of general and administrative expenditures (Appendix 1)	<b>165,602</b>	159,678
<hr/>		
	<b>\$ 374,033</b>	<b>\$ 356,918</b>

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**UNITED WAY OF SARNIA - LAMBTON****Appendix 3****Program Expenditures**

For the year ended December 31, 2019

	<u>2019</u>	<u>2018</u>
Allocation to non-member agencies	\$ 100,781	\$ 99,016
Community investments	<b>1,500,611</b>	1,416,704
Day of caring	<b>4,198</b>	4,279
Dental program	<b>20,012</b>	17,587
Insurance	<b>2,054</b>	2,438
Prescription drugs	<b>8,328</b>	7,405
Professional fees	<b>1,957</b>	1,623
Rent	<b>6,891</b>	9,545
Salary and other	<b>63,791</b>	58,859
Strategic partnerships	<b>4,000</b>	6,860
United Way of Canada - Centraide Canada dues	<b>21,218</b>	20,594
Total direct program expenditures	<b>1,733,841</b>	1,644,910
Allocation of general and administrative expenditures (Appendix 1)	<b>77,930</b>	75,143
	<b>\$ 1,811,771</b>	<b>\$ 1,720,053</b>

**UNITED WAY OF SARNIA - LAMBTON****Appendix 4****Future Fund Expenditures**

For the year ended December 31, 2019

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	<u>2019</u>	<u>2018</u>
Bank charges	\$ 924	\$ 813
Computer supplies and subscriptions	2,723	3,588
Conference and travel	499	1,119
Equipment rentals	669	788
Insurance	856	1,016
Life insurance premiums	24,071	21,674
Mileage	794	974
Office supplies	907	415
Postage	707	781
Printing	693	233
Professional fees	4,824	4,001
Rent	2,871	3,977
Salaries	9,432	8,802
Telephone	719	540
	<hr/>	
	\$ 50,689	\$ 48,721

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**Allocation of Expenditures**

**For the year ended December 31, 2019**

	<u>General and Administrative Expenditures</u>	<u>Fundraising Expenditures</u>	<u>Program Expenditures</u>	<u>Future Fund</u>
Bank charges	90.00%	0.00%	0.00%	10.00%
Computer supplies and subscriptions	35.00%	21.00%	7.75%	36.25%
Conference and travel	44.25%	34.00%	4.00%	17.75%
Equipment rentals	47.00%	34.00%	9.00%	10.00%
Insurance	38.00%	28.00%	24.00%	10.00%
Meetings	50.00%	30.00%	20.00%	0.00%
Mileage	44.50%	30.25%	14.25%	11.00%
Office supplies	50.00%	25.00%	15.00%	10.00%
Postage	90.00%	0.00%	0.00%	10.00%
Printing costs	25.00%	50.00%	15.00%	10.00%
Professional fees	36.75%	0.00%	18.25%	45.00%
Rent	38.00%	28.00%	24.00%	10.00%
Salaries and employee benefits	45.40%	38.30%	14.00%	2.30%
Telephone	45.00%	30.00%	15.00%	10.00%
Training	50.00%	35.00%	15.00%	0.00%
Volunteer appreciation	50.00%	30.00%	20.00%	0.00%