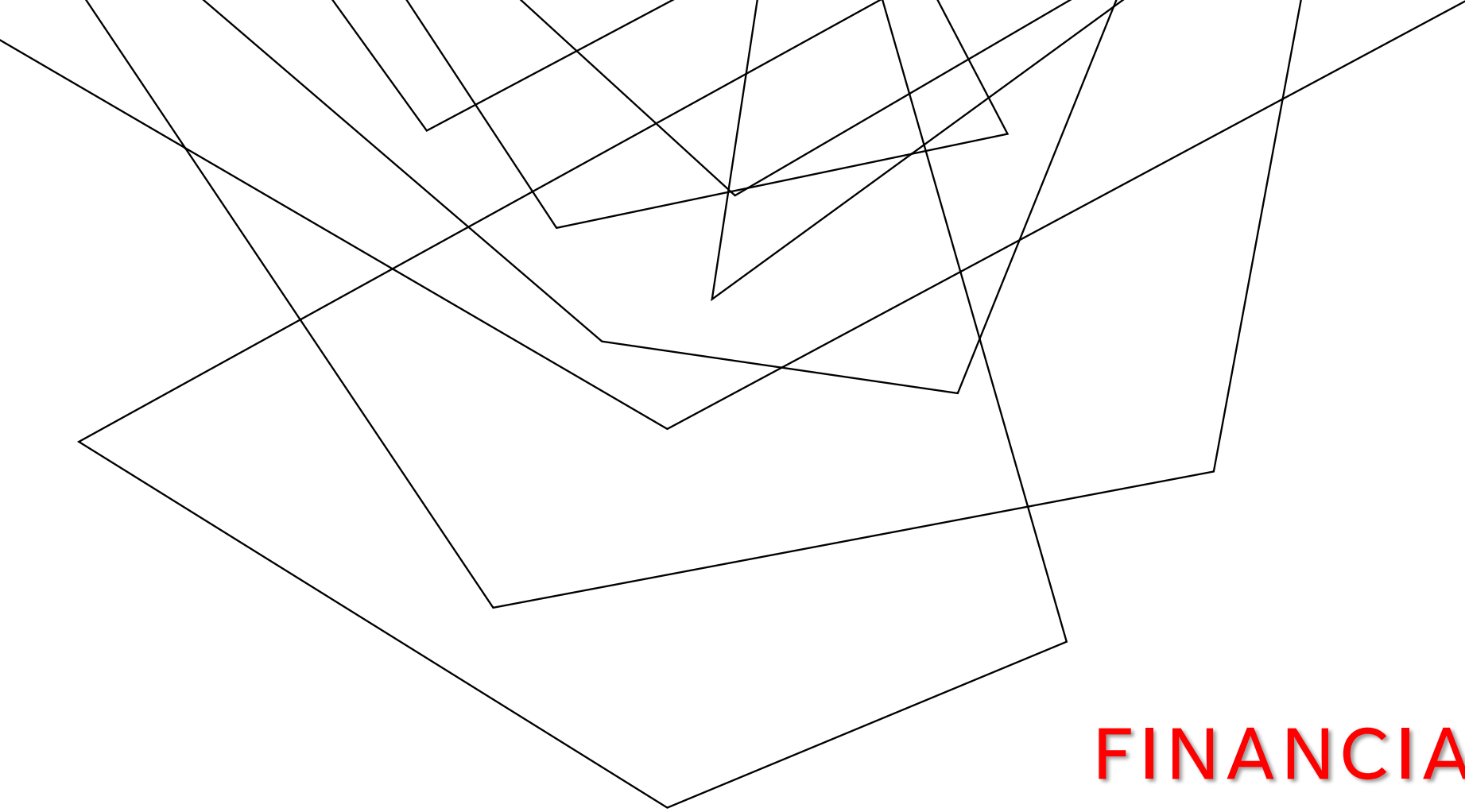


Abstract geometric lines in black, forming various polygons and overlapping shapes, primarily located in the upper left and center of the slide.

FINANCIAL RECAP SPRING ASSEMBLY

MARCH 20-22, 2026

FINANCE COMMITTEE

- The committee is chaired by the Alternate Delegate, and consists of the Area Chairperson, Treasurer, and other Al-Anon's appointed by the Alternate Delegate. The Delegate is an Ex-Officio member.
- The Area Finance Committee considers funding requests as submitted and prepares the annual preliminary budget.
- If necessary, an over-budget line-item expenditure up to 2% or \$1,000 whichever is greater of the total Annual General Expense Budget may be approved by the Finance Committee.
- The Finance Committee can approve an unbudgeted item of up to \$5,000 if the expense can be deemed urgent to the continued operation of the Colorado Area and the Area cannot reasonably calendar an Assembly in sufficient time to approve the expense.

COLORADO AREA BUDGET 2026

- **Income**: includes group, district, assembly and personal donations as well as contributions from Area fundraisers Day In Al-Anon and Weekend In Al-Anon = **\$45,030.00**
- **Expenses**: includes Area Assembly expenses, officer and coordinator expenses, and any other expenses necessary to do the business of Al-Anon at the Area Assembly = **\$60,148.00**
- **Net Income/Expenses**: income minus the expenses = **-\$15,118.00**
- Some Areas prefer a balanced budget but that is not always reasonable. This area has had a deficit budget on occasion, yet almost always ends up in the black (more income than expenses) at the end of the year.



2025 YEAR END NUMBERS

Actual

- Income = \$47,140.48
- Expense = \$44,242.04
- Net = \$2,898.44

Budgeted

- Income = \$37,505.00
- Expense = \$49,765.00
- Net = (\$12,260.00)

*These numbers do not include the additional WSO donation made in the amount of \$21,036 per our guidelines.

2026 NUMBERS YEAR TO DATE

1/1/26 – 2/28/26

Actual

- Income = \$8,256.81
- Expense = \$8,979.50
- Net = (\$722.69)

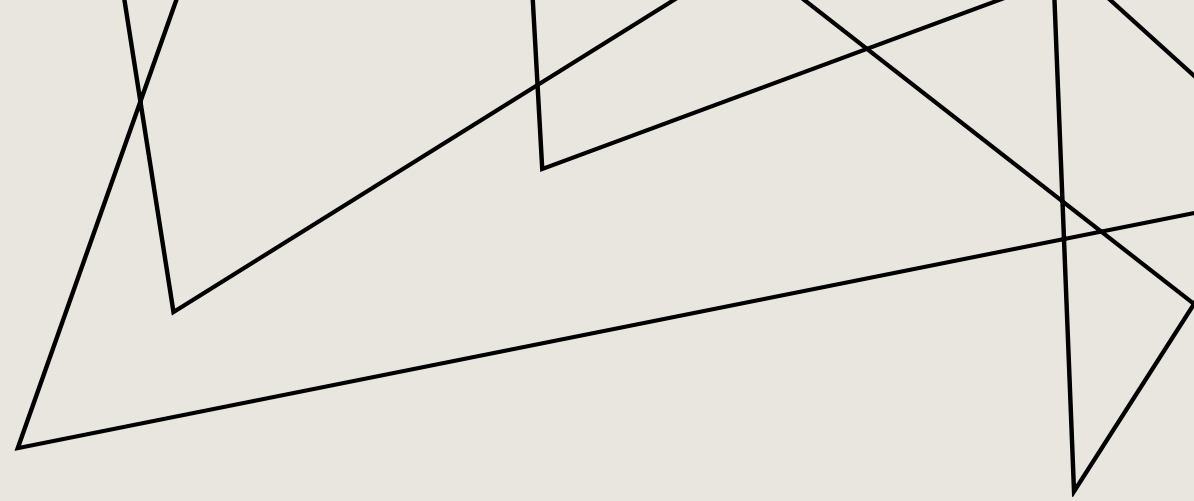
Budgeted YTD

- Income = \$7,505.02
- Expense = \$9,791.36
- Net = (\$2,286.84)

		Income		Per Entity		Year to Date	
Entity	#	Budget	Actual	Budget	Actual	Budget YTD(\$)	Actual YTD(%)
Group	265	\$27,500	\$6,354.11	\$103.77	\$23.98	\$4,583.33	137%
District	25	\$5,625	\$1,677.42	\$225	\$67.10	\$937.50	179%
Assembly	3	\$5,000	TBD	\$1,666.67	TBD	0	TBD

This cost per entity table is a guideline to help us reach our goals! We know that not all groups and districts can meet the Per Entity goal. This is informational only to give you an idea of what it takes to do the business of the Colorado Area.

AMPLE RESERVE



What it is...

Ample Reserve is (Service Manual p. 214):

- *To assure continuation of essential services in the event of a substantial decline in income.*
- *To cover cost of special projects which could not be financed from normal sources of income.*

The Area Ample Reserve fund is (CO Area Guidelines):

- *Set at 50% of the Area's Annual General Expense Budget including separately maintained Special Event budgets.*
- *In addition, the Area will maintain Sufficient Operating Funds to conduct day-to-day operations. Though the Funds will fluctuate throughout the budget year, Sufficient Operating Funds should target 25% of the Annual General Expense Budget excluding separately maintained Special Event budgets.*

AMPLE RESERVE CONT.

- **And is not...**
- The Ample Reserve Fund is not a savings account for excess funds. It can be held in a savings account but should not be considered accessible funds for normal operating expenses.

Our Ample Reserve is calculated using the budgeted General Expense total, therefore every year the Ample Reserve amount changes.

- **Total Budgeted General Expense for 2026 = \$71,488**
- **Ample Reserve = \$35,744**

As you will see on the next slide, we are not quite where we need to be to ensure we have a full 6 months of operating expenses in our Ample Reserve.

AMPLE RESERVE SURPLUS

The ample reserve surplus is calculated using both the budgeted Assembly expenses and budgeted WIA expenses.

	<u>1/1/2026</u>		<u>Target</u>					
Checking 8276 - Area	9,323.47	Suff Oper Funds	\$ 15,037.00					
Savings 7278	11,699.64							
Time Savings 0212	9,027.49							
Time Savings 1219	8,337.70							
Time Savings 1391	8,783.85							
		Ample reserve	\$ 35,744.00					
Total	\$ 47,172.15		\$ 50,781.00					
Budget for Year	Budgeted WIA Expenses [\$]	Budgeted Colorado Area Expenses [\$]	Grand Total All BUDGETED Expenses [\$]	Reserve Fund (50% of Grand All Total Budgeted Expenses) (6 Months)	"Colorado Area" Total Savings (Prior Year's Savings & Checking Accounts & CDs)	Funds Exceeding the Reserve Fund Target (Total Savings- Reserve Fund)	25% of Budgeted Opearting Expenses = Sufficient Operating Funds (Checking + Savings - Reserve Fund)	Ample Reserve Surplus
2026	\$11,340	\$60,148	\$71,488	\$35,744	\$47,172	\$11,428	\$ 15,037.00	-\$3,609



IN KIND DONATIONS/EXPENSES

Our Area guidelines give us direction and counsel on the budgeting process. On page 5, paragraph 5 has this to say:

In the spirit of Area Unity as contemplated in the First Tradition and our Seventh Tradition, the Area endeavors to be fully self supporting. To determine the true cost of Area operations, funds for Area projects should be provided via the Area budgeting process contemplated above. Use of personal funds, unbudgeted funds or funds solicited outside of the Area budgeting process is strongly discouraged.

Keeping that in mind, it is very important that we report **ALL** expenses, even if we are not asking to be reimbursed for them all. This will help us when we begin the budget process again. Knowing our actuals will give us more insight on how to plan for the future.

A series of white, overlapping geometric lines and polygons on a black background, located on the left side of the slide. The lines form various shapes, including triangles and quadrilaterals, some of which are nested or intersecting.

QUESTIONS????