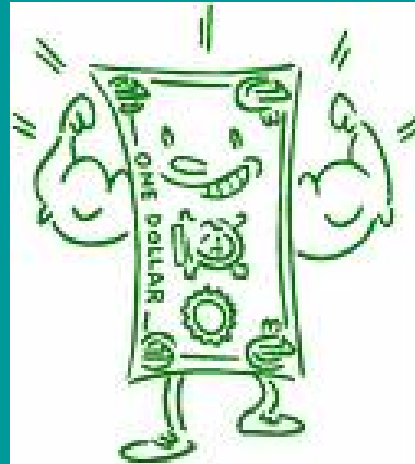


Good News

Congregation Beit Tikvah has no debt

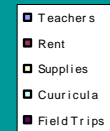
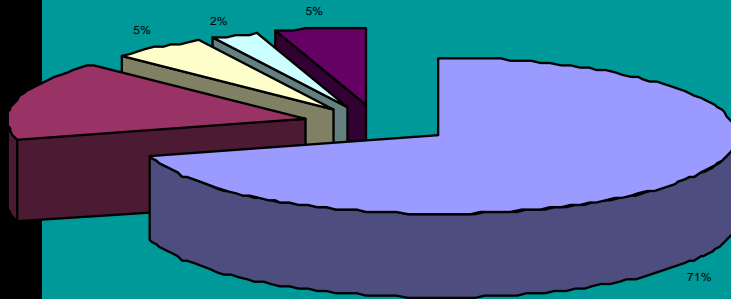


More Good News

- ◆ Budget as approved had revenue from dues projected at \$86,500
- ◆ To date, revenue from dues is \$95,300
 - Almost \$9000 to the revenue bottom line

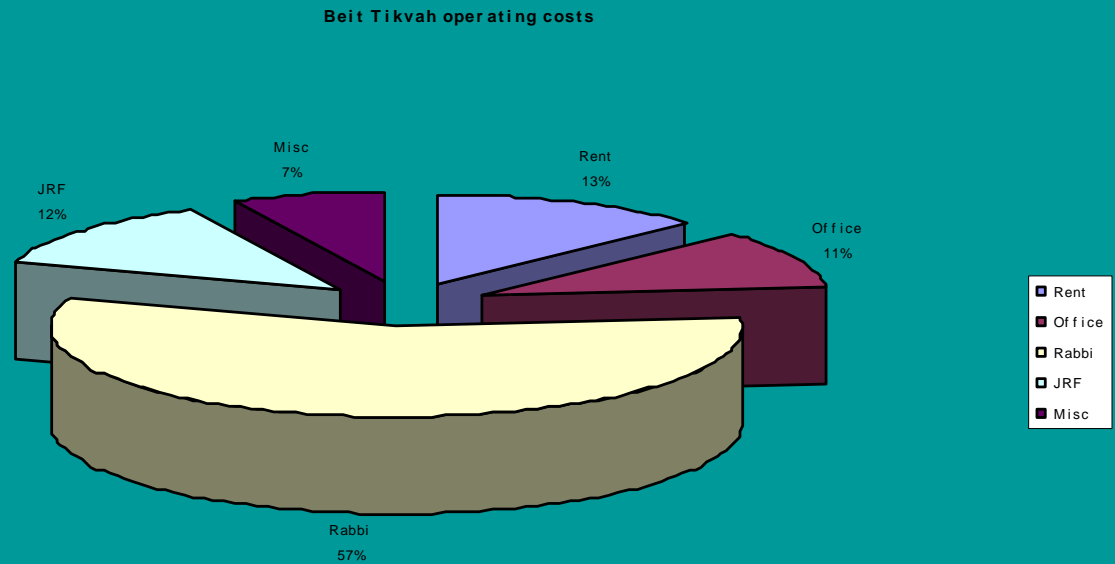


Good News about Keshet



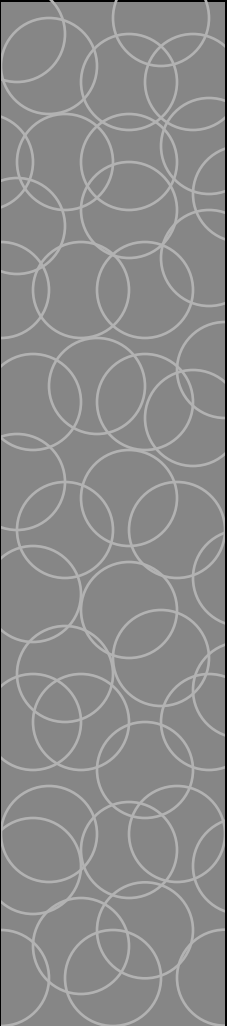
- ◆ Tuition revenues \$23,000 - pay for Keshet expenses and contribute to the bottom line
- ◆ FY 08 \$2900

The Rest of the News



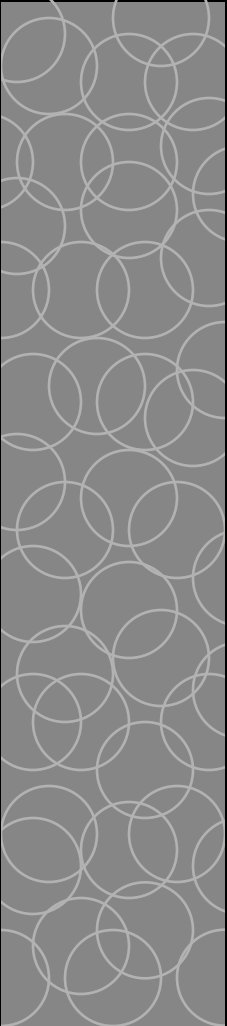


Deconstructing the Budget

- 
- ◆ \$172,000 (not including Keshet School)
 - Rabbi: \$98,000
 - Rent: \$22,000
 - Roland Ave expenses: \$18,200
 - JRF: \$12,600
 - Everything else: \$21,200
 - ◆ Minus \$ 95,300 revenue from dues
 - ◆ \$ 76,700 needed to make budget



High Holidays

- 
- ◆ Expected revenue \$19,400
 - ◆ Payments \$ 13,600
 - ◆ Budget shortfall \$ 5800
 - ◆ \$76,700 to make budget minus \$8800
(dues) \$13,600 (HHD), \$2900 (Keshar)

Fundraising

- ◆ Shortfall: \$51,400 needed from fundraising
- ◆ What is realistic?
- ◆ \$11,000 realized to date





Opportunities for Giving

- 
- ◆ Angels
 - ◆ Annual phone-a-thon
 - ◆ In honor of
 - ◆ In memory of
 - ◆ Memorial Plaques
 - ◆ Prayer Books
 - ◆ Rabbi Discretionary
 - ◆ Sponsoring
 - ◆ Yizkor Book
 - ◆ Events

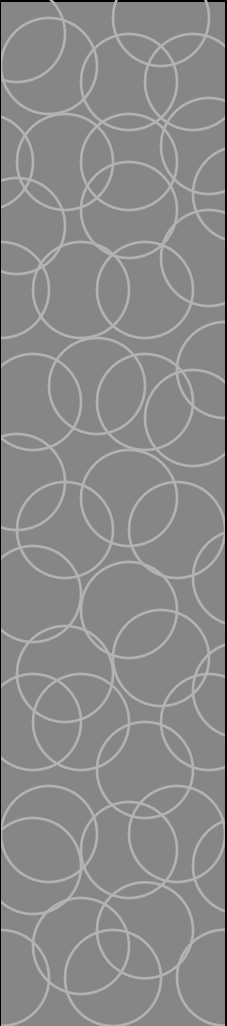
Structural deficit

- ◆ Cash in does not cover cash out
- ◆ Dues do not cover basic costs





Options for FY 09

- 
- ◆ Cut costs
 - ◆ Pay for service – simchas
 - ◆ Annual assessment beyond dues
 - ◆ Revise dues structure
 - Use base rate \$613 plus sliding scale %
 - Base plus voluntary contribution
- 