

## INSTRUCTIONS FOR THE CITIZEN'S GUIDE SPREADSHEET

The spreadsheet is organized by tabs. The first tab to the right of the Instruction tab is titled "Data Input" and is the only tab where you should have to enter data or make modifications. The next four tabs contain the Citizens' Guide organized as follows:

- Revenues
- Expenditures
- Financial Position
- Other long-term obligations

To enter information in the data input tab, you will need to have copies of your financial statements, trial balances, or F-65 forms. To use the spreadsheet:

- The model requires 5 years of data, but allows for 10 years (10 years being preferable.) In order for the graphs to ignore the first five years, we have hidden those columns. If you want to use more than five years, just "unhide" columns C-G and the input areas will be available.

- Rows 4 through 29 present the revenues and expenditures from all governmental funds.

» This should include the General Fund plus all special revenue, debt service, capital project, and permanent funds (if you are using the F-65, this is the sum of columns (a) and (b).

» If you have any revenue or expenditure categories that are not being used by your local unit, please "hide" those rows on the data input sheet. This will remove them from the graphs so that the graphical presentation will be easier for the citizen to understand. This will be very common; for instance, row 27-extraordinary/special items, is quite uncommon to use.

- Rows 31 through 35 present the fund balance as of the balance sheet date;

» This should include the General Fund plus all special revenue, debt service, capital project, and permanent funds (if you are using the F-65, this is the sum of columns (a) and (b).

» If you have any fund balance categories that are not being used by your local unit (i.e., you have no reservations or you have no designation), please "hide" those rows on the data input sheet. This will remove them from the graphs.

- Rows 39 through 54 presents the funded status of all "defined benefit" employee benefit plans (pension plans, retiree health care, or any other OPEB plans.)

» This information should be in the footnote disclosures of your annual financial statements; it is also available in your actuarial valuations.

» Many local units only have every other year (or every third year) information related to the actuarial accrued liability (AAL) for retiree health care plans. For those communities, we recommend extrapolating the information between valuations so that a fair picture can still be obtained. For example: if the 2007 AAL was \$5 million and the 2010 AAL was \$8 million, you could extrapolate to \$6 million for 2008 and \$7 million for 2009.

- Rows 57 through 67 present the debt information from the "long term debt account group." In other words, this represents all governmental liabilities not already reported in the funds themselves. This information generally can be found in the footnote disclosures of your financial statements.

- Row 69 presents population information. This is presented so that we can compute measures on a per-capita basis, and will make it easier when you want to do comparisons with other local units in the future. For 2010, the population count should agree with the U.S. census figures. For all other years, estimates of population are generally available through your regional council of governments.

- Rows 79-83 are grayed out and should be ignored. This section is necessary in order for the interactive revenue and expenditure charts to operate properly.

On the first two tabs of the Citizens' Guide (revenue and expenditures), table number 4 has been built as an interactive chart. When this is put on your website, the user can choose any revenue (expenditure) from the drop-down list and see the historical trend for that particular revenue (expenditure).

**Before publishing the spreadsheet to your website, we highly recommend you "hide" the Data Input Tab and the F-65 Crosswalk Tab so that this document will be more user-friendly. To hide a tab, right click on the tab and select "Hide".**

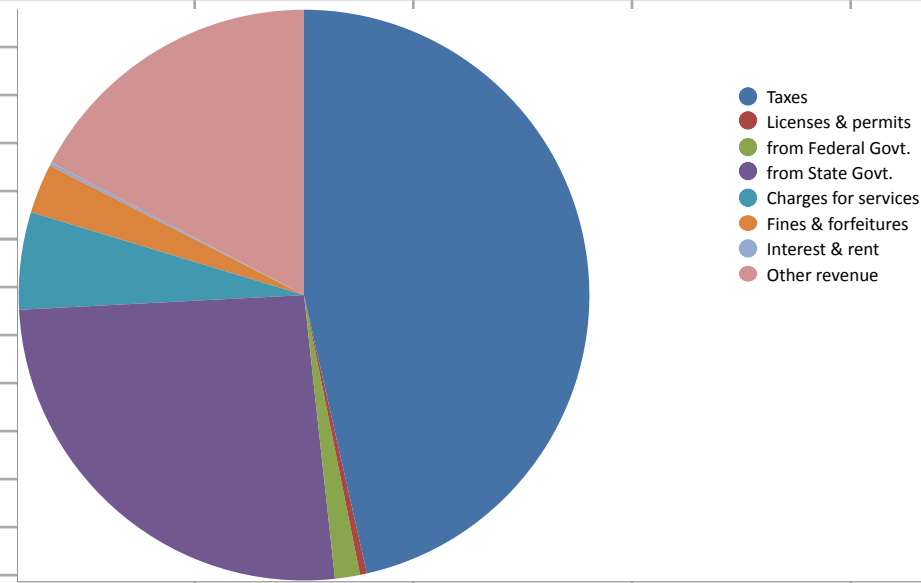
CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Belding - Ionia							Per capita information				
Date Input Page	2012	2013	2014	2015	Bud 2016	Bud 2017	2014	2015	Bud 2016	Bud 2017	
<p>Instructions:            Input all data on this page. The following pages will then provide the graphs and charts which comprise the Transparency tool (citizen friendly guide). This model requires 5 years of data, but allows up to 10 years. To use more than 5 years, unhide columns D-H.</p> <p>Before publishing to the web site, we recommend "hiding" this tab, and the "F-65 crosswalk" tab, so that the document will be more user-friendly. (To do that, right-click on the tab and select "Hide.")</p>											
<b>Stmnt. Of Rev &amp; Exp - All governmental funds</b>											
<b>Revenue</b>											
	Taxes	1,816,762	1,773,710	1,697,424	1,743,665	1,734,000	1,768,680	295	302	300	306
	Licenses & permits	15,287	15,760	14,781	17,289	12,000	12,000	3	3	2	2
	from Federal Govt.	55,445	80,802	102,423	27,102	375,000	375,000	18	5	65	65
	from State Govt.	1,013,253	1,254,942	1,101,536	2,030,118	274,800	- 0	191	352	48	- 0
	Charges for services	215,472	244,854	285,088	304,227	348,396	350,000	50	53	60	61
	Fines & forfeitures	109,853	93,621	90,981	103,536	110,215	110,000	16	18	19	19
	Interest & rent	7,396	5,082	3,044	5,302	3,425	3,000	1	1	1	1
	Other revenue	677,045	865,968	615,463	456,831	598,374	829,175	107	79	104	144
	total revenue	3,910,513	4,334,739	3,910,740	4,688,070	3,456,210	3,447,855	679	814	600	599
<b>Expenditures</b>											
<i>Please "hide" any rows that are not being used.</i>	General government	799,578	871,086	673,435	659,905	582,295	604,861	117	115	101	105
	Police & fire	1,188,823	1,224,083	1,254,524	1,236,276	1,282,524	1,334,878	218	215	223	232
	Other public safety	10,631	2,500	12,433		11,750	5,300	2	- 0	2	1
	Roads	409,348	522,740	466,412	459,616	619,988	733,000	81	80	108	127
	Community & economic development	50,041	44,881	16,438		41,576	33,981	3	- 0	7	6
	Recreation & culture	498,277	542,979	400,822	420,145	621,145	619,738	70	73	108	108
	Capital outlay	42,437	481,506	476,981	956,994	1,149,660	579,560	83	166	200	101
	Debt service	371,468	206,825	245,876	235,309	259,999	260,000	43	41	45	45
	Net Interfund transfers	385,329	371,046	361,200	271,510	214,269	206,725	63	47	37	36
<i>"Hide" unused rows</i>	total expenditures	3,755,932	4,267,646	3,908,121	4,239,755	4,783,206	4,378,043	679	736	831	760
	Surplus (shortfall)	154,581	67,093	2,619	448,315	(1,326,996)	(930,188)	0	78	(231)	(162)
<b>Position - All governmental funds</b>											
								- 0	- 0	- 0	- 0
	Undesignated fund balance	884,432	1,141,132	1,046,932	1,199,499	517,610	517,610	182	208	90	90
	Designated	949,595	993,341	1,142,583	1,428,403	774,515	774,515	198	248	135	135
	Reserved	137,368	135,945	135,721	140,347	128,864	128,864	24	24	22	22
	Total fund balance	1,971,395	2,270,418	2,325,236	2,768,249	1,420,989	1,420,989	404	481	247	247
								- 0	- 0	- 0	- 0
	Calculated - Unreserved fund balance	1,834,027	2,134,473	2,189,515	2,627,902	1,292,125	1,292,125	380	456	224	224
								- 0	- 0	- 0	- 0
<b>Liabilities not counted on a modified-accrual basis:</b>											
								- 0	- 0	- 0	- 0
<b>Pensions</b>											
								- 0	- 0	- 0	- 0
	Date of actuarial valuation:	<u>12/31/11</u>	<u>12/31/12</u>	<u>12/31/2013</u>	<u>12/31/14</u>	<u>Est. 12/31/2015</u>	<u>Est. 12/31/2016</u>				
	Assets	1,027,931	1,085,383	1,160,687	1,146,061	1,205,383	1,250,383	202	199	209	217
	Actuarial Liability	1,615,784	1,744,057	1,793,859	1,980,532	1,843,859	1,893,859	312	344	320	329
	Unfunded (Overfunded)	587,853	658,674	633,172	834,471	638,476	643,476	110	145	111	112
	Percent funded	64%	62%	65%	58%	65%	66%	- 0	- 0	- 0	- 0
<b>OPEB</b>											
								- 0	- 0	- 0	- 0
	Date of actuarial valuation:	<u>6/30/12</u>	<u>6/30/13</u>	<u>6/30/2014</u>	<u>6/30/15</u>	<u>Est. 12/31/2015</u>	<u>Est. 12/31/2016</u>				
	Assets	- 0	- 0	- 0		- 0		- 0	- 0	- 0	- 0
	Actuarial Liability	293,856	439,694	453,353	444,874	465,602	476,602	79	77	81	83
	Unfunded	293,856	439,694	453,353	444,874	465,602	476,602	79	77	81	83
	Percent funded	0%	0%	0%	0%	0%	0%	- 0	- 0	- 0	- 0
<b>Sum of all pension &amp; OPEB plans</b>											
	Assets	1,027,931	1,085,383	1,160,687	1,146,061	1,205,383	1,250,383	202	199	209	217
	Actuarial Liability	1,909,640	2,183,751	2,247,212	2,425,406	2,309,461	2,370,461	390	421	401	412
	Unfunded	881,709	1,098,368	1,086,525	1,279,345	1,104,078	1,120,078	189	222	192	195
	Percent funded	54%	50%	52%	47%	52%	53%	- 0	- 0	- 0	- 0
								- 0	- 0	- 0	- 0
								- 0	- 0	- 0	- 0
<b>Debt:</b>											
								- 0	- 0	- 0	- 0
	Bonds & contracts payable	5,152,872	4,258,012	4,050,345	4,006,395	4,000,000	3,986,079	704	696	695	692
	Structured debt	5,152,872	4,258,012	4,050,345	4,006,395	4,000,000	3,986,079	704	696	695	692
	Employee compensated absences	127,529	122,912	117,596	111,314	123,000	122,000	20	19	21	21
	Total long term debt (excl. pension & OPEB)	5,280,401	4,380,924	4,167,941	4,117,709	4,123,000	4,108,079	724	715	716	714
<b>Population information</b>											
		5,757	5,757	5,771	5,771	5,771	5,771				
<b>Contact information:</b>											
Becky Schlienzy 616-794-1900 ext 203											
<b>Graph data, pulled from above data:</b>											
Revenue:	10	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>Bud 2016</u>					
total revenue		3,910,513	4,334,739	3,910,740	4,688,070	3,456,210					
Expenditures:	14										
total expenditures		3,755,932	4,267,646	3,908,121	4,239,755	4,783,206					





**CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Belding - Ionia**

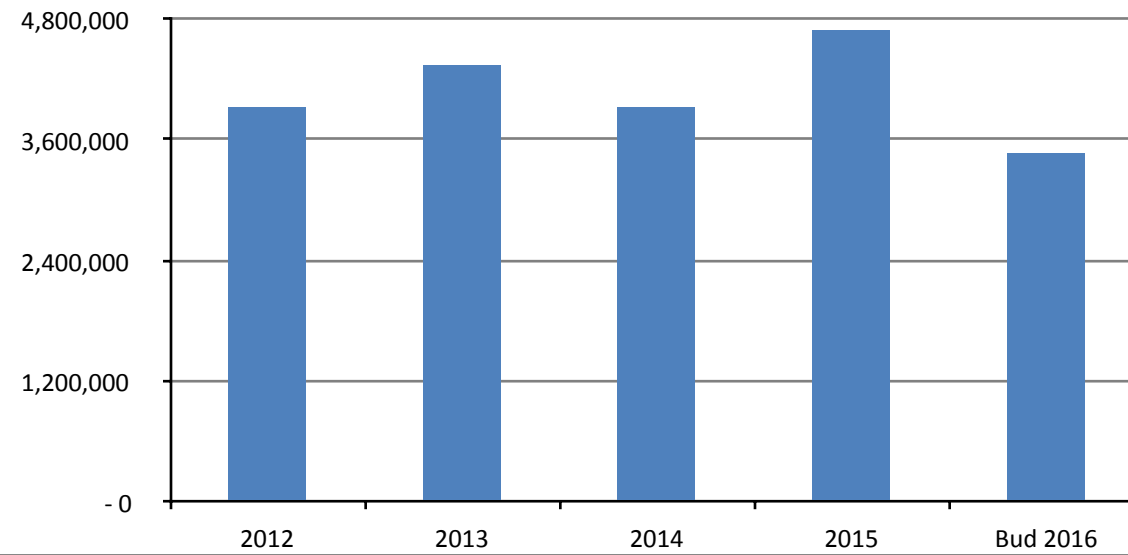
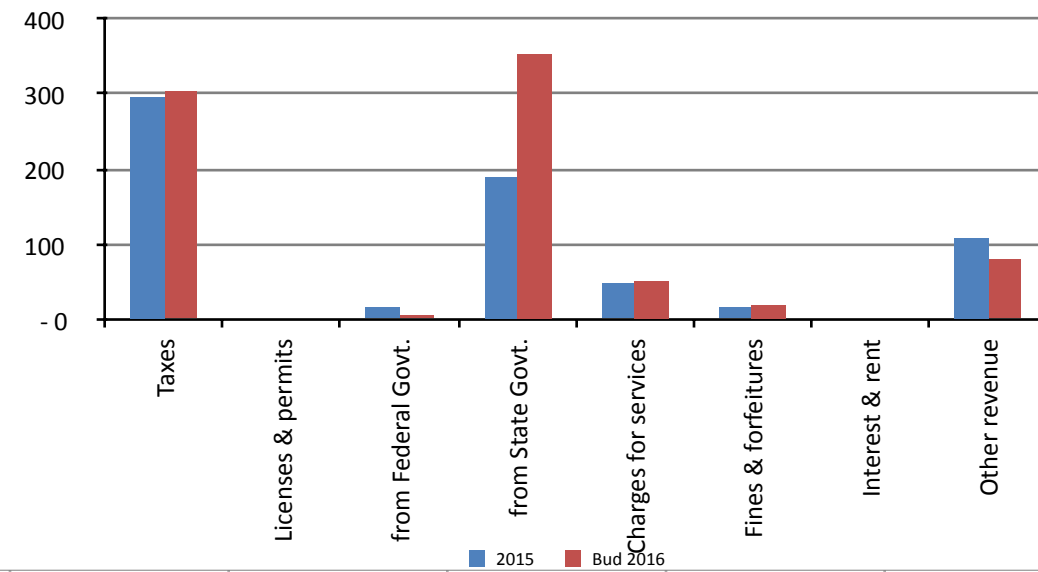
**1. Where our money comes from (all governmental funds)**



**2. Compared to the prior year**

	2015	Bud 2016	% change
Taxes	\$ 1,743,665	\$ 1,734,000	-1%
Licenses & permits	\$ 17,289	\$ 12,000	-31%
from Federal Govt.	\$ 27,102	\$ 375,000	1284%
from State Govt.	\$ 2,030,118	\$ 274,800	-86%
Charges for services	\$ 304,227	\$ 348,396	15%
Fines & forfeitures	\$ 103,536	\$ 110,215	0
Interest & rent	\$ 5,302	\$ 3,425	(0)
Other revenue	\$ 456,831	\$ 598,374	31%
<b>Total</b>	<b>\$ 4,688,070</b>	<b>\$ 3,456,210</b>	<b>-26%</b>

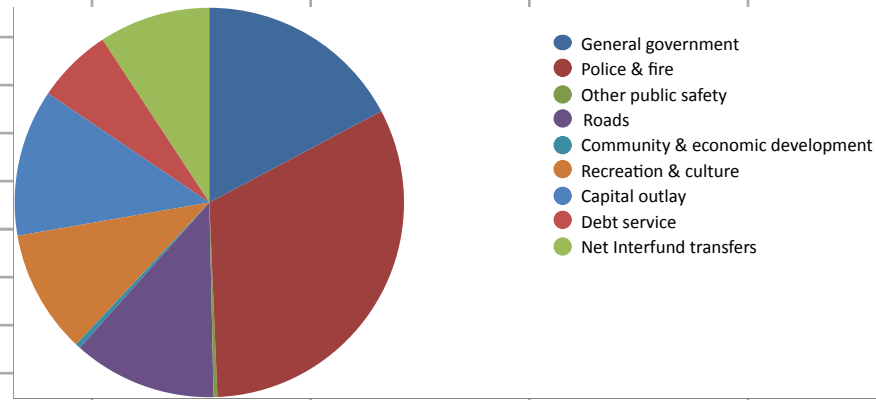
**REVENUES**



Commentary: Graph number 4 individual sources - By clicking on the arrow you may select a revenue source to compare the years for that source. 2015 includes grants for the Main Street Pathway, Crawford and Reed, Washington and Hall street projects and the replacement of the Main Street Bridge of the Flat river.

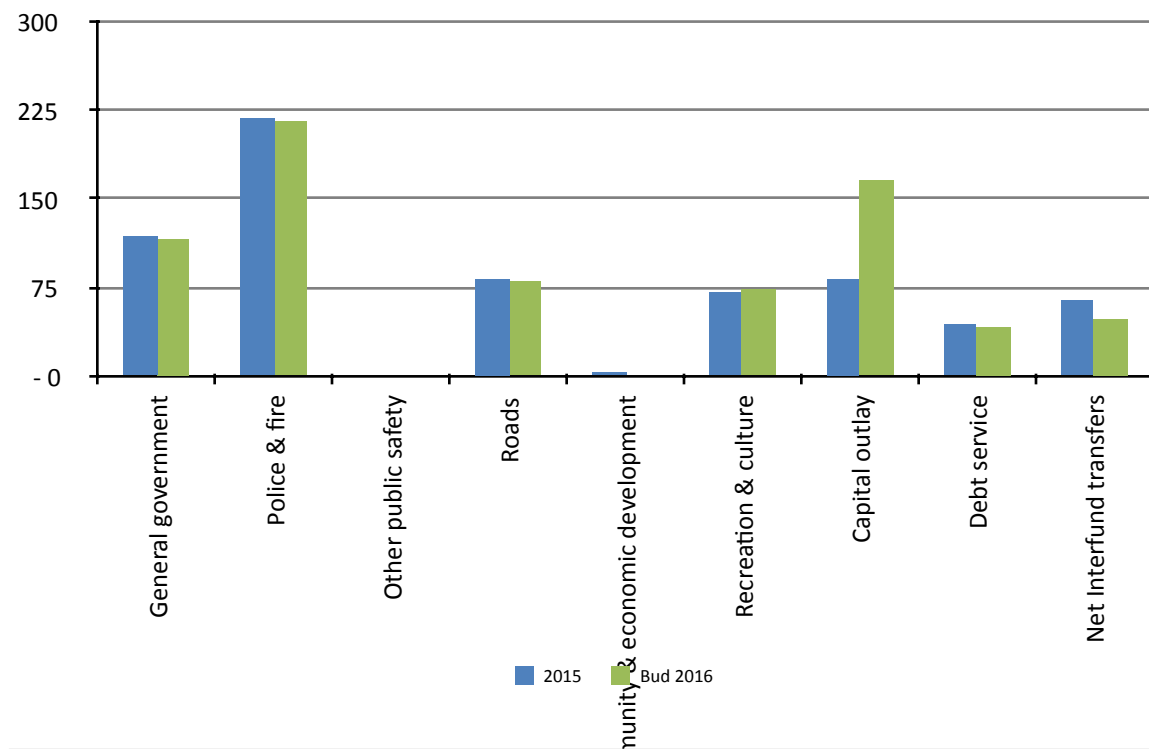
**CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Belding - Ionia**

1. Where we spend our money (all governmental funds)

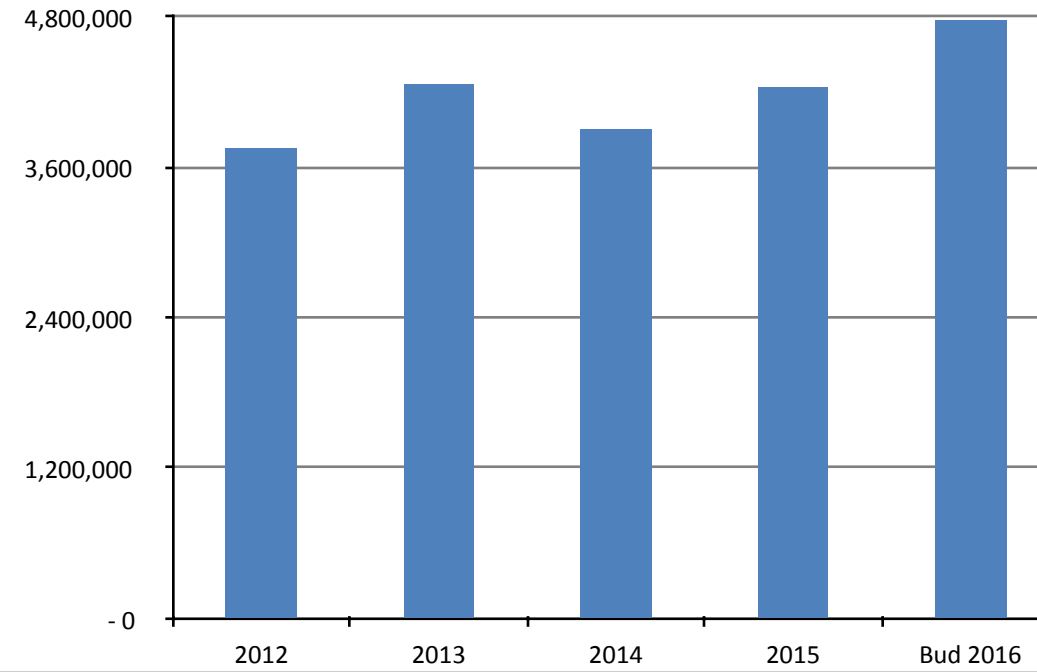


2. Compared to the prior year

	2015	Bud 2016	% change
General government	\$ 659,905	\$ 582,295	-12%
Police & fire	\$ 1,236,276	\$ 1,282,524	4%
Other public safety	\$ -00	\$ 11,750	n/a
Roads	\$ 459,616	\$ 619,988	35%
Community & economic development	\$ -00	\$ 41,576	n/a
Recreation & culture	\$ 420,145	\$ 621,145	48%
Capital outlay	\$ 956,994	\$ 1,149,660	20%
Debt service	\$ 235,309	\$ 259,999	10%
Net Interfund transfers	\$ 271,510	\$ 214,269	-21%
<b>total expenditures</b>	<b>\$ 4,239,755</b>	<b>\$ 4,783,206</b>	<b>13%</b>



4. Historical



Commentary: : Graph number 4 individual departments - By clicking on the arrow you may select a individual department to compare yearly expenditures for that department. 2015 that the Main Street Pathway and Bank Stabilization from the Library to Ashfield Bridge, Crawford and Reed, Washington and Hall street projects and the replacement of the Main Street Bridge over the Flat River will be started. Increase in Police & Fire due to 0.75% wage increase and equipment two equipment grants for \$60,505 dollars

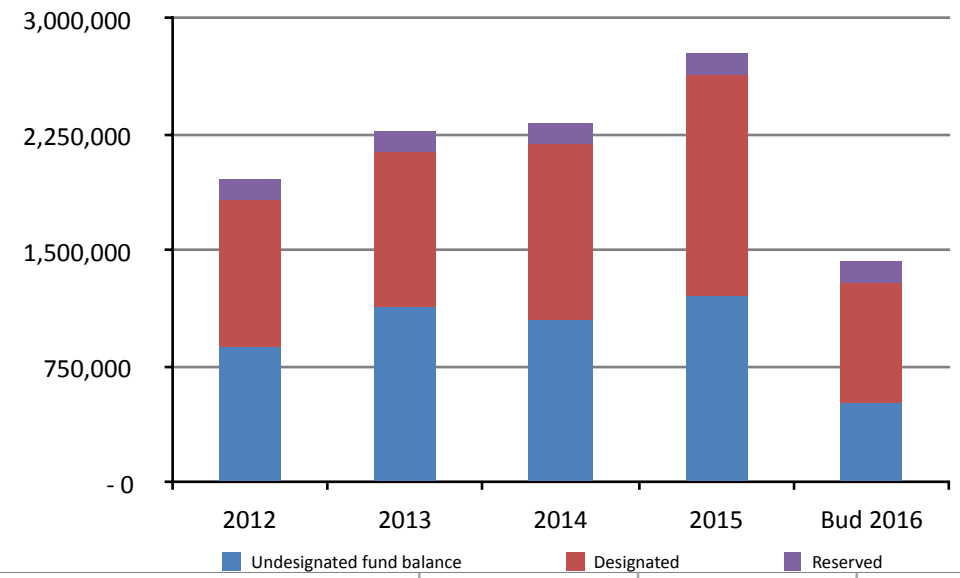
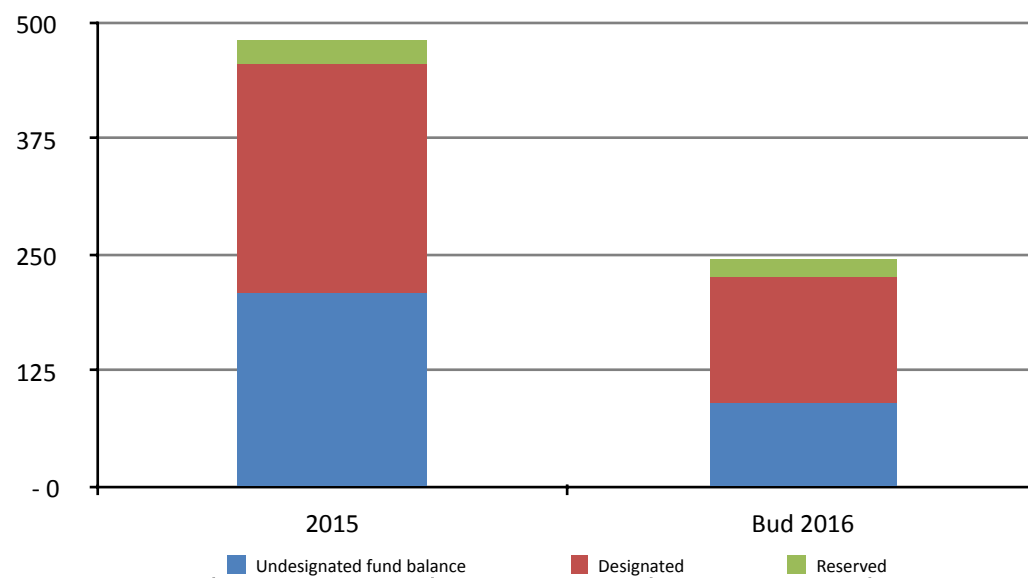
**CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Belding - Ionia**

**FINANCIAL POSITION**

2. Compares year 2015 to Budget 2016



	<u>2015</u>	<u>Bud 2016</u>	<u>% change</u>
Revenue	4,688,070	3,456,210	-26%
Expenditures	4,239,755	4,783,206	13%
Surplus (shortfall)	448,315	(1,326,996)	-396%
Fund balance, by component:			
Reserved	140,347	128,864	-8%
Designated	1,428,403	774,515	-46%
Undesignated	1,199,499	517,610	-57%
total fund balance	2,768,249	1,420,989	-49%

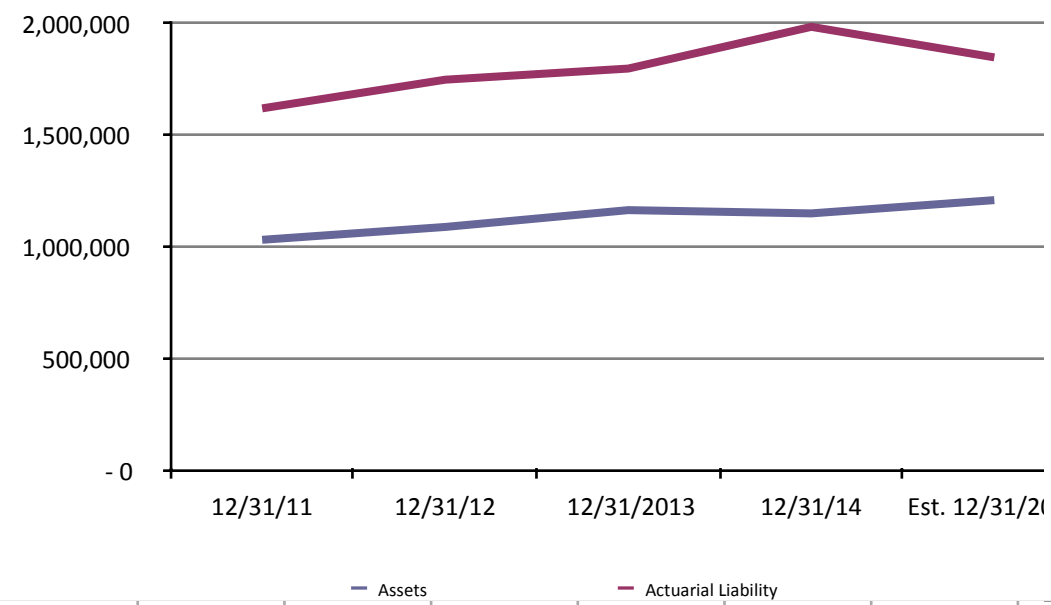


Commentary: Increase in revenue in Budget 2014 is from anticipated grant money for the Main Street Pathway and Bank Stabilization from the Library to Ashfield Bridge, Crawford and Reed, Washington and Hall street projects and the replacement of the Main Street Bridge over the Flat River. This would also apply to the increase in expenditures.

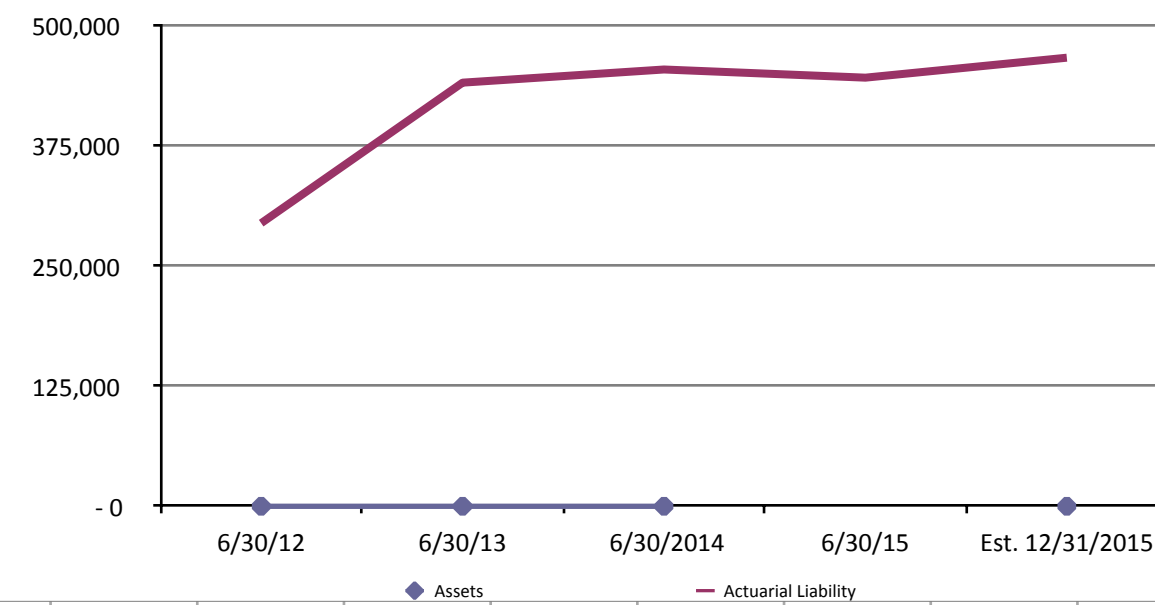
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**OTHER LONG TERM OBLIGATIONS**

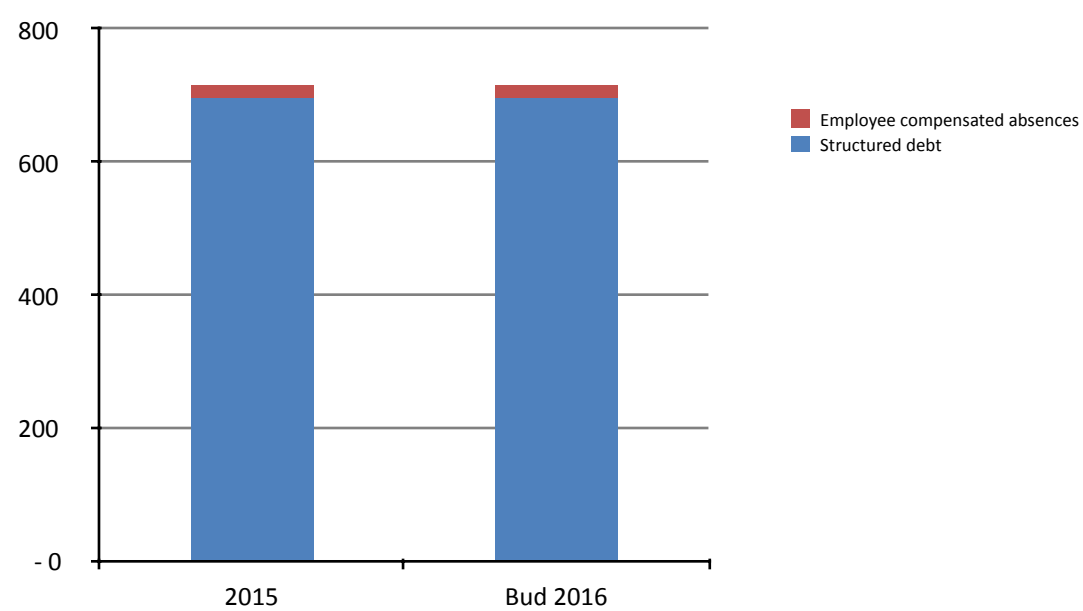
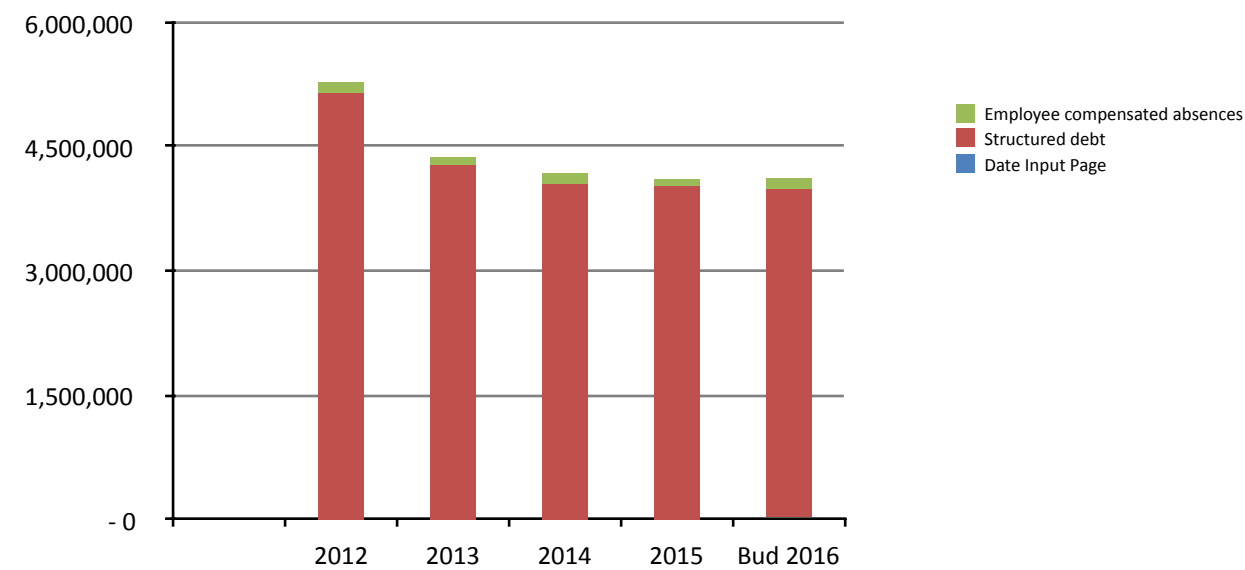
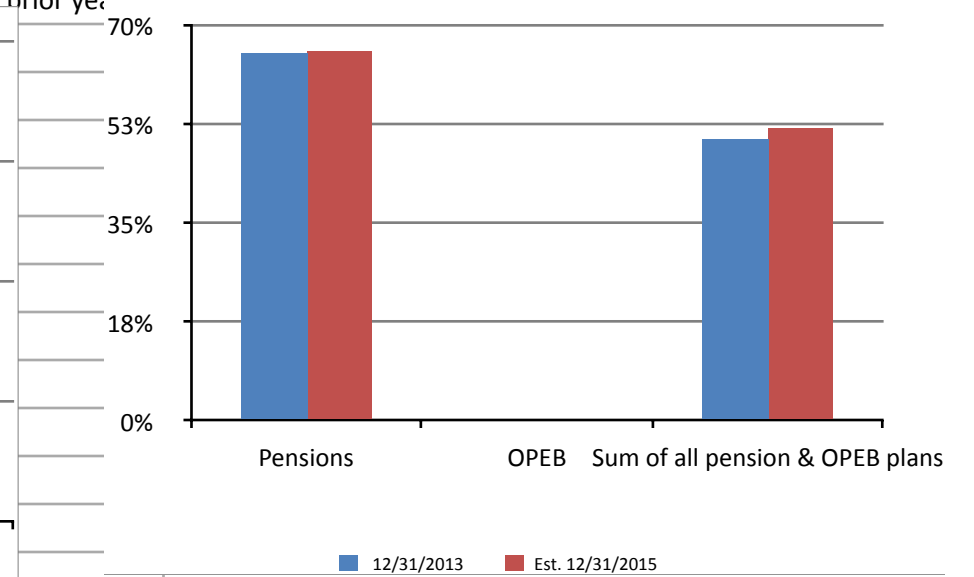
1. Pension funding status - Police



2. Retiree Health care funding status



3. Percent funded - compared to the prior year



Commentary: Number 1 - Pension funding status is a Mers defined benefit program for the police officers. Number 2 Retiree Health care funding for police and fire . Amount paid by City towards police and fire employees retirement health care. 25 years or more service \$350.00 per month. 15-25 years of service \$250.00 per month. 10-15 years of service \$200.00 per month. City doe not fund this but pays as costs occur. Actuarial Liability for health care started 2008.



City of Belding Debt Schedule				
FUNDING	General Fund	Library	CIP	
SOURCES				
Budget	Park	Library	Parking Lot	Totals
Year	Improvements			
FY 2015/16	\$80,575.00	\$67,150.00	\$56,060.50	\$203,785.50
FY 2016/17	\$82,293.75	\$71,065.00	\$56,060.50	\$209,419.25
FY 2017/18	\$78,840.63	\$85,576.25	\$56,060.50	\$220,477.38
FY 2018/19	\$80,212.50	\$95,535.00	\$56,060.50	\$231,808.00
FY 2019/20	\$81,315.63	\$94,260.00	\$56,060.50	\$231,636.13
FY 2020/21	\$82,150.00	\$93,963.75	\$56,060.50	\$232,174.25
FY 2021/22		\$94,603.75	\$56,060.50	\$150,664.25
FY 2022/23		\$95,158.75		\$95,158.75
FY 2023/24		\$94,650.00		\$94,650.00
FY 2024/25		\$95,077.50		\$95,077.50
FY 2025/26		\$95,420.00		\$95,420.00
FY 2026/27		\$95,677.50		\$95,677.50
FY 2027/28		\$94,871.25		\$94,871.25
FY 2028/29		\$95,001.25		\$95,001.25
FY 2029/30		\$95,046.25		\$95,046.25
FY 2030/31		\$95,006.25		\$95,006.25
FY 2031/32		\$95,860.00		\$95,860.00
FY 2032/33		\$95,607.50		\$95,607.50
FY 2033/34		\$95,270.00		\$95,270.00
FY 2034/35		\$94,847.50		\$94,847.50
FY 2035/36		\$95,318.75		\$95,318.75
FY 2036/37		\$95,662.50		\$95,662.50
FY 2037/38		\$95,878.75		\$95,878.75
FY 2038/39		\$94,988.75		\$94,988.75
FY 2039/40		\$94,992.50		\$94,992.50
FY 2040/41		\$94,868.75		\$94,868.75
FY 2041/42		\$95,596.25		\$95,596.25
FY 2042/43		\$95,175.00		\$95,175.00
FY 2043/44		\$95,605.00		\$95,605.00
FY 2044/45		\$94,886.25		\$94,886.25
FY 2045/46		\$95,997.50		\$95,997.50
FY 2046/47		\$0.00		\$0.00
Totals	\$2,810,000	\$2,888,617.90	\$392,423.50	\$5,766,428.51
	(1)	(2)	(3)	
(1)	\$600,000, 2006 Parking lot installment note issued 11/1/2006. Payments due in annual installments of \$56,060 through November 1, 2021, including interest at 4.55%.			
(2)				
(3)				

		<u>2014</u>	<u>2015</u>	<u>Bud 2016</u>
Pensions				
	Unfunded (Overfunded)	633,172	834,471	638,476
OPEB				
	Unfunded	453,353	444,874	465,602
Employee compensated absences		117,596	111,314	123,000
	<b>Total Unfunded Liabilities</b>	<b>1,204,121</b>	<b>1,390,659</b>	<b>1,227,078</b>