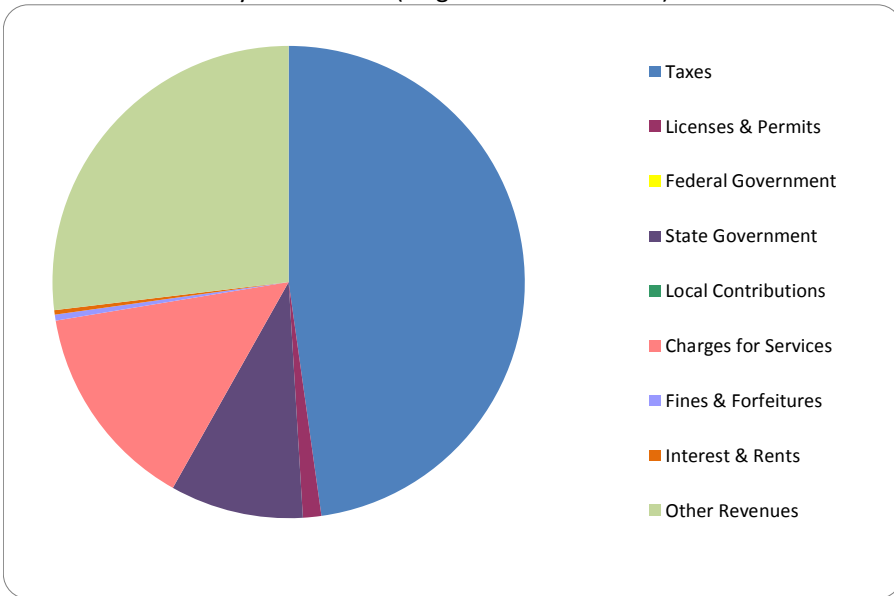


**CITIZENS' GUIDE TO LOCAL UNIT FINANCES - New Buffalo - Berrien**

**REVENUES**

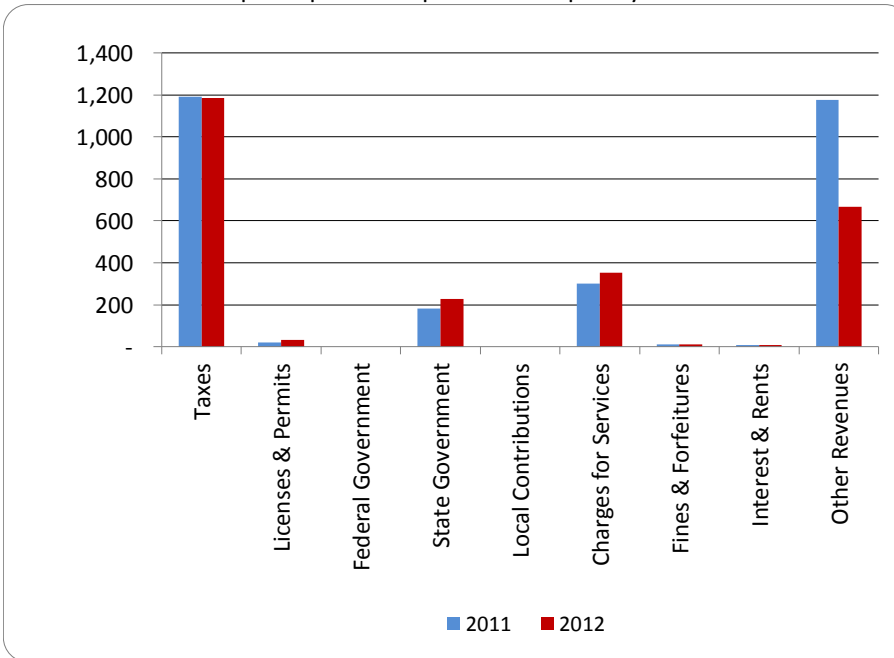
**1. Where our money comes from (all governmental funds)**



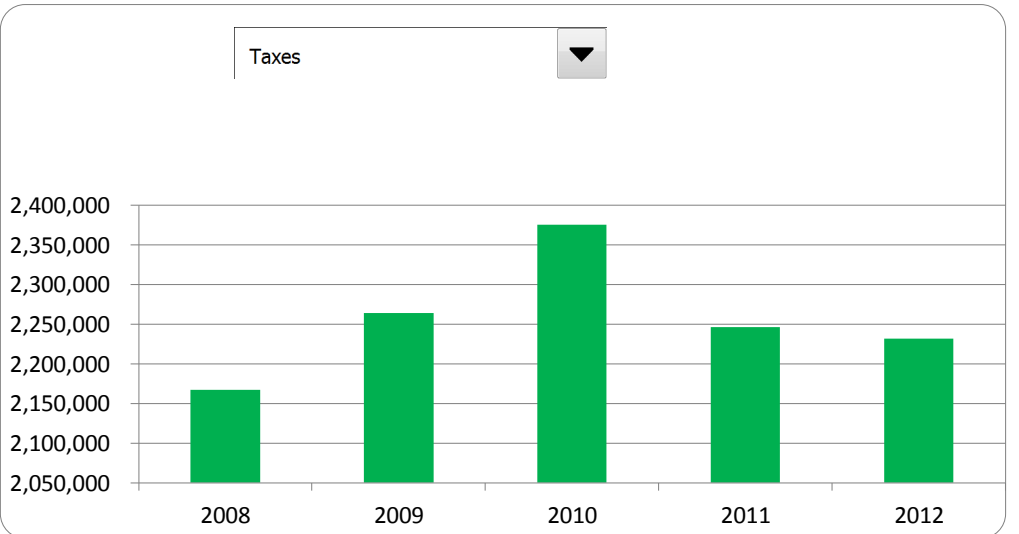
**2. Compared to the prior year**

	<u>2011</u>	<u>2012</u>	<u>% change</u>
Taxes	\$ 2,246,338	\$ 2,232,101	-0.63%
Licenses & Permits	38,978	58,785	50.82%
Federal Government	-	-	N/A
State Government	345,405	425,945	23.32%
Local Contributions	-	-	N/A
Charges for Services	564,320	664,801	17.81%
Fines & Forfeitures	22,577	19,176	-15.06%
Interest & Rents	17,334	14,127	-18.50%
Other Revenues	<u>2,217,984</u>	<u>1,256,756</u>	-43.34%
<b>Total Revenues</b>	<b><u>\$ 5,452,936</u></b>	<b><u>\$ 4,671,691</u></b>	<b>-14.33%</b>

**3. Revenue sources per capita - compared to the prior year**

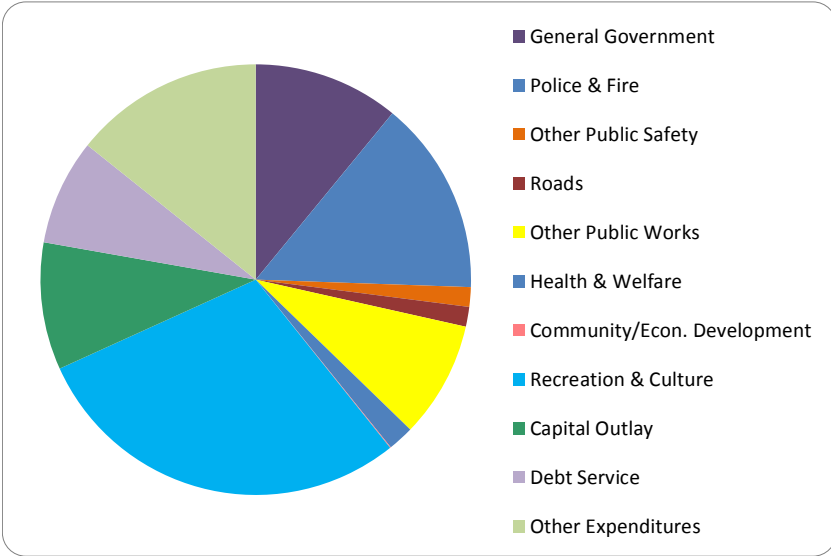


**4. Historical trends of individual sources**



Commentary:

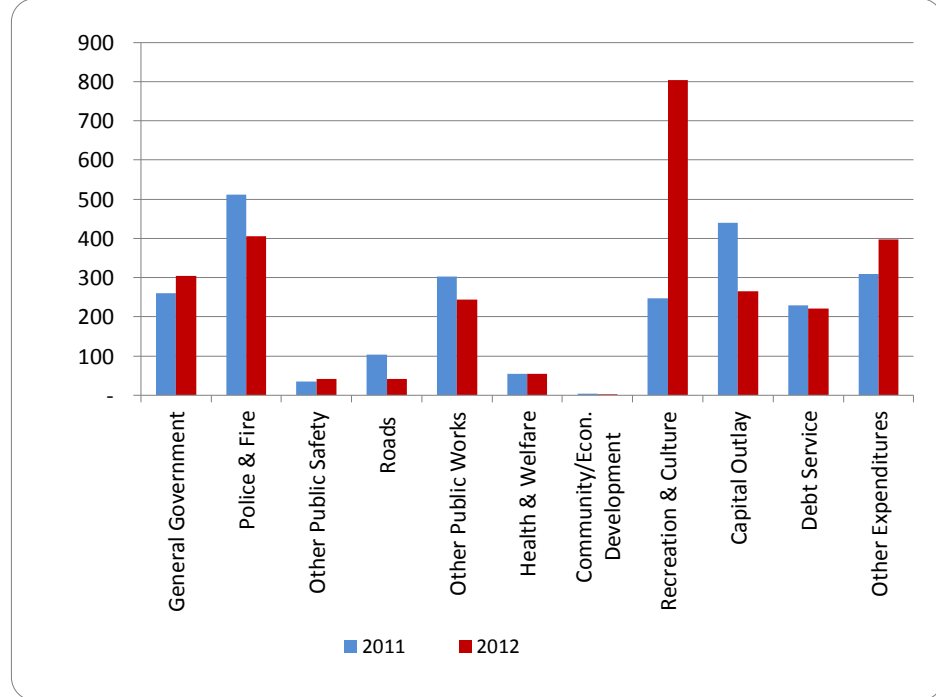
**1. Where we spend our money (all governmental funds)**



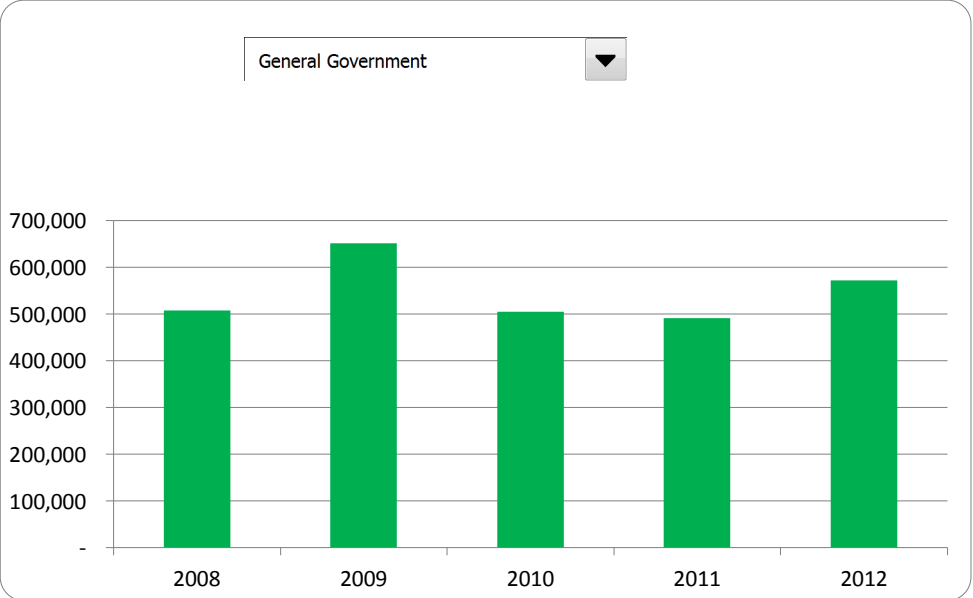
**2. Compared to the prior year**

	<u>2011</u>	<u>2012</u>	<u>% change</u>
General Government	\$ 491,267	\$ 572,477	16.53%
Police & Fire	963,493	764,183	-20.69%
Other Public Safety	65,234	76,913	17.90%
Roads	194,620	77,577	-60.14%
Other Public Works	570,474	457,720	-19.76%
Health & Welfare	101,948	101,948	0.00%
Community/Econ. Development	6,091	3,101	-49.09%
Recreation & Culture	464,879	1,514,246	225.73%
Capital Outlay	829,600	499,992	-39.73%
Debt Service	432,240	415,633	-3.84%
Other Expenditures	580,916	746,565	28.52%
<b>Total Expenditures</b>	<b>\$ 4,700,762</b>	<b>\$ 5,230,355</b>	<b>11.27%</b>

**3. Spending per capita - compared to the prior year**

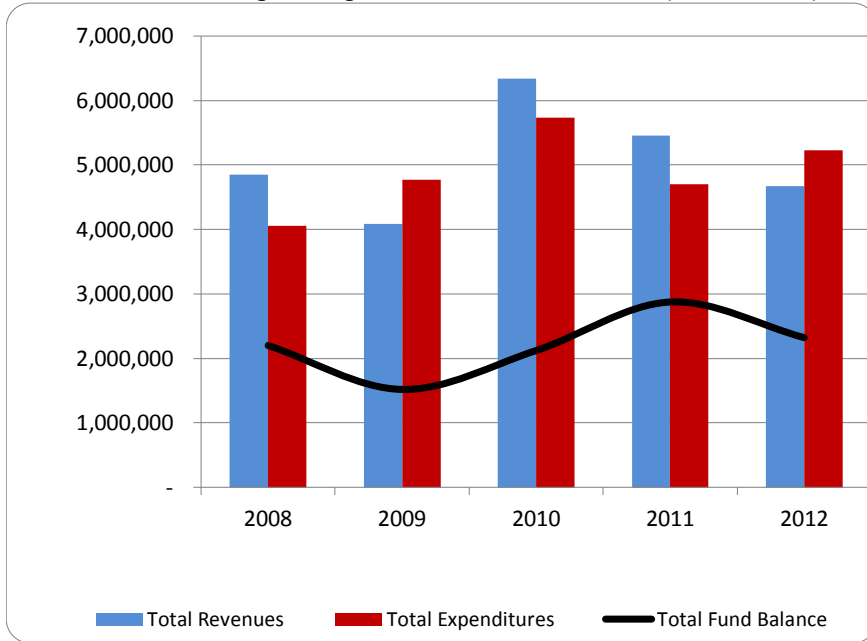


**4. Historical trends of individual departments:**



**CITIZENS' GUIDE TO LOCAL UNIT FINANCES - New Buffalo - Berrien**

1. How have we managed our governmental fund resources (fund balance)?

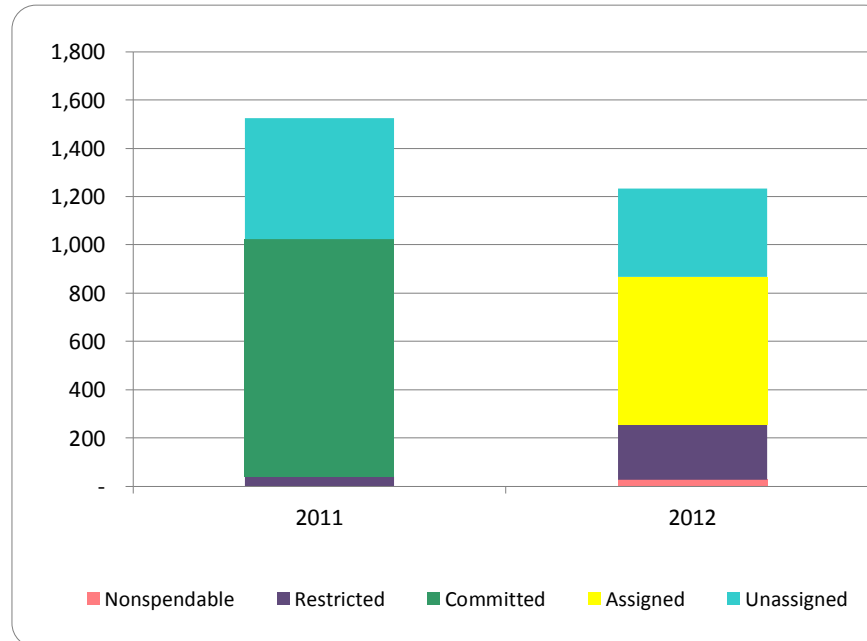


**FINANCIAL POSITION**

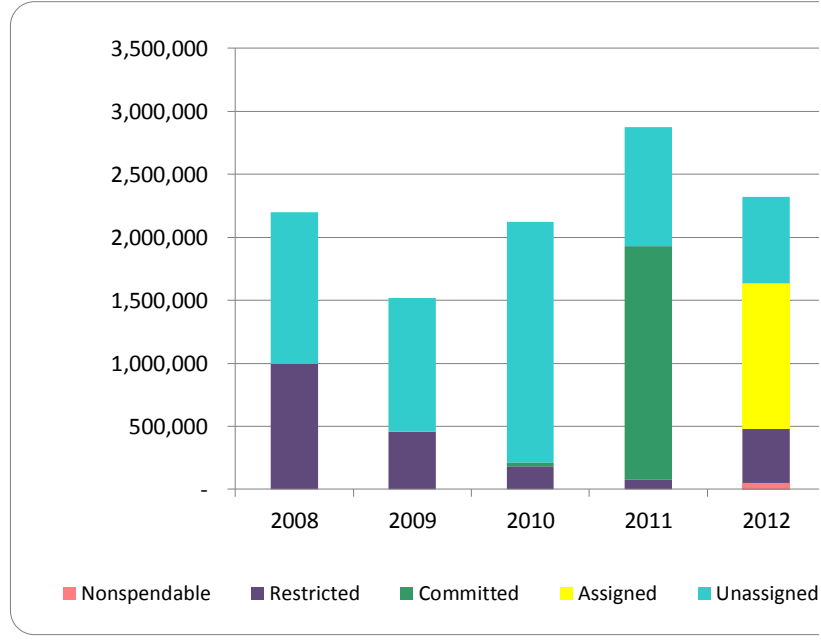
2. Compared to the prior year

	2011	2012	% change
Revenue	5,452,936	4,671,691	-14.33%
Expenditures	4,700,762	5,230,355	11.27%
Surplus (shortfall)	752,174	(558,664)	-174.27%
Fund balance, by component:			
Nonspendable	-	50,429	N/A
Restricted	77,413	429,694	455.07%
Committed	1,850,256	-	-100.00%
Assigned	-	1,155,118	N/A
Unassigned	947,706	687,590	-27.45%
total fund balance	2,875,375	2,322,831	-19.22%

3. Fund balance per capita - compared to the prior year



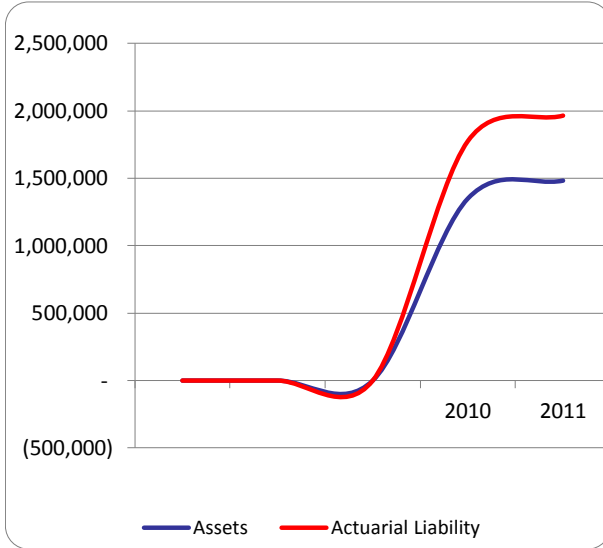
4. Historical trends of individual components



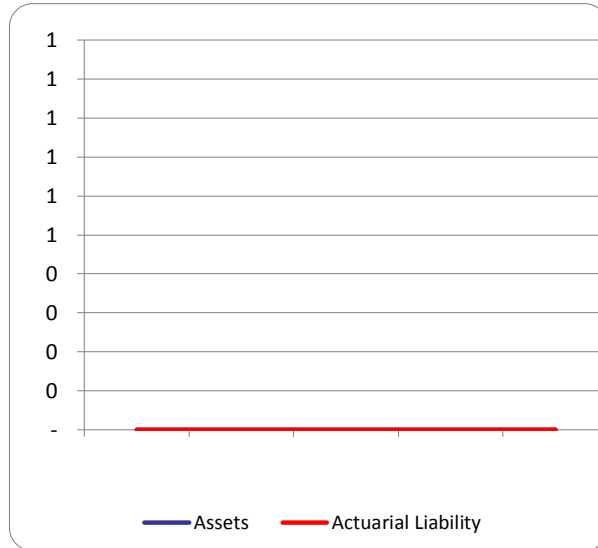
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**OTHER LONG TERM OBLIGATIONS**

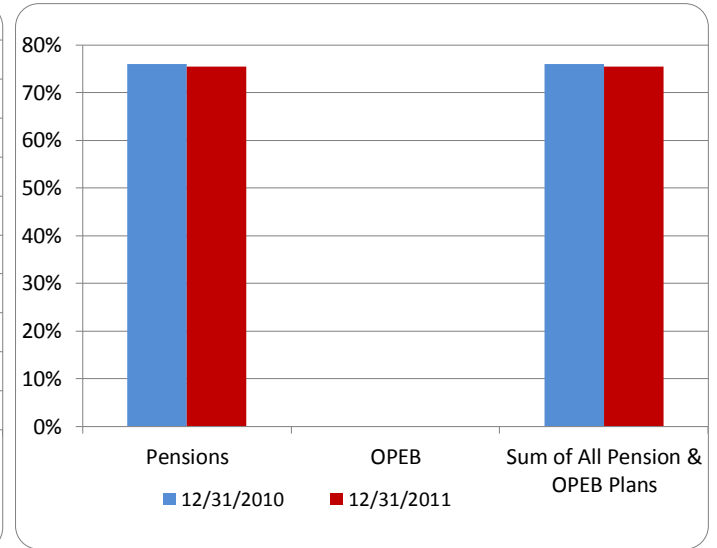
1. Pension funding status



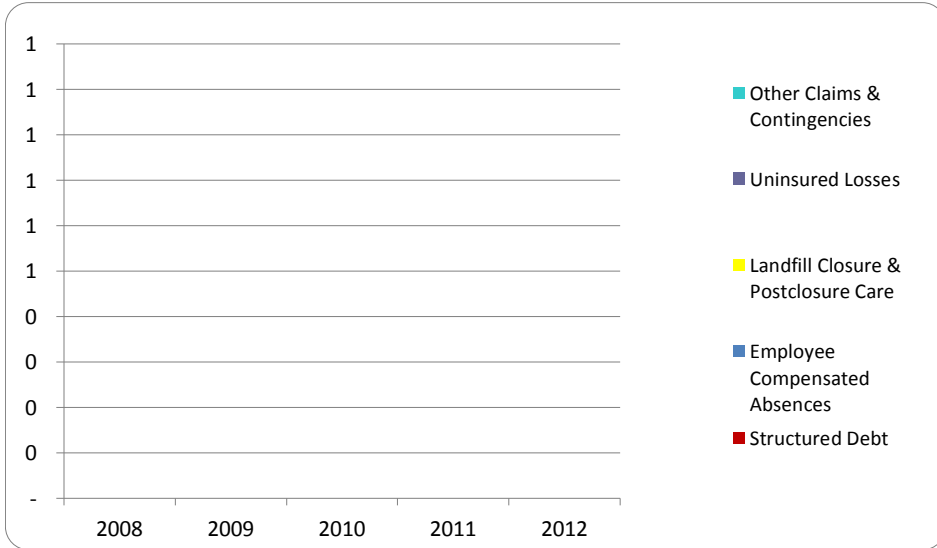
2. Retiree Health care funding status



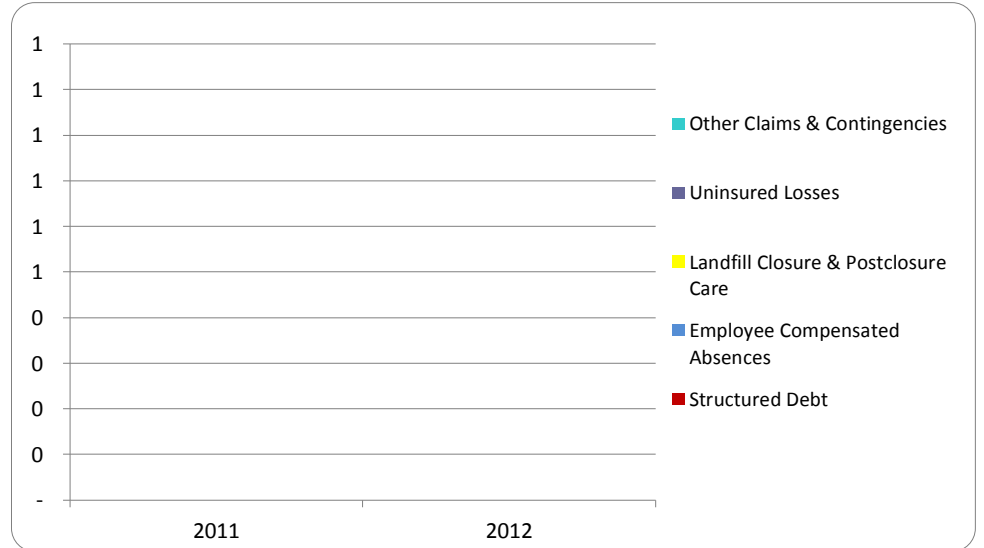
3. Percent funded - compared to the prior year



4. Long Term Debt obligations:



5. Debt & other long term obligations per capita - compared to the prior year



Commentary: