ROCKY MOUNTAIN FOUNDATION

	2025 Budget	2025 Year End Forecast	2026 Budget
Revenue			
Operational Income			
CONTRIBUTIONS/GENERAL	-		
ACCOUNTING HUB INCOME	428,580	448,420	487,000
MIN HEALTH REVIEW INCOME	5,000	9,000	5,000
LOAN ORIGINATION INCOME	2,500	4,500	2,500
STOCK CASH-OUT INCOME/GENERAL	-		500
TRUST ADMINISTRATIVE INCOME	-		500
LTIP Managed Funds Income	250	250	-
		13,780	
Total OPERATIONAL INCOME	**436,330**	**462,170**	**495,500**
WE PARTNERSHIP INCOME			
WE CONSULTING FEE INCOME	65,000	60,000	50,000
WE LOAN REV SHARE-QUARTERLY	32,000	35,600	44,000
WE LOAN DISCOUNTS-MONTHLY	8,698	8,698	7,000
Total BFOK PARTNERSHIP INCOME	**105,698**	**104,298**	**101,000**
Total LONG-TERM INC-INT/DIV ON PORT**	**350,000.00**	**483,000.00**	**600,000.00**
LONG-TERM INC-LOAN INTEREST			
GAIN/LOSS SALE STOCK-GENERAL			
UNRLZD GAIN/(LOSS)-GENERAL***			-
Total UNRLZD GAIN/(LOSS)-GENERAL			
Total LONG-TERM INC-LOAN INTEREST	**-**		**-**

Total Revenue	**892,027.93**	**1,049,468.00**	**1,196,500.00**

EXPENSES

OPERATIONAL EXPENSES			
Bad Debt Expense	-		
DEPRECIATION	13,164	13,164	13,164
OPERATIONAL EXP-GENERAL	$ 6,500	$ 6,500	$ 6,500
RMF Training and Continuing Education	$ 1,000	$ 1,000	$ 1,000
RMF Cyber Insurance	$ 1,600	$ 1,600	$ 2,000
PROMOTIONAL FEES-GENERAL	$ 4,000	$ 4,000	$ 4,000
PROFESSIONAL FEES	1,500	20,000	26,000
AUDIT EXPENSE	13,200	14,500	15,000
LEGAL EXPENSE	2,000	2,000	2,000
OFFICE SUPPLIES	6,000	6,000	6,000
SOFTWARE COSTS	65,000	36,000	69,000
ACCOUNTING HUB EXPENSES	7,800	7,800	7,800
FOUNDATION BOARD EXPENSES	16,000	16,000	16,000
STAFF TRAVEL & MEETINGS	10,000	10,000	14,000
SCHOLARSHIPS	8000	8000	8000
BANK CHARGES/GENERAL	180	180	180
IT COSTS	-	-	13200
Total OPERATIONAL EXPENSES	**155,944**	**146,564**	**203,844**
SALARY EXPENSES			
SALARY, STAFF	595,865		
INSURANCE (Medical)	80,000		
RETIREMENT, STAFF	46,500		
SOCIAL SECURITY, STAFF	54000		
BONUS POOL			
ACCOUNTING CONTRACTOR COSTS			
Total SALARY EXPENSES	**776,365**	**915,000**	**991,000**
INVESTMENT EXPENSE			

INT EXP ON ST MANAGED FUNDS			
Total SHORT-TERM EXPENSE	**-**		
INT EXP ON FR MANAGED FUNDS			
Long Term Investment Expense			
Long Term Expense			
DIST TO INVESTOR			
Total FIXED-RATE EXPENSE			
Total FOUNDATION EXPENSES	**932,309**	**1,061,564**	**1,194,844**
Potential Additional Costs			
Excess Software	21,000	21,000	
Total Additional Costs	**21,000**	**21,000**	**-**
Net Total	**(61,281)**	**(33,096)**	**1,656**

Footnotes:

** Change in 2025 to Net Realized Income based on projected Asset Base and Spread

*** No Forecast for Unrealized Gain/Loss for budgetary purposes