

# Cedar Valley Grove Viability Report

Prepared by: Donald Welch

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## Executive Summary

This report evaluates the overall viability of Cedar Valley Grove across three key domains: **Missional**, **Operational**, and **Financial**. While the campground maintains deep historical value and a clear desire to support youth ministry, it is currently facing a **critical financial crisis** that must be addressed immediately to ensure its future.

### Missional Viability: 5 / 14

Cedar Valley Grove demonstrates alignment with Community of Christ's values through youth camping ministry, but lacks a formal vision, mission, strategy, and measurable goals. Collaboration between the campground and Mission Center leadership is tentative but beginning. Utilization is minimal beyond four annual camps, with opportunity for expansion.

### Operational Viability: 6 / 16

The site is generally well-kept with some areas offering a positive guest experience. However, major concerns exist regarding deferred maintenance, governance confusion, and outdated or missing master planning. Volunteer engagement is present but inconsistent, and guest feedback mechanisms are absent. Business systems (contracts, invoicing, recordkeeping) are underdeveloped.

### Financial Viability: 2 / 14

Cedar Valley Grove's greatest vulnerability is its **unsustainable financial model**. The current budget projects a \$58,000 deficit in 2026, with **insufficient income, no reserve funds, no capital improvement funding**, and severely limited revenue sources. Without significant intervention, the campground faces insolvency within 18 months.

## Key Challenges

- Imminent risk of bankruptcy without corrective action
- Lack of financial oversight and systems
- No current strategic plan or clear goals
- Limited and aging infrastructure with no capital reserves
- Limited use beyond youth camps

## Opportunities

- Strengthen collaboration with Mission Center and Camp Nauvoo leadership

- Launch targeted fundraising campaign to secure short-term solvency
- Re-establish formal governance, planning, and accountability systems
- Expand programming to increase utilization and revenue
- Engage stakeholders in visioning and long-term strategy

## Recommendations

### Urgent (Next 18 Months):

- Raise \$100,000 in cash to stabilize operations
- Increase annual revenue to at least \$75,000 and reduce expenses to \$60,000
- Implement accurate, transparent financial management systems
- Balance the operating budget and rebuild reserves

### Long-Term:

- Develop a unified vision, mission, and strategic goals
- Launch capital planning and prioritize deferred maintenance
- Train Board and Operations Committee members
- Explore partnerships, expanded programming, and facility rental opportunities

Cedar Valley Grove remains a valued asset for mission. However, without **immediate financial intervention and strategic realignment**, its ability to serve future generations is at risk. With focused leadership and broad stakeholder support, recovery is possible.

# Cedar Valley Grove

Viability Report

August 8, 2025

Donald Welch

## Introduction

Greetings. I want to thank the many stakeholders of the Cedar Valley Grove Campground who participated with me to complete this study. It was a privilege to get to know everyone and an honor that they entrusted me with their honesty and concern about the future and direction of their beloved spiritual home.

The ensuing report follows the outline of the “Viability Framework Tool,” and it should be read in tandem with that document so that the reader can fully understand the reasons for the scores that are given. In order to complete this study, I interviewed (in no particular order):

- Cathy Reeves, CVG Treasurer
- Evelyn Dustin, Mission Center President, Ex-Officio
- Kent LeVan, CVG Caretaker—Former MCP/MCFO
- Deb Wykert, CVG Secretary
- Gaelane Rosinski, CVG Chairperson
- Scott Gelande, Board Member and Camp Director

I also was able to meet the entire Operations Committee when I visited the campground July 9. And I attempted to collect all the documentation in Appendix B.

Should any stakeholders wish to contact me with further questions, I remain available and would welcome conversation at [dwelch@cofchrist.org](mailto:dwelch@cofchrist.org).

In the Peace of Jesus Christ,



## **Missional Viability—5/14**

### 1) Clarity of Vision—1, Threshold Viability

The Operations Committee has a consensus about how Cedar Valley Grove should be used: as a youth camp for the Community of Christ. However, there is no formal vision statement that outlines the key points about how the campground should look in order to accomplish this vision.

### 2) Clarity of Mission—1, Threshold Viability

Similar to above. Cedar Valley Grove's reason for existence is to serve as a place to develop disciples to serve by holding youth camps. But there is no formal, written mission statement outlining how it wishes to position itself in its mission.

### 3) Overall Strategy—0, Approaching Viability

The leadership in place is too busy trying to keep basic operation of the campground in place to worry about strategy at this time.

### 4) Goals/Performance Targets—0, Approaching Viability

Similar to #3. The leadership responsible for Cedar Valley Grove is too busy to address this important aspect of long-term viability. When the short-term is so vital, the long term is difficult to address.

### 5) Synergistic Relationships—1, Threshold Viability

This viability measure was challenging to evaluate because there was so much change in leadership during the time of this study. However, I did witness participation from both the MCPs and the MCFOs at times during my study. Further, I witnessed some crossover from both of the Operations Committees and the Board of Directors. But those crossovers were a new practice and the participation was tentative. I definitely recommend further exploration into collaboration.

6) Utilization of Community of Christ—1, Threshold Viability

The church is Cedar Valley Grove's number one tenant, but it barely meets the minimum for threshold viability. It holds 4 camps per year for Community of Christ.

7) Mission Focused Programming/Events—1, Threshold Viability

As far as the Community of Christ's mission is concerned, the only events that take place at Cedar Valley Grove at this time are the four camps mentioned in number 6 above.

## **Operational Viability—6/16**

1) Master Plan—1, Threshold Viability

Nobody could produce a Master Plan for me, but it's obvious from the layout of the campground that one used to exist and is probably on file with the County. The layout of the Cedar Valley Grove appears intentional and well designed. Since nobody could locate any such plan, it is obvious that it needs updating.

2) Recruitment, Development, and Retention of Staff/Volunteers—1, Threshold Viability

The professional aspects of this category of viability do not apply because Cedar Valley Grove has no employees. However, upon visiting the campground it was obvious that the volunteer base had been hard at work. Perhaps this is inconsistent, but the base of volunteers is present insofar as they have the ability to make the campground look good and operate when needed.

3) Governance—1, Threshold Viability

The Operating Committee meets regular according to Cedar Valley/Nauvoo bylaws. The Board of Directors does not. Everybody needs training. There is much confusion about the specific responsibilities and duties entrusted in the Operating Committees and in the Board of Directors.

4) First Impression Areas—1.5, Near Target Viability

Cedar Valley Grove looks very nice. The high traffic areas were clean and mowed and gave a favorable impression. Nevertheless, there were still broken-down R.V.s parked in

odd places and some equipment left out. Also junk piles that need to be removed, but they were for the most part in the trees and out of usage areas. Many of the unused buildings housed likely unusable items, but these were all in areas unlikely to be seen but for the nosiest of inspectors.

5) Guest Experience—0.5, Nearing Threshold Viability

Campground Volunteers were very hospitable, and there are some very nice places for guests to stay (also some not-so-great places). Nevertheless, CVG does not have a feedback tool in place to gather data on user experiences.

6) Business Services—0, Approaching Viability

Cedar Valley grove does not invoice, nor do they even have user contracts with outside entities. Bookkeeping is very rudimentary and far behind. Highly recommend getting the books in order so that reports can be made to the Mission Center Conference.

7) Legal Compliance and Risk Management—1, Threshold Viability

Cedar Valley Grove seems to be in compliance with Church risk management policies.

8) Ongoing Maintenance and Stewardship of Grounds—0, Approaching Viability

I feel like this question falls better under financial viability, but it serves as a good segue here. No. Cedar Valley Grove has managed to upgrade a few of its buildings lately, but the deferred maintenance at the overall campground is great. CVG does not produce enough revenue to put money aside for maintenance or capital projects, so those projects are deferred to keep operations going.

## **Financial Viability—2/14**

1) Financial Planning, Budgeting, and Monitoring—0, Approaching Viability

Cedar Valley Grove has a budget that shows approximately \$60K in expenses each year, but it does not show an equal income. This results in an operating budget that diminishes resources by approximately \$50K every year, and my understanding is that this has been the practice for many years. Not an adequate budgeting process. Not enough attention has been paid to producing income.

2) Sources of Revenue—0, Approaching Viability

Cedar Valley Grove has little income. Certainly not enough to support the operation of the campground nor capital development.

3) Net Revenue Generation—0, Approaching Viability

Not applicable. Cedar Valley grove does not generate excess income.

4) Operating Revenue—0, Approaching Viability

Cedar Valley Grove has no reserve funds whatsoever.

5) Funded Depreciation—0, Approaching Viability

Cedar Valley Grove does not track depreciated assets.

6) Anticipated Major Capital Improvements—1, Threshold Viability

Although Cedar Valley Grove has no assets available for capital improvements currently, I have some reasonable expectation that it could raise a limited number of funds in order to bring its cabins back into useful order. The bathhouse is probably lost, but CVG is lucky to have alternatives in its two primary buildings that seem to be in good repair.

7) Property Location—1, Threshold Viability

Though remote itself, Cedar Valley Grove is in reasonable driving distance from one of the most populated parts of Iowa/Illinois. It sits in a decent location for attracting tenants who wish to get away from the city.

## **A Path Forward**

There are certainly areas of improvement throughout this report that I can highlight for improvement. Some of it would actually be quite easy to implement. And should Cedar Valley Grove make it through its current crisis I would prioritize collaboration between Mission Center leadership and the directors of both campgrounds to work together and establish an overarching strategy and measurable goals for both locations. But in the case of Cedar Valley Grove, there is a financial crisis looming that needs to be resolved before it can effectively focus on its

Missional or Operational Viability. Therefore, the conclusions of this report are going to be strictly financial.

If Cedar Valley Grove continues to operate according to its 2025 budget, with an income of \$17,000 and expenses of \$75,000, then it will be bankrupt by near the end of the year in 2026.

I ran some scenarios in this report's Appendix A about what it would take to keep Cedar Valley Grove financial solvent, and the path is not easy.

- 1) The first scenario is to change nothing and spend according to plan. This is the baseline. Both the spreadsheet and the graph show how the campground will be out of money in a little more than a year.
- 2) Scenario 2 is a cash infusion of \$100,000. But this scenario doesn't include increased operating revenue. It also doesn't defer maintenance any further. This scenario is what I would call a "stop gap" that would give the campground some extra time to get itself in order. Even with the cash infusion, making the necessary maintenance to the campground would only give the campground an additional 5 years of solvency. To survive beyond 5 years would also demand an increased revenue stream. This would not be an easy task given the campground's starting point.
- 3) In scenario 3 I found a more long-term financial path forward. But it requires both a \$100,000 cash infusion into the campground, and the campground finding a way to increase its revenue to \$75K/year and decrease its operational spending to \$60K/year. That is a 500% increase in revenue and a 20% decrease in spending. (And by the way . . . even in this scenario there is nothing that can be done for the bathhouse on the campground. I don't think that building can be rescued in any of these scenarios—not without sacrificing the needed maintenance of the other buildings.)

When I started this review, I told Cedar Valley Grove stakeholders that I would be able to help define a path forward. However, I did not say the path was going to be easy. Indeed, the path is going to be difficult for Cedar Valley Grove. Regarding the scenarios above . . . there are an infinite number of scenarios that could work. These three are only to demonstrate to the readers of this report how very much work there is to do in the first year. To build this path forward, in the next 18 months Cedar Valley Grove must, a) find revenue to balance its budget (putting an extra \$15K in reserve would be even better), b) raise \$100K in cash to get it through the next few years, and c) implement some sharp financial management to keep things on track.

Should we find ourselves together again in 18 months from now, we will need to consider carving an additional pathway concerning both Missional and Operational Viability. Until then . . . Good luck and God's speed.

# Appendix A, i

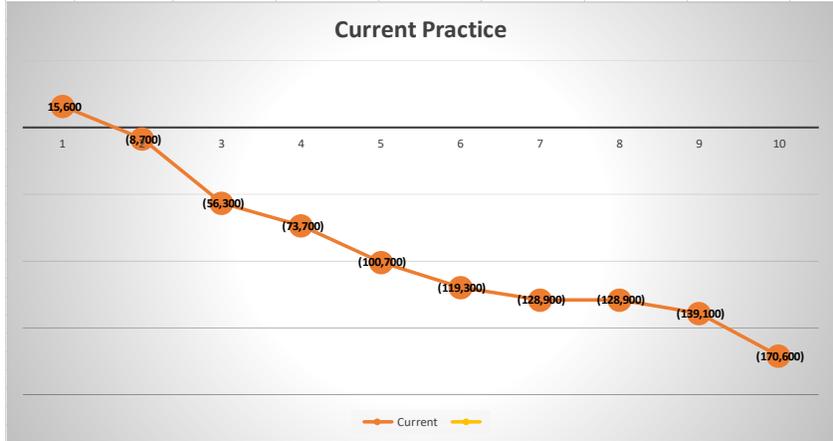
Capital Reserve Summary										
Year	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Beginning Reserve Fund Balance	\$ 15,000	\$ 15,600	\$ (8,700)	\$ (56,300)	\$ (73,700)	\$ (100,700)	\$ (119,300)	\$ (128,900)	\$ (139,900)	\$ (151,400)
Estimated Investor Return	4.0%									
Estimated Inflation	4.0%									
Total Annual Reserve Savings	\$ -	\$ (24,300)	\$ (47,600)	\$ (17,400)	\$ (27,000)	\$ (18,600)	\$ (9,600)	\$ -	\$ (10,200)	\$ (31,500)
	\$ -	\$ 600	\$ (8,700)	\$ (56,300)	\$ (73,700)	\$ (100,700)	\$ (119,300)	\$ (128,900)	\$ (139,100)	\$ (170,600)
	\$ -	\$ (8,700)	\$ (66,300)	\$ (73,700)	\$ (100,700)	\$ (119,300)	\$ (128,900)	\$ (138,900)	\$ (149,100)	\$ (182,100)
	\$ -	\$ (8,700)	\$ (75,000)	\$ (130,000)	\$ (173,700)	\$ (219,300)	\$ (268,900)	\$ (328,000)	\$ (397,200)	\$ (478,600)
	\$ -	\$ (8,700)	\$ (150,000)	\$ (266,300)	\$ (440,400)	\$ (669,000)	\$ (988,300)	\$ (1,417,200)	\$ (1,914,400)	\$ (2,592,600)
	\$ -	\$ (8,700)	\$ (225,000)	\$ (401,700)	\$ (675,400)	\$ (1,004,300)	\$ (1,492,600)	\$ (2,145,500)	\$ (2,959,900)	\$ (4,154,200)
	\$ -	\$ (8,700)	\$ (306,700)	\$ (538,000)	\$ (855,100)	\$ (1,283,600)	\$ (1,916,900)	\$ (2,751,500)	\$ (3,911,100)	\$ (5,405,800)
	\$ -	\$ (8,700)	\$ (393,700)	\$ (734,300)	\$ (1,138,800)	\$ (1,722,100)	\$ (2,538,400)	\$ (3,729,900)	\$ (5,461,300)	\$ (7,767,000)
	\$ -	\$ (8,700)	\$ (487,000)	\$ (1,000,600)	\$ (1,516,500)	\$ (2,235,100)	\$ (3,373,400)	\$ (5,102,300)	\$ (7,563,600)	\$ (10,920,600)
	\$ -	\$ (8,700)	\$ (586,700)	\$ (1,356,900)	\$ (2,053,400)	\$ (3,076,000)	\$ (4,614,400)	\$ (6,856,700)	\$ (10,213,900)	\$ (15,134,600)
	\$ -	\$ (8,700)	\$ (692,400)	\$ (1,709,200)	\$ (2,516,600)	\$ (3,802,600)	\$ (5,647,000)	\$ (8,413,700)	\$ (12,627,600)	\$ (19,062,200)
	\$ -	\$ (8,700)	\$ (805,100)	\$ (2,164,300)	\$ (3,142,900)	\$ (4,701,200)	\$ (7,000,000)	\$ (10,459,700)	\$ (15,778,400)	\$ (23,740,600)
	\$ -	\$ (8,700)	\$ (924,800)	\$ (2,722,000)	\$ (4,074,900)	\$ (6,052,000)	\$ (9,002,000)	\$ (13,451,700)	\$ (20,303,400)	\$ (30,344,000)
	\$ -	\$ (8,700)	\$ (1,051,600)	\$ (3,383,600)	\$ (5,148,500)	\$ (7,650,100)	\$ (11,402,000)	\$ (17,153,700)	\$ (25,715,100)	\$ (38,786,100)
	\$ -	\$ (8,700)	\$ (1,185,600)	\$ (4,159,200)	\$ (6,307,100)	\$ (9,352,200)	\$ (14,004,000)	\$ (21,056,000)	\$ (31,417,100)	\$ (47,378,100)
	\$ -	\$ (8,700)	\$ (1,327,000)	\$ (5,082,000)	\$ (7,609,100)	\$ (11,354,300)	\$ (17,168,300)	\$ (25,932,300)	\$ (39,065,400)	\$ (58,386,100)
	\$ -	\$ (8,700)	\$ (1,476,000)	\$ (6,164,000)	\$ (9,218,100)	\$ (13,862,600)	\$ (20,774,900)	\$ (31,187,300)	\$ (46,702,700)	\$ (69,528,100)
	\$ -	\$ (8,700)	\$ (1,633,000)	\$ (7,417,000)	\$ (11,077,100)	\$ (16,675,200)	\$ (25,190,100)	\$ (37,822,400)	\$ (56,544,700)	\$ (84,776,100)
	\$ -	\$ (8,700)	\$ (1,798,000)	\$ (8,849,000)	\$ (13,296,100)	\$ (19,900,400)	\$ (29,722,400)	\$ (44,764,800)	\$ (68,017,100)	\$ (102,502,100)
	\$ -	\$ (8,700)	\$ (1,971,000)	\$ (10,570,000)	\$ (15,935,100)	\$ (23,752,600)	\$ (35,975,000)	\$ (54,447,100)	\$ (82,289,100)	\$ (124,502,100)
	\$ -	\$ (8,700)	\$ (2,152,000)	\$ (12,592,000)	\$ (19,197,100)	\$ (28,504,200)	\$ (43,299,100)	\$ (65,726,100)	\$ (99,217,100)	\$ (148,502,100)
	\$ -	\$ (8,700)	\$ (2,351,000)	\$ (14,943,000)	\$ (20,549,100)	\$ (30,556,400)	\$ (46,251,100)	\$ (70,077,100)	\$ (105,702,100)	\$ (160,502,100)
	\$ -	\$ (8,700)	\$ (2,568,000)	\$ (17,644,000)	\$ (24,197,100)	\$ (35,512,600)	\$ (53,503,100)	\$ (80,727,100)	\$ (121,502,100)	\$ (182,502,100)
	\$ -	\$ (8,700)	\$ (2,803,000)	\$ (20,807,000)	\$ (28,397,100)	\$ (42,369,100)	\$ (64,251,100)	\$ (96,502,100)	\$ (144,502,100)	\$ (217,502,100)
	\$ -	\$ (8,700)	\$ (3,056,000)	\$ (24,592,000)	\$ (33,497,100)	\$ (50,512,600)	\$ (76,251,100)	\$ (114,502,100)	\$ (173,502,100)	\$ (262,502,100)
	\$ -	\$ (8,700)	\$ (3,337,000)	\$ (29,049,000)	\$ (40,197,100)	\$ (60,512,600)	\$ (91,251,100)	\$ (138,502,100)	\$ (209,502,100)	\$ (312,502,100)
	\$ -	\$ (8,700)	\$ (3,646,000)	\$ (35,424,000)	\$ (48,897,100)	\$ (73,512,600)	\$ (111,251,100)	\$ (168,502,100)	\$ (254,502,100)	\$ (382,502,100)
	\$ -	\$ (8,700)	\$ (4,003,000)	\$ (43,999,000)	\$ (59,897,100)	\$ (89,512,600)	\$ (135,251,100)	\$ (204,502,100)	\$ (309,502,100)	\$ (462,502,100)
	\$ -	\$ (8,700)	\$ (4,408,000)	\$ (55,144,000)	\$ (74,897,100)	\$ (111,251,100)	\$ (168,502,100)	\$ (254,502,100)	\$ (389,502,100)	\$ (582,502,100)
	\$ -	\$ (8,700)	\$ (4,871,000)	\$ (69,299,000)	\$ (94,897,100)	\$ (140,251,100)	\$ (211,251,100)	\$ (324,502,100)	\$ (494,502,100)	\$ (742,502,100)
	\$ -	\$ (8,700)	\$ (5,392,000)	\$ (86,844,000)	\$ (118,897,100)	\$ (173,251,100)	\$ (261,251,100)	\$ (394,502,100)	\$ (594,502,100)	\$ (892,502,100)
	\$ -	\$ (8,700)	\$ (5,971,000)	\$ (108,299,000)	\$ (152,897,100)	\$ (218,251,100)	\$ (331,251,100)	\$ (494,502,100)	\$ (744,502,100)	\$ (1,112,502,100)
	\$ -	\$ (8,700)	\$ (6,608,000)	\$ (132,499,000)	\$ (181,897,100)	\$ (271,251,100)	\$ (404,502,100)	\$ (604,502,100)	\$ (914,502,100)	\$ (1,372,502,100)
	\$ -	\$ (8,700)	\$ (7,313,000)	\$ (160,499,000)	\$ (214,897,100)	\$ (321,251,100)	\$ (484,502,100)	\$ (734,502,100)	\$ (1,114,502,100)	\$ (1,672,502,100)
	\$ -	\$ (8,700)	\$ (8,086,000)	\$ (193,499,000)	\$ (258,897,100)	\$ (381,251,100)	\$ (584,502,100)	\$ (884,502,100)	\$ (1,334,502,100)	\$ (2,012,502,100)
	\$ -	\$ (8,700)	\$ (8,937,000)	\$ (242,499,000)	\$ (321,897,100)	\$ (461,251,100)	\$ (704,502,100)	\$ (1,064,502,100)	\$ (1,614,502,100)	\$ (2,412,502,100)
	\$ -	\$ (8,700)	\$ (9,866,000)	\$ (298,499,000)	\$ (381,897,100)	\$ (561,251,100)	\$ (854,502,100)	\$ (1,284,502,100)	\$ (1,934,502,100)	\$ (2,912,502,100)
	\$ -	\$ (8,700)	\$ (10,974,000)	\$ (364,499,000)	\$ (458,897,100)	\$ (681,251,100)	\$ (1,034,502,100)	\$ (1,534,502,100)	\$ (2,314,502,100)	\$ (3,412,502,100)
	\$ -	\$ (8,700)	\$ (12,261,000)	\$ (444,499,000)	\$ (561,897,100)	\$ (821,251,100)	\$ (1,234,502,100)	\$ (1,834,502,100)	\$ (2,764,502,100)	\$ (4,112,502,100)
	\$ -	\$ (8,700)	\$ (13,737,000)	\$ (541,499,000)	\$ (681,897,100)	\$ (1,001,251,100)	\$ (1,484,502,100)	\$ (2,214,502,100)	\$ (3,314,502,100)	\$ (4,912,502,100)
	\$ -	\$ (8,700)	\$ (15,403,000)	\$ (661,499,000)	\$ (821,897,100)	\$ (1,231,251,100)	\$ (1,814,502,100)	\$ (2,714,502,100)	\$ (4,064,502,100)	\$ (6,012,502,100)
	\$ -	\$ (8,700)	\$ (17,269,000)	\$ (801,499,000)	\$ (981,897,100)	\$ (1,531,251,100)	\$ (2,264,502,100)	\$ (3,414,502,100)	\$ (5,114,502,100)	\$ (7,612,502,100)
	\$ -	\$ (8,700)	\$ (19,335,000)	\$ (961,499,000)	\$ (1,161,897,100)	\$ (1,831,251,100)	\$ (2,764,502,100)	\$ (4,164,502,100)	\$ (6,264,502,100)	\$ (9,412,502,100)
	\$ -	\$ (8,700)	\$ (21,601,000)	\$ (1,141,499,000)	\$ (1,381,897,100)	\$ (2,181,251,100)	\$ (3,314,502,100)	\$ (5,014,502,100)	\$ (7,514,502,100)	\$ (11,112,502,100)
	\$ -	\$ (8,700)	\$ (24,067,000)	\$ (1,341,499,000)	\$ (1,641,897,100)	\$ (2,581,251,100)	\$ (3,914,502,100)	\$ (5,864,502,100)	\$ (8,864,502,100)	\$ (13,212,502,100)
	\$ -	\$ (8,700)	\$ (26,733,000)	\$ (1,571,499,000)	\$ (1,941,897,100)	\$ (3,131,251,100)	\$ (4,664,502,100)	\$ (7,014,502,100)	\$ (10,514,502,100)	\$ (15,712,502,100)
	\$ -	\$ (8,700)	\$ (29,609,000)	\$ (1,831,499,000)	\$ (2,281,897,100)	\$ (3,581,251,100)	\$ (5,414,502,100)	\$ (8,264,502,100)	\$ (12,464,502,100)	\$ (18,712,502,100)
	\$ -	\$ (8,700)	\$ (32,695,000)	\$ (2,121,499,000)	\$ (2,761,897,100)	\$ (4,131,251,100)	\$ (6,264,502,100)	\$ (9,614,502,100)	\$ (14,414,502,100)	\$ (21,712,502,100)
	\$ -	\$ (8,700)	\$ (36,091,000)	\$ (2,441,499,000)	\$ (3,281,897,100)	\$ (4,831,251,100)	\$ (7,364,502,100)	\$ (11,064,502,100)	\$ (16,564,502,100)	\$ (25,712,502,100)
	\$ -	\$ (8,700)	\$ (40,007,000)	\$ (2,791,499,000)	\$ (3,941,897,100)	\$ (5,681,251,100)	\$ (8,664,502,100)	\$ (13,014,502,100)	\$ (19,414,502,100)	\$ (30,712,502,100)
	\$ -	\$ (8,700)	\$ (44,543,000)	\$ (3,321,499,000)	\$ (4,761,897,100)	\$ (6,781,251,100)	\$ (10,264,502,100)	\$ (15,464,502,100)	\$ (23,064,502,100)	\$ (36,712,502,100)
	\$ -	\$ (8,700)	\$ (49,809,000)	\$ (4,041,499,000)	\$ (5,841,897,100)	\$ (8,181,251,100)	\$ (12,464,502,100)	\$ (18,414,502,100)	\$ (27,464,502,100)	\$ (44,212,502,100)
	\$ -	\$ (8,700)	\$ (55,805,000)	\$ (4,961,499,000)	\$ (7,281,897,100)	\$ (9,981,251,100)	\$ (15,164,502,100)	\$ (22,464,502,100)	\$ (33,464,502,100)	\$ (53,712,502,100)
	\$ -	\$ (8,700)	\$ (62,541,000)	\$ (6,101,499,000)	\$ (8,981,897,100)	\$ (12,281,251,100)	\$ (18,664,502,100)	\$ (28,064,502,100)	\$ (42,464,502,100)	\$ (67,712,502,100)
	\$ -	\$ (8,700)	\$ (70,017,000)	\$ (7,481,499,000)	\$ (10,381,897,100)	\$ (15,181,251,100)	\$ (22,864,502,100)	\$ (34,464,502,100)	\$ (52,464,502,100)	\$ (82,712,502,100)
	\$ -	\$ (8,700)	\$ (78,233,000)	\$ (9,021,499,000)	\$ (12,381,897,100)	\$ (18,081,251,100)	\$ (27,464,502,100)	\$ (41,464,502,100)	\$ (63,464,502,100)	\$ (109,712,502,100)
	\$ -	\$ (8,700)	\$ (87,299,000)	\$ (10,841,499,000)	\$ (14,841,897,100)	\$ (21,181,251,100)	\$ (32,464,502,100)	\$ (49,464,502,100)	\$ (76,464,502,100)	\$ (145,712,502,100)
	\$ -	\$ (8,700)	\$ (97,225,000)	\$ (12,981,499,000)	\$ (17,841,897,100)	\$ (25,281,251,100)	\$ (38,464,502,100)	\$ (59,464,502,100)	\$ (93,464,502,100)	\$ (191,712,502,100)
	\$ -	\$ (8,700)	\$ (108,011,000)	\$ (15,481,499,000)	\$ (21,941,897,100)	\$ (30,381,251,100)	\$ (46,464,502,100)	\$ (71,464,502,100)	\$ (119,464,502,100)	\$ (251,712,502,100)
	\$ -	\$ (8,700)	\$ (119,657,000)	\$ (18,381,499,000)	\$ (26,741,897,100)	\$ (36,281,251,100)	\$ (56,464,502,100)	\$ (89,464,502,100)	\$ (140,464,502,100)	\$ (326,712,502,100)
	\$ -	\$ (8,700)	\$ (132,163,000)	\$ (21,641,499,000)	\$ (33,541,897,100)	\$ (43,981,251,100)	\$ (69,464,502,100)	\$ (107,464,502,100)	\$ (167,464,502,100)	\$ (416,712,502,100)
	\$ -	\$ (8,700)	\$ (145,529,000)	\$ (25,301,499,000)	\$ (42,841,897,100)	\$ (54,281,251,100)	\$ (84,464,502,100)	\$ (131,464,502,100)	\$ (197,464,502,100)	\$ (531,712,502,100)
	\$ -	\$ (8,700)	\$ (159,755,000)	\$ (29,421,499,000)	\$ (54,441,897,100)	\$ (67,481,251,100)	\$ (103,464,502,100)	\$ (164,464,502,100)	\$ (241,464,502,100)	\$ (681,712,502,100)
	\$ -	\$ (8,700)	\$ (174,841,000)	\$ (34,041,499,000)	\$ (69,641,897,100)	\$ (83,481,251,100)	\$ (129,464,502,100)	\$ (199,464,502,100)	\$ (301,464,502,100)	\$ (881,712,502,100)
	\$ -	\$ (8,700)	\$ (190,787,000)	\$ (39,201,499,000)	\$ (87,841,897,100)	\$ (103,481,251,100)	\$ (164,464,502,100)	\$ (249,464,502,100)	\$ (371,464,502,100)	\$ (1,141,712,502,100)
	\$ -	\$ (8,700)	\$ (207,593,000)	\$ (44,961,499,000)	\$ (111,641,897,100)	\$ (128,481,251,100)	\$ (199,464,502,100)	\$ (301,464,502,100)	\$ (451,464,502,100)	\$ (1,481,712,502,100)
	\$ -	\$ (8,700)	\$ (225,259,000)	\$ (51,381,499,000)	\$ (133,841,897,100)	\$ (158,481,251,100)	\$ (249,464,502,100)	\$ (371,464,502,100)	\$ (551,464,502,100)	\$ (1,921,712,502,100)
	\$ -	\$ (8,700)	\$ (243,785,000)							



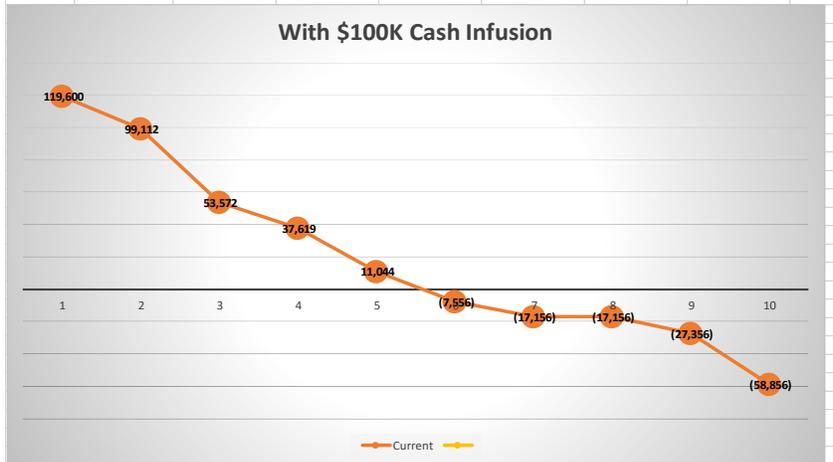


# Appendix A, iv

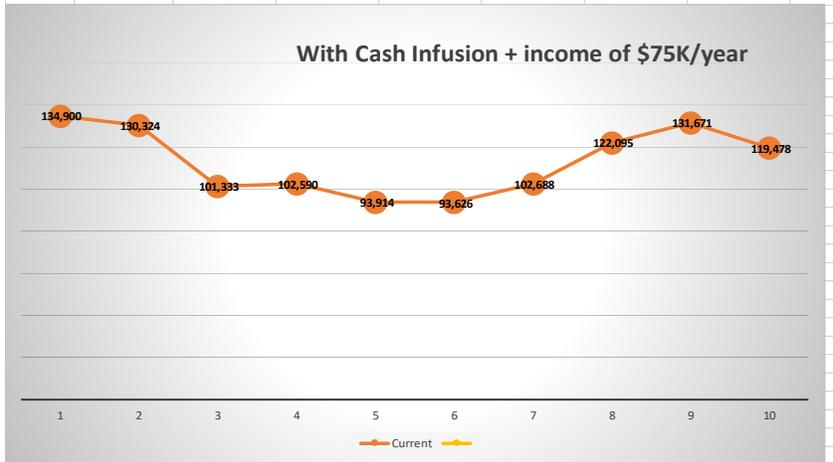
	Current Practice									
Current	15,600	(8,700)	(56,300)	(73,700)	(100,700)	(119,300)	(128,900)	(128,900)	(139,100)	(170,600)



	With \$100K Cash Infusion									
Current	119,600	99,112	53,572	37,619	11,044	(7,556)	(17,156)	(17,156)	(27,356)	(58,856)



	With Cash Infusion + Income of \$75K/year (\$60K operating costs+\$15K Capital Investments)									
Current	134,900	130,324	101,333	102,590	93,914	93,626	102,668	122,095	131,671	119,478



## Appendix B

### Information Needed for Viability Study

A viability study requires opening the books—so to speak—not just financial books but a deep probing of institutional knowledge. Therefore, the below is a list of information needed in order to do a proper viability study. There may be many cases where the documents requested do not exist. That's ok. In those places where there is no documentation to offer, the holes can be filled with either conversation and/or written narratives.

#### For Missional Viability:

- Vision Statement
- Mission Statement
- Any Strategic Plans that have been written up
- Goals and Milestones
- Invoicing for the past two years
- Description of the relationship between Campground and Community of Christ

#### For Operational Viability:

- Master Plan
- Contact Sheet for Board of Directors
- Contact Sheet for Employees
- Contact Sheet for Key Volunteers
  - At least one camp director
  - At least one who helps maintain the grounds
- Contacts for any Business Services used and/or Legal Services
- Meeting Minutes for the past two years
- User Surveys—both blank and filled by previous users
- Sample of User Contract

#### For Financial Viability

- Budgets for the past two years
- Financial Reports for the past two years—I can get these myself from Shelby unless there are things I should know that are not recorded there. I will be pulling Balance Sheets, and Budgeted Income and Expense reports.
- AIP Fund Reports for the past two years
- Schedule of User Pricing
- Any Capital Improvement Plans
- A list of nearby congregations that support the campgrounds and pastor contacts
- A list of major donors—these will be held in strict confidence