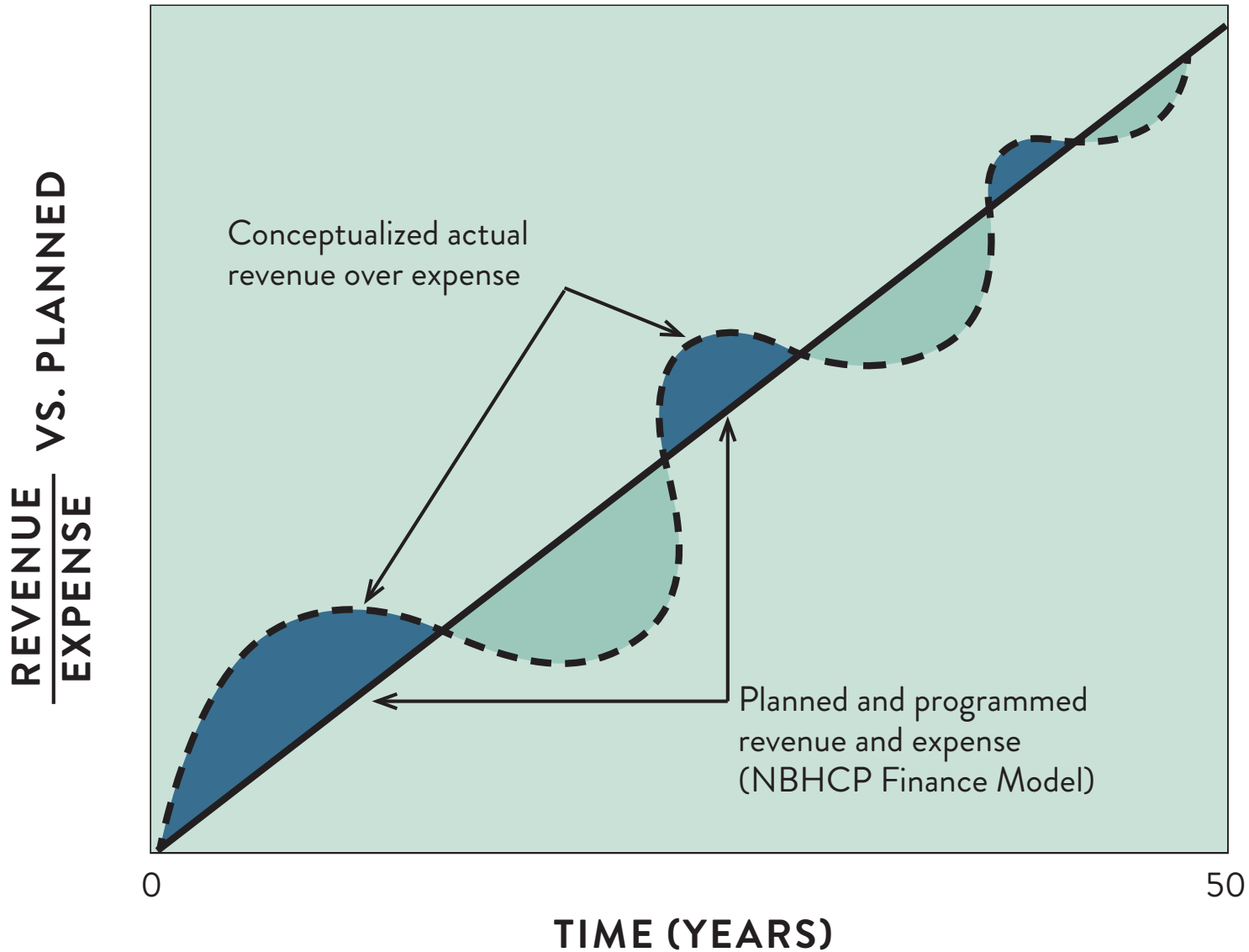


CONCEPTUALIZED ILLUSTRATION



ACTUAL VS. PLANNED REVENUE & EXPENSE IN THE NBHCP FINANCE MODEL



Question:

Was sufficient revenue reserved during positive cash flow years to provide adequate funds to carry the organization through periods when revenue was insufficient?

Legend

-  revenue exceeds expense
-  expense exceeds revenue