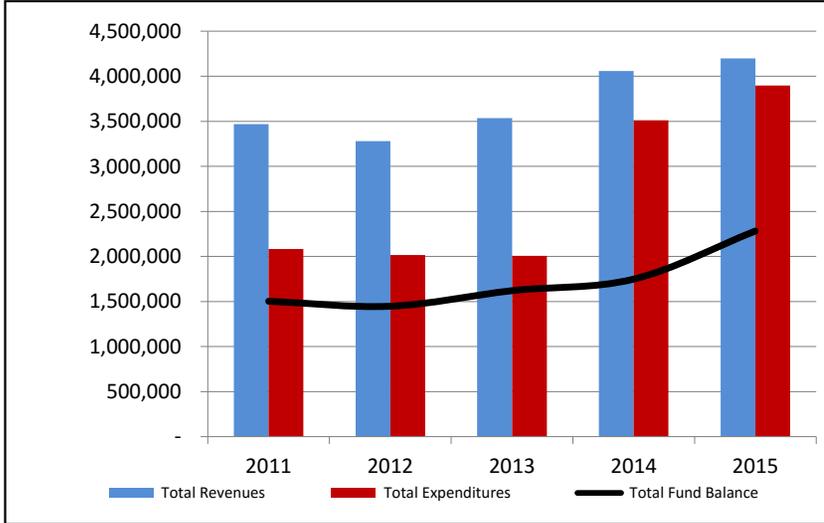


**CITIZENS' GUIDE TO LOCAL UNIT FINANCES - City of Essexville (Bay County)**

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



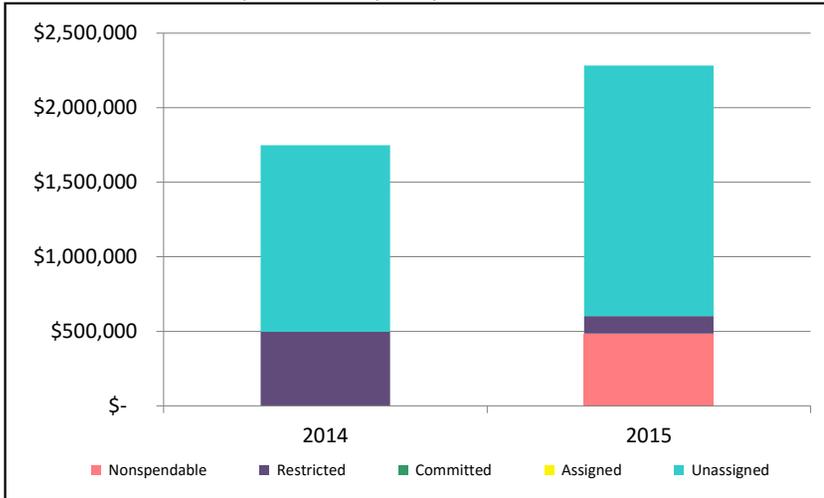
2. Compared to the prior year

	2014	2015	Change
Revenues	\$ 4,057,321	\$ 4,198,126	3.47%
Expenditures	\$ 3,512,145	\$ 3,896,930	10.96%
Surplus (Shortfall)	\$ 545,176	\$ 301,196	-44.75%

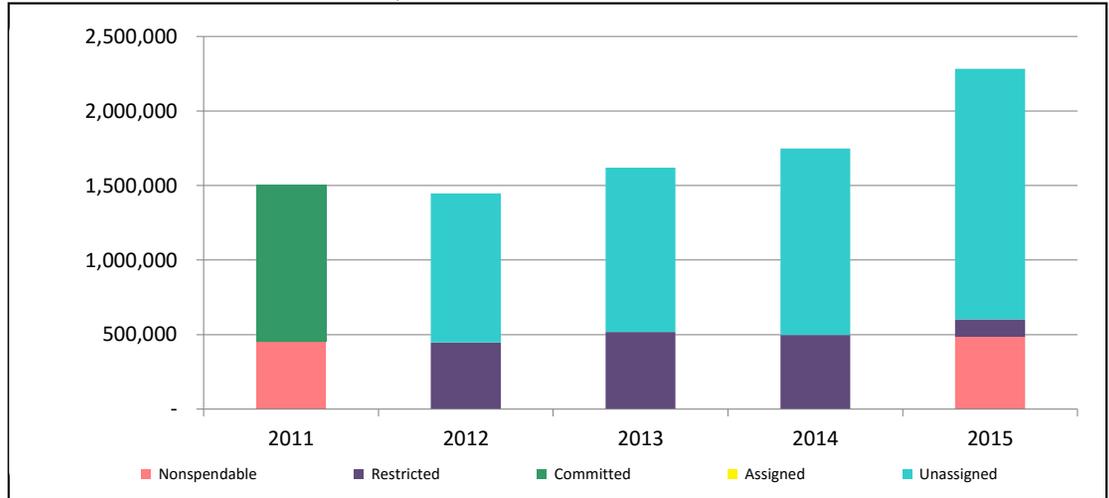
  

Fund balance, by component:	2014	2015	Change
Nonspendable	\$ -	\$ 484,287	N/A
Restricted	\$ 497,628	\$ 117,348	-76.42%
Committed	\$ -	\$ -	N/A
Assigned	\$ -	\$ -	N/A
Unassigned	\$ 1,250,596	\$ 1,680,738	34.39%
Total Fund Balance	\$ 1,748,224	\$ 2,282,373	30.55%

3. Fund balance - compared to the prior year



4. Historical trends of individual components



Commentary:

For more information on our unit's finances, contact Daniel Hansford at 989-893-7192.