Missouri REALTORS®

Board of Directors Handouts | Fall 2026

Noticed August 25, 2026

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INFORMATIONAL ONLY

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Missouri REALTORS®

2028 Treasurer Election

All Board of Directors members are encouraged to vote. **You may vote for one candidate.**



Tammy Sherrell-Shortt
Greater Springfield



Tina Siebert
St. Louis

Candidate Forum

Wednesday 4:15 - 5:15 PM
Grand Ballroom

NAR Director Election

All Board of Directors members are encouraged to vote.

You may vote for up to three (3) candidates.



Justin Farrell
Bagnell Dam



Jim Gamble
Kansas City Regional



Bobbi Howe
Kansas City Regional



Brian Jared
Greater Springfield



Will Klein
St. Charles



Audrey Spratt
Tri-Lakes



Debbie Weber
St. Louis

Missouri REALTORS® has three vacancies to fill on the NAR Board of Directors for the 2026-2029 term, which will run from December 1, 2026, through November 30, 2029. These openings are for three At-Large State Allocated Director positions.

Candidate Forum

Wednesday 4:15 - 5:15 PM
Grand Ballroom

Missouri REALTORS®

Proposed Long-Term Strategic Guide and 2027-2029 Strategic Plan

The Board of Directors will be asked to approve the proposed Long-Term Strategic Guide and 2027–2029 Strategic Plan at the September 2026 Board of Directors meeting, as developed by the Strategic Planning Committee and as recommended by the Executive Committee.

The new Long-Term Strategic Guide is intended to serve as an evergreen framework for decision-making, while the Strategic Plan provides a near-term structure for priorities, committee work, and operational planning. Further, to help clarify the connection between our strategies and the new governance structure, each committee and key program has been noted under its respective pillar in the proposed 2027-2029 plan.

Both are attached for review, and details about their development are provided for reference.

Background and Development

The proposed guide and plan were built on prior work to update the Association's values, mission, and long-term planning framework. In 2024, the Strategic Planning Committee proposed, and the Board adopted, new organizational values, and in 2025, they proposed and adopted a new mission statement. This year, the committee was charged with creating a long-term guide and refining the near-term 2027–2029 plan.

T3 Sixty, the facilitator that worked with the 2025 Committee, paired elements of our existing plan with their framework, presenting our mission, strengths, and values alongside audiences to create the long-term Strategic Guide, including a Core Purpose that better reflects our mission and Core Strengths.

While all members will continue to have access to all benefits to which they are entitled, the addition of Core Audiences to the Strategic Guide is meant to remind volunteers of the different needs each audience has when interacting with MR. These audiences can be further divided by business model, business role, side of the transaction, years of experience, etc., to help target programming and communications. Further, this layout is also meant to use our Core Values as the connection between what we do and those we serve.

Given that some members will also expect a document that more closely resembles our traditional plan, which provides additional detail and direction, a Strategic Plan for 2027-2029, organized around four pillars: Advocacy, Educate, Collaborate, and Operate. The last pillar is a new addition to ensure alignment across governance and operations, as well as programming.

Please contact Dan Hartman (dan@hreteam.com) or Brandon Glascock (brandon.glascock@gmail.com), Chair and Vice Chair of the 2026 Strategic Planning Committee, with any questions. Thank you!

Long-Term Strategic Guide

Core Purpose

Missouri REALTORS® advance the real estate profession by safeguarding private property rights, providing essential resources, and leading with advocacy and professionalism.

Core Strengths

Leading with advocacy. We are a trusted voice on private property rights for legislators, regulators, and policymakers in Jefferson City and across the state.

Leading with professionalism. We are a trusted source for legal and professional standards guidance, tools, and education for real estate licensees.

These Core Strengths, now reflected in the Core Purpose, have been the foundation of Missouri REALTORS® since its inception in 1936. Our continued focus on state-specific issues and resources keeps us strategically positioned between NAR and local boards and associations to provide support and collaboration wherever possible, while maintaining competitive differentiation.

Core Values

Advocacy
We are stewards of the profession, including, but not limited to, legislative efforts.

Professionalism
We value the combination of integrity and expertise.

Inclusive Collaboration
We work with diverse communities for the betterment of the profession.

Adopted in 2024, these Core Values reflect and emphasize the Core Purpose and Core Strengths in this plan, because they are so foundational. The corresponding statements were developed through member input to define what they mean within this organization, and serve as guiding principles for all activities.

Core Audiences

Members

- Designated REALTORS® and Managing Brokers
- REALTORS® *(Top Producers, Team Leaders, New Members, Volunteers)*
- Real Estate Licensees

Stakeholders

- Local REALTOR® Board/Association Executives and Staff
- Partner Organizations
- Regulators, Policymakers, Community Leaders
- Property Owners

2027-2029 Strategic Plan

Missouri REALTORS® advance the real estate profession by safeguarding private property rights, providing essential resources, and leading with advocacy and professionalism.

Advocate

Champion private property rights through strategic advocacy and partnerships, leveraging member expertise to influence decision makers.

Identify, develop, and leverage REALTOR® relationships with legislators and regulators to advance the industry and private property rights; possibly increasing the awareness, collaboration, and impact of the Missouri Housing Industry Alliance, and the leadership role of REALTORS® within it.
Advocacy Committee

Support and advance the interests of REALTOR® members in commercial real estate by promoting economic growth, fostering strong business environments, and advocating for sound development policies.
Commercial and Economic Development Committee

Educate members on RPAC and its focus on private property rights and REALTOR® issues, while encouraging grassroots engagement in the political process and initiatives.
Missouri REALTOR® Party

Bridge local, state, and national associations through REALTOR® Party programs, tools, and events.
Local Board Relations Program

Elevate

Deliver forward-looking resources to address evolving industry practices, empowering members to achieve professional excellence and serve diverse clients.

Provide high-quality education focused on legal issues, risk management, and business growth, with an emphasis on fair housing and serving clients from diverse backgrounds.
Risk Management Committee and Education Program

Offer business tools and resources essential to member success, centered around Standard Forms, Professional Standards, and Legal Line.
Forms Committee and the Professional Standards and Risk Management Programs

Partner with NAR and Missouri-focused Institutes, Societies, and Councils (ISCs) to provide education and industry updates, and to support efforts to increase people from underrepresented groups to enter the real estate, appraisal, and property management professions, while also educating members about best practices and updates in these business specialties.
Diversity, Equity, and Inclusion, Property Management, and Real Property Valuation Committees and ISC Partners

Collaborate

Engage members and stakeholders through targeted, intentional programs and experiences, enhancing membership value and supporting diverse business needs.

Promote the value of association events, platforms, and other avenues to stay current on industry issues while leveraging our statewide network of real estate professionals.
Member Engagement Committee

Utilize the resources of NAR's Consumer Advertising Campaign to educate Missourians about the value of choosing a REALTOR® and provide resources that members can use to highlight their unique value propositions.
Public Relations Committee

Provide opportunities for volunteer leadership recruitment, development, and recognition, fostering an open and inclusive environment for all members who want to serve.
Leadership Development Committee and Missouri YPN Committee

Showcase all benefits of membership through targeted marketing efforts, done in collaboration with local boards and associations to ensure intentional engagement, tools, and events.
Communications Program

Operate

Deliver forward-looking resources to address evolving industry practices, empowering members to achieve professional excellence and serve diverse clients.

Oversee association affairs between board meetings and provide leadership on emerging organizational issues.
Executive Committee

Develop and monitor long-range financial plans to support future stability, and annual budgets to ensure responsible, ongoing resource allocation.
Finance and Budget Committee

Ensure adequate resources are available to support and retain professional staff, and facilitate ongoing development and recognition, including training in association management, member engagement, and committee oversight.
Staff Development and Association Services

Every three years, review the strategic plan to stay ahead of evolving industry trends and member needs, and the bylaws for any operational updates.
Strategic Planning and Bylaws Committees (Ad Hoc)

Policy 405 — Strategic Initiatives Reserve Fund

(a) The purpose of the Strategic Initiatives Reserve Fund (the "SIRF") is to provide a means to fund strategically important programs, initiatives, purchases or events that are not otherwise included in the annual budget of the State Association , but are in support of one or more elements of the State Association's current strategic plan or any business plans.

(b) Unless otherwise determined by the Board of Directors, if the SIRF falls below $500,000 ("SIRF Reserve Target"), the annual budget in the calendar year following such event shall include an allocation of $20,000 or such lesser amount that would be necessary to replenish the SIRF to the SIRF Reserve Target. The Board of Directors may, at any time, allocate additional funds to the SIRF up to or over the SIRF Reserve Target. Any funds in the SIRF over the SIRF Target may be reallocated at any time by the Board of Directors to any other fund, reserve or otherwise, of the State Association.

(c) ~~Upon recommendation of the Strategic Planning Committee, T~~the Executive Committee, upon recommendation of the Finance & Budget Committee, shall have the authority to approve withdrawals from the SIRF in furtherance of the above purpose as long as the balance of the SIRF, after such withdrawal, is not less than $250,000 (the "Fund Floor"). Any withdrawal that would leave the balance of the SIRF below the Fund Floor shall occur only upon recommendation by the Executive Committee and approval by the Board of Directors. ~~For programs, initiatives, purchases, or events that would require ongoing financial support, beyond a one-time withdrawal from the SIRF if implemented, the Finance and Budget Committee must also provide a recommendation to the Executive Committee.~~

(d) Funds may be withdrawn from the SIRF for purposes other than those specified above only upon recommendation by a three-fourths (3/4) vote of the Executive Committee and a two-thirds (2/3) vote of the Board of Directors.

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Policy 800 — Award Committees

Section 1. Generally. In addition to any other committees set forth in the Bylaws, this Policy Statement and as provided below, the State Association shall have Award Committees. The Award Committees shall be responsible for reviewing applications and selecting candidates for various recognitions and awards as may be created by the State Association from time to time, and as included below. The Award Committees and their respective purposes are more fully set forth in below. The Award Committees shall be subordinate to and under the direction of the Board of Directors.

Section 2. Structure. Unless otherwise specifically set forth in the State Association's Bylaws or this Policy Statement, each Award Committee shall consist of all past recipients of its respective awards who are still in good standing with the State Association. The Award Committee Chair shall be the award recipient for the year that is two (2) years, immediately preceding the then current award year (e.g., the 2024 Committee Chair shall be the 2022 award recipient). If for any reason this person is unwilling or unable to serve, the Committee Chair position shall be passed to the award recipient for the year immediately preceding the Committee Chair's award year and so on until one person is willing and able to serve.

Section 3. Term. Except as otherwise specifically set forth in the State Association's Bylaws or this Policy Statement, Award Committee membership shall be lifetime so long as the recipient remains in good standing with the State Association.

Section 4. Nominations.

(a) By Member Boards and REALTOR® Members~~/Associations~~. ~~Except as provided below,~~ N~~n~~ominations for awards shall be submitted to each Award Committee only by Member Boards or REALTOR® Members of the State Association. Each Member Board and REALTOR® Member shall be entitled to one (1) ~~new~~ nominee for each award per year~~. Each nominee must be a primary member of the nominating Member Board. In addition to submitting a new nomination, Member Boards may update the credentials of one or more previous nominees by completing an annual update form for a previous year's nominee. A previous year's nominee may only be updated four (4) times but nothing shall prevent a Member Board from submitting a previous nominee as their new nominee. If an annual update form is not submitted, a previous year's nominee shall no longer be a nominee for the award.~~ Nomination forms ~~and annual update forms~~ shall be provided by the State Association and pre-approved by the Award Committee. All nomination ~~and annual update~~ forms must be delivered to the State Association no later than May 1 of each year. The State Association shall send a notice of the May 1 due date by electronic mail to ~~the Association Executive and President of each Member Board~~all members no later than March 15 of each year. Information and applications for State Association Awards will be made available on the State Association's website prior to any application deadlines.

~~(b) By Award Committee Members. In addition to Member Board nominations, any committee member may nominate one or more candidates for an award. Nominations by an Award Committee member shall be accompanied by a completed nomination form and require that copies of the nominee's credentials be made available to each Award Committee member at least fourteen (14) days in advance of the Award Committee's annual meeting.~~

Section 5. Committee Procedures.

(a) Annual Meeting. Each Award Committee shall hold its annual meeting at least thirty (30) days before the State Association's Annual Meeting. Award Committee members may attend the annual meeting and any subsequent meeting in person or by electronic means. To conduct business, a quorum must be in attendance. A quorum shall be at least one-third (1/3) of all the Award Committee members. All Award Committee members in attendance are expected to have reviewed the nomination and annual update forms of all nominees prior to the annual meeting.

(b) Initial Voting. After Award Committee members have been allowed the opportunity to nominate additional candidates as provided in Section 4(b) above, but before discussion of any nominees, each Award Committee member that is present will vote for one (1) nominee by secret written ballot. If Award Committee members are in attendance via electronic means, their ballots shall be cast by online voting and tallied with the written ballot. The Award Committee Chair and a State Association staff will immediately count the ballots in private and announce only the top three (3) vote recipients, including ties ("Finalists").

(c) Finalist Voting. The Award Committee will then have open discussion regarding the qualifications of each Finalist. After the discussion has been completed, each Award Committee member that is present will vote for one of the Finalists. The Finalist vote will be by secret written ballot~~roll call~~. The Finalist who receives a majority of votes cast shall be the award recipient. If no Finalist receives a majority of votes cast, then the two (2) Finalists receiving the most votes (including ties) will be the subject of a run-off vote by the same process. If the run-off vote results in a tie, there will be additional discussion among Award Committee members and then a second run-off vote will be taken by the same process. If, at any time after the second run-off vote, the Award Committee decides by majority vote that no nominee can be elected at the annual meeting, the annual meeting will be adjourned and a subsequent meeting will be scheduled prior to the State Association's Annual Meeting with the only order of business being discussion about the two (2) remaining Finalists and conducting one or more run-off votes by the same process.

(d) No Award. The Award Committee may, at any time during the above process, choose not to award an award. Such decision shall be by a supermajority vote of at least 66% of the Award Committee members in attendance.

(e) Administrative Processing. It is the intent that the processing and administration of all nomination and annual update forms, the delivery of all notices and credentials, and the conduct of all other business and matters required of the Award Committee pursuant to this Policy may and shall be conducted electronically; provided, however, that any Award Committee member may require, upon written request, to be provided with "hard copies" of any such materials or documentation.

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2027 Budget Proposal

Draft for Review by the Board of Directors

Noticed on August 25, 2026

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Draft for Review by the Board of Directors
Noticed on August 25, 2026

Page 3	2027 Budget Proposal
	Suggested Action: Vote to approve the 2027 Budget Proposal.

Support and Reference Materials

Page 5	Budget Highlights and Notes
Page 13	Program Budgets and Descriptions
Page 26	Program Variance Report
Page 27	Dues and Fee Calculations
Page 28	Historical Member Counts
Page 29	Dues and Fee History
Page 30	Media Buys and Consumer Campaign Overview
Page 31	Reserve Funds Overview
Page 36	Financial Position, Statement of Activities (Budget vs. Actuals), and Statement of Cash Flows as of July 31, 2026

2027 Budget Proposal for Missouri REALTORS®

Draft for Review by the Board of Directors

Budget Overview	2024 Actuals	2025 Actuals	2026 Budget	2026 YTD	2026 Forecast	2027 Proposed	YOY Budget Change	
INCOME								
Dues and Fee Income								
REALTOR® Dues	4,128,296	4,885,258	5,058,020	4,985,539	5,058,020	5,258,158	4.0%	200,138
Affiliate Dues	5,912	5,867	6,000	5,502	6,000	6,250	4.2%	250
New Member Fee	457,150	534,940	612,157	346,550	612,157	721,338	17.8%	109,181
Reinstatement Fees	11,200	9,700	9,600	9,200	10,000	12,000	25.0%	2,400
TOTAL DUES AND FEE INCOME	**4,602,558**	**5,435,765**	**5,685,777**	**5,346,791**	**5,686,177**	**5,997,746**	**5.5%**	**311,969**
Other Income								
Rental Income	42,896	105,996	118,137	68,951	118,137	118,137	0.0%	-
Miscellaneous Income	1,145	6,846	340	78	340	-	-100.0%	(340)
Gain on sale of assets	-	-	-	-	-	-	-	-
TOTAL OTHER INCOME	**44,041**	**112,842**	**118,477**	**69,029**	**118,477**	**118,137**	**-0.3%**	**(340)**
Advocacy - Dept 10								
105-State/Local Govt Representation	4,096	3,996	4,000	2,331	4,000	4,000	0.0%	-
107-Local Board Relations	1,140	1,175	450	1,300	1,300	450	0.0%	-
Total Advocacy	5,236	5,171	4,450	3,631	5,300	4,450	0.0%	-
Member Engagement - Dept 20								
206-REALTOR® Leadership Academy	15,749	19,116	20,000	11,593	13,500	20,000	0.0%	-
210-Awards and Recognition Programs	2,500	2,500	2,500	2,500	2,500	2,500	0.0%	-
217-YPN	2,900	7,489	1,500	2,560	2,750	-	-100.0%	(1,500)
230-Broker Relations	-	-	-	1,505	1,505	1,200	-	1,200
Total Member Engagement	21,149	29,105	24,000	18,158	20,255	23,700	-1.3%	(300)
Risk Management - Dept 30								
301-Professional Standards	144,886	144,764	139,000	140,808	141,000	141,000	1.4%	2,000
302-Standard Forms	26,300	34,666	35,000	30,499	30,499	35,500	1.4%	500
303-Risk Management	5,450	4,900	2,500	2,150	3,000	2,500	0.0%	-
306-Education Courses	20,736	38,851	26,500	53,265	57,000	15,500	-41.5%	(11,000)
307-Graduate REALTOR® Institute	2,349	16,097	11,400	26,055	30,000	15,000	31.6%	3,600
Total Risk Management	199,721	239,278	214,400	252,777	261,499	209,500	-2.3%	(4,900)
Governance - Dept 40								
401-CEO	-	-	-	-	-	-	-	-
406-Business Conferences	98,658	102,541	94,000	123,419	123,419	114,000	21.3%	20,000
408-Region 9 Activity	-	-	45,500	19,442	45,500	-	-100.0%	(45,500)
409-MR Leadership Orientation	75	-	-	-	-	-	-	-
Total Governance	98,733	102,541	139,500	142,861	168,919	114,000	-18.3%	(25,500)
Marketing & Communications - Dept 50								
502-Marketing & Communications	324	-	-	-	-	-	-	-
504-Technology	-	-	-	-	-	-	-	-
Total Marketing & Communications	324	-	-	-	-	-	-	-
Association Management - Dept 60								
601-Association Management Services	55,200	54,698	21,800	15,213	21,800	21,800	0.0%	-
Total Association Management	55,200	54,698	21,800	15,213	21,800	21,800	0.0%	-
TOTAL PROGRAM INCOME	**380,363**	**430,793**	**404,150**	**432,641**	**477,773**	**373,450**	**-7.6%**	**(30,700)**
TOTAL INCOME	**5,026,962**	**5,979,400**	**6,208,404**	**5,848,461**	**6,282,427**	**6,489,333**	**4.5%**	**280,929**

Budget Overview	2024 Actuals	2025 Actuals	2026 Budget	2026 YTD	2026 Forecast	2027 Proposed	YOY Budget Change	
EXPENSES								
Advocacy - Dept 10								
101-Regional Advocacy Coordinators	131,560	143,387	130,800	68,358	117,406	135,200	3.4%	4,400
102-REALTOR® Days at the Capitol	47,177	46,079	52,800	57,926	57,926	58,800	11.4%	6,000
104-Federal Govt Representation	48,582	36,032	38,500	20,754	29,997	37,700	-2.1%	(800)
105-State/Local Govt Representation	397,524	380,790	445,650	318,542	432,305	451,400	1.3%	5,750
107-Local Board Relations	24,888	32,333	45,000	13,964	43,290	46,000	2.2%	1,000
Total Advocacy	649,731	638,621	712,750	479,544	680,924	729,100	2.3%	16,350
							-	-
Member Engagement - Dept 20							-	-
206-REALTOR® Leadership Academy	73,348	77,700	103,500	37,866	88,680	110,000	6.3%	6,500
210-Awards and Recognition Programs	15,444	18,757	18,500	13,019	19,500	19,500	5.4%	1,000
217-YPN	8,775	15,280	9,000	3,309	9,000	-	-100.0%	(9,000)
220-Affiliate Relations	1,980	3,841	1,850	1,127	1,850	1,850	0.0%	-
230-Broker Relations	-	701	15,200	-	8,200	51,267	237.3%	36,067
Total Member Engagement	99,546	116,279	148,050	55,322	127,230	182,617	23.3%	34,567
							-	-
Risk Management - Dept 30							-	-
301-Professional Standards	27,938	19,880	27,650	625	19,710	19,750	-28.6%	(7,900)
302-Standard Forms	45,787	33,067	36,500	24,992	44,200	72,000	97.3%	35,500
303-Risk Management	170,059	128,600	185,190	76,364	138,670	167,490	-9.6%	(17,700)
306-Education Courses	13,981	22,931	29,600	23,340	30,200	10,850	-63.3%	(18,750)
307-Graduate REALTOR® Institute	506	52,214	44,150	17,584	39,706	45,300	2.6%	1,150
Total Risk Management	258,272	256,692	323,090	142,905	272,485	315,390	-2.4%	(7,700)
							-	-
Governance - Dept 40							-	-
401-CEO	32,513	35,557	34,400	18,919	32,148	32,700	-4.9%	(1,700)
402-Leadership Team/Executive Committee	60,877	46,614	56,900	15,438	56,530	56,400	-0.9%	(500)
404-Strategic Planning Committee	7,959	26,212	7,800	5,659	6,678	-	-100.0%	(7,800)
405-Finance & Budget Committee	19,439	24,548	31,100	26,593	29,283	32,000	2.9%	900
406-Business Conferences	680,955	621,476	757,500	474,849	692,938	790,100	4.3%	32,600
407-National Association	103,266	100,868	126,000	36,773	123,000	123,000	-2.4%	(3,000)
408-Region 9 Activity	10,030	11,628	133,100	10,818	133,100	7,500	-94.4%	(125,600)
409-MR Leadership Orientation	39,451	23,670	47,800	1,050	47,800	43,200	-9.6%	(4,600)
Total Governance	954,489	890,573	1,194,600	590,100	1,121,476	1,084,900	-9.2%	(109,700)
							-	-
Marketing & Communications - Dept 50							-	-
502-Marketing & Communications	22,998	34,256	35,750	24,885	42,150	184,417	415.9%	148,667
504-Technology	109,423	116,797	103,050	65,714	107,572	113,150	9.8%	10,100
Total Marketing & Communications	132,421	151,053	138,800	90,598	149,722	297,567	114.4%	158,767
							-	-
Association Management - Dept 60							-	-
601-Association Management Services	7,075	6,325	4,050	1,015	4,050	4,050	0.0%	-
Total Association Management	7,075	6,325	4,050	1,015	4,050	4,050	0.0%	-
Committee Bucket Funds *(seperated due to change in funding in 2027)*								
190-Advocacy Committee	8,400	-	15,000	3,000	15,000	-	-100.0%	(15,000)
290-Member Engagement Committee	7,248	7,000	15,000	-	15,000	-	-100.0%	(15,000)
390-Risk Management Committee	6,000	3,000	15,000	5,000	15,000	-	-100.0%	(15,000)
Total Committee Bucket Funds	21,648	10,000	45,000	8,000	45,000	-	-100.0%	(45,000)
TOTAL PROGRAM EXPENSES	**2,123,183**	**2,069,542**	**2,566,340**	**1,367,485**	**2,400,888**	**2,613,624**	**1.8%**	**47,284**
							-	-
Operating Expenses							-	-
General & Administrative	958,572	779,915	766,900	477,620	784,070	779,100	1.6%	12,200
Staffing & Professional Development	2,424,722	2,650,853	2,874,730	1,478,577	2,873,650	2,973,660	3.4%	98,930
TOTAL OPERATING EXPENSES	**3,383,294**	**3,430,768**	**3,641,630**	**1,956,197**	**3,657,720**	**3,752,760**	**3.1%**	**111,130**
							-	-
TOTAL EXPENSES	**5,506,477**	**5,500,310**	**6,207,970**	**3,323,682**	**6,058,608**	**6,366,384**	**2.6%**	**158,414**
NET PROFIT (LOSS) FROM OPERATIONS	**(479,515)**	**479,091**	**434**	**2,524,779**	**223,819**	**122,949**	**28248.8%**	**122,515**
Investment Income (Loss)	879,000	1,178,299	57,500	418,898	74,200	24,500	-57.4%	(33,000)
Reserve Fund Allocations	(342,615)	(265,600)	366,565	-	366,565	406,475	10.9%	39,910
Reserve Fund Replenishment Recommendation					(366,565)	(553,924)		
TOTAL PROFIT (LOSS)	**56,870**	**1,391,790**	**424,499**	**2,943,678**	**298,019**	**-**	**282**	**129,425**

2027 Budget Highlights and Notes

Draft for Review by the Board of Directors

Executive Summary

This 2027 budget proposal reflects a Net Profit from Operations of $122,949 — achieved despite a projected 1.47% drop in membership, through a $5-per-member increase in REALTOR® dues, another $27,300 in new non-dues revenue, and $242,350 in cost-cutting or expense reallocations.

The recommendations in this budget have been made in the spirit of continuing to be good stewards of our resources, as noted by our auditors in the past:

> *While staffing and administrative costs are separated in this budget, when general allocations [for these expenses are applied to] each program in the audit, "members receive strong returns on their investment,* ***with nearly 80 cents out of each dollar being spent on programming****, which covers advocacy, risk management, communications, governance, and business conferences – and just 20 cents spent on operations."*

With that in mind, there is a new line item called "Reserve Fund Replenishment Allocation." After ensuring sufficient funding for all ongoing programs and a few new initiatives, the Executive Committee recommends allocating the Total Profit from 2026 to the Issues Reserve Fund, after other reserve funds and operational needs are accounted for. The goal is to quickly reinfuse funds into that reserve account after its use to support two statewide legislative campaigns.

Further, the Executive Committee recommends *not* taking the budgeted allocations of $366,565 and $406,475 from the Issues Reserve Fund for 2026 and 2027, respectively. While not a mandate, the Executive Committee wanted to provide that guidance for future committees. More details about this can be found in the *Reserve Fund Allocations* section in this report.

The following provides more details on the areas in which the Finance & Budget Committee made changes compared to last year's budget, along with explanations of significant variances.

Operating Income — Dues and Fees and Other Income

- This proposal assumes a 1.47% decline in membership renewals, based on previous years' trends, and includes a $5 increase in REALTOR® membership dues (from $195 in 2026 to $200 in 2027), supported by the CPI-Based Dues Calculation Method in Policy 201. The committee felt it was important to continue making incremental, annual adjustments "to keep dues aligned with or ahead of inflation, when applicable," as noted in the policy.
    - Using data as of May 2026 (the most current data at the time this budget was prepared), year-over-year inflation was at 4.2%. While this is above the 4.0% cap in the policy, the committee felt that a full CPI increase was not needed (which could

have been up to an $8 increase at the 4% cap), and that the smaller amount was sufficient to keep up with rising costs, support new programming, and help replenish the reserve accounts.

  - The proposal also includes an increase of $25 in the Member Reinstatement Fee (from $100 to $125). Using 2027 as an example of when this fee might be applied, a former REALTOR® who was active and paid dues in *2025* but lapsed in *2026* due to non-renewal, seeking to rejoin in 2027, would be subject to this reinstatement fee.

- **Rental Income** — This line item reflects a full year of income from the tenant in the Columbia office building, which began in August 2024 and runs for a 10-year term.

Non-Operating Income — Investment Income and Reserve Fund Allocations

- **Investment Income** — The only income noted is from fixed-rate assets, including checking and money market accounts and certificates of deposit. Although we expect returns from our managed investments, they are not included in the projection. Further, projected returns are lower than in previous years because cash held in various reserves has been used. This includes $2.7 million to purchase and renovate the association offices in 2024 (using cash and the reserve fund), and $7.2 million from the Issues Reserve Fund for the current Missourians for Fair Governance and Missourians for Fair Taxation Campaigns, as well as other legislative issues that local boards/associations have requested funding to support or oppose. *(See Reserve Funds Overview for more details.)*

- **Reserve Fund Allocations** — There is an allocation noted from the Issues Reserve Fund of $406,475, which is 5% of the 2025 audited balance for this fund, to offset the cost of the advocacy program. This is based on the approved recommendation from the 2023 Financial Policies Advisory Group, codified in Policy 404 as part of the recent bylaws restatement.

  - ***NOTE 1:*** While eligible for use in 2027, it is unlikely that these funds would be transferred to Unrestricted Net Assets because of the projected profit. Further, it is unlikely that the $366,565 budgeted allocation for 2026 will be transferred from the Issues Reserve Fund, given the forecasted profit this year.

    NOTE 2: While it will be a separate motion for the Board of Directors to consider, the committee recommends increasing the Issues Reserve Fund Assessment by $10 (from $40 to $50) to further replenish the Issues Reserve Fund.

    This fund was established in 2006, and the fee has not changed since 2008. Although this assessment is not part of the operating budget, the income would be reflected in the Statement of Financial Position (or Balance Sheet) under the Issues Reserve Fund Balance and within Total Cash and Cash Equivalents.

Operating Expenses

- **Bank/Credit Card Charges** — Each year, more members pay for events, classes, and membership renewals with credit cards, increasing this expense. This is a reasonable cost of doing business, making it efficient for members and staff to process transactions. We use NAR's eCommerce system for much of this (as do most locals), and because it has been asked in the past, this is not a service we would move away from (due to the automatic three-way split and integration with other systems), nor can we pass along credit card fees to members per our agreement with eCommerce. Stripe is also used for on-site event registrations, as it integrates well with our conference registration system.

- **Technology Programs** — While no change is expected here, we wanted to note why the forecast will be over budget for 2026, but back in alignment for 2027. Earlier this year, we added IT support for the new office hardware and a password management system for staff, and we had to increase the number of RAMCO licenses. We are done with the specific IT support needed, can drop back to a lower number of RAMCO licenses, and will be able to reduce the number of accounting software licenses needed after folding the Sections into our general accounting processes following the governance restructuring.

- **Computer Supplies** — The decreased expense is due to a revised cadence in our technology replacement schedule to ensure a more consistent expense each year.

- **Equipment & Facilities Maintenance** — Staff has been able to refine the scope of our landscaping services after a full year of operations, leading to a $4,000 savings.

- **Corporate Insurance** — The additional cost reflects increased premiums for business liability, property/building, and automobile coverage.

- **Dues, Subscriptions, etc.** — The main increase here is related to the Zoom webinar license; however, we've reduced or canceled other technology subscriptions or general memberships that were underutilized to offset that increase.

- **Automobile Gas + Vehicle Lease Payments** — As staff are being asked to attend more local board events and classes, we were able to swap out two leased vehicles for three less expensive models. This has slightly increased gas expenses, but that is offset by much lower mileage reimbursements and savings in the lease payments.

- **Legal Counsel** — Separate from legal costs related to advocacy or risk management, this line item is for any employment law matters or conduct complaint investigations.

- **Printing** — This includes copier overages beyond the contract for the two offices, along with additional printing for general administrative needs, including one-page *Robert's Rules of Order* handouts. Higher education printing needs drove the 2026 overage, so the 2027 budget was increased to reflect those expected costs.

- **Depreciation** — This *non-cash* expense reflects the annual depreciation on the building, building improvements, furniture, and A/V equipment. The increase between 2025 actuals and 2026 forecast reflects purchases made after the initial plans for the Columbia office were approved. Similarly, the 2027 estimate reflects additional furniture needed for the Jefferson City office after moving in, compared to the 2026 budget.

- **Contributions** — This is the budgeted donation to the REALTORS® Relief Foundation of $25,000, or roughly $1 per member per year. The additional $3,000 shown in the 2026 forecast was added to reach the $500,000 lifetime contribution level during the 25th Anniversary Fundraising Campaign.

- **Staffing & Professional Development** — This budget section is expected to increase by 3.5% primarily due to healthcare premiums. No new positions are planned at this time.

Advocacy (Dept 10)

- **101-Regional Advocacy** — This program increased compared to the 2026 budget after moving the cost of Aristotle into operations, instead of requesting Issues Reserve Funds via the committee, as has been done in recent years. We felt this was appropriate because of the addition of the reserve fund allocation for advocacy operations, and it's a tool we now rely on and expect to continue using. So, this is not a new expense, just a new way of reflecting how it is paid for. Aristotle is the software that tracks and manages members' RPAC investments and is connected directly to NAR.

- **102-REALTOR® Days at the Capitol** — REALTOR® Days bring groups of members from local boards/associations to Jefferson City on Tuesdays and Wednesdays throughout the legislative session to speak directly to legislators about our priorities. Based on 2026's turnout and attendee feedback, we expect even more attendees in 2027, which is great! Therefore, we have increased the budget to accommodate more members — including buses due to the lack of parking downtown. This year, we hosted 380 members from 26 associations, kicking off with a briefing from our lobbying team at the new Jefferson City office, followed by a group lunch to recap the meetings.

- **104-Federal Government Representation** — While no significant changes were made to this budget, these funds go towards the member luncheon in Washington, DC, during the REALTORS® Legislative Meetings, and buses to and from the hotels for the Hill visits. While their schedules don't always allow, we invite the current U.S. Senators from Missouri to attend, speak to members, and answer questions.

- **105-State Government Representation** — Food and Printing increases are for a planned Candidate Training Workshop in 2027, and the increase for Dues & Subscriptions includes $2,500 for subscriptions to the *Missouri Times* and GovWatch for tracking legislation.

- **107-AE/Local Board Relations** — Similar to breakouts for affiliates, brokers, MRLA, etc., this budget proposal reflects the support provided to the local boards/associations and other local staff executives, which includes, but is not limited to, the following:

    - Annual AE Workshop to provide required professional development per Core Standards, focused on association management, leadership resources, and programs available to locals from Missouri REALTORS®
    - AE Collaboration rooms and refreshments at the business conferences
    - Text message service allowing each board/association to send up to three (3) text messages per month under the Association's contract
    - American Society of Association Executives (ASAE) memberships
    - Recognition and appreciation funds for dinners at NAR's AE Institute and Leadership Summit, annual AE Appreciation Day gifts, years of service plaques, plus the eagles gifted to outgoing local presidents
    - Annual AE/President-Elect training at the Fall Business Conference

Member Engagement (Dept 20)

- **206-REALTOR® Leadership Academy** — While the Food costs proposed are the same as the 2026 budget, the forecast for 2026 is coming in significantly lower. This is because an alumni retreat had been planned for the 2026 Fall Business Conference, but due to the addition of the Region 9 Conference on the same day, it has been moved to the 2027 Winter Business Conference.

- **230-Broker Relations** — This standalone program was created in 2026 to show income and expenses related to broker-specific programming. It was an extension of the engagement activities, including targeted newsletters and updates in their community on The Landing, with increased funds for office visits and webinars focused on legal and legislative updates.

    - A new allocation of up to 5% from the New Member Application Fee Income to enhance the broker engagement efforts and noted under a new Promotions line item. The goal of these funds is to partner with local boards/associations and brokerages on in-market events and meetings by providing sponsorships, staff speakers, and related support. It will also help to extend these outreach efforts to team leaders, where possible, recognizing the important role they play in supporting brokers and the agents who work with them.

- **217-YPN** — With this becoming a committee of the association under the new governance structure, versus a standalone program, expenses for their meetings have been incorporated into the Business Conference budget (Program 406 of the Governance Budget). Further, because YPN is now a committee, it will have access to the new Committee Initiatives Reserve Fund for projects or initiatives that may come up throughout the year. *(See the Committee Initiatives Reserve Fund section for more details.)*

Risk Management (Dept 30)

- **301-Professional Standards** — Decreased travel expenses by moving most hearings and meetings to Zoom.

- **302-Standard Forms** — Expecting an increase in expenses under Dues & Subscriptions as part of a contract renewal with the forms vendor used to provide the member benefit version. This cost has remained static for the past decade, and they've indicated a need to revise it, but it will still be much lower than that of other vendors, so we're not looking to move to another company at this time.

- **303-Risk Management** — Decreased expenses by reducing legal costs for outside counsel related to antitrust and corporate restructuring matters. While there are still funds available for both, these line items and actual costs were increased in previous years, following the NAR settlement and forms changes, and as part of our bylaws review.

- **306-Education Courses** and **307-Graduate REALTOR® Institute** — We were conservative in the 2026 budget, not knowing the response to the new CE and GRI offerings, despite it being a license renewal year. So, since 2027 is a non-renewal year, we expect fewer students in general, but still project a net profit, as many of the expenses required to set up the courses were incurred in 2026. The projected net loss for GRI in 2027 is due to many of this year's students renewing or completing the designation from previous offerings. We expect people to begin the designation next year, but do not want to assume it will exceed the 2026 forecast just yet.

    - The Contributions of $7,500 noted for the GRI program reflect the scholarships that had been supported by the Risk Management Committee's bucket funds. They are now included in the program's budget as the bucket funds are being removed from operations and have been replaced with a new Committee Initiatives Reserve fund in 2027. *(See the Committee Initiatives Reserve Fund section for more details.)*

Governance (Dept 40)

- **401-CEO** — Decrease in the Education line item, having completed graduate courses in public policy through the University of Missouri in Columbia. The remaining expenses here include attendance at the ASAE Exceptional Boards training with the President-Elect and Treasurer (with Officer costs under Program 402). The ASAE training focuses on board governance and leadership development, more so than the annual NAR leadership training, and provides opportunities to learn from associations outside real estate.

- **404-Strategic Planning Committee** — This committee has moved to ad hoc status under the new governance structure and is not scheduled to reconvene until 2029, thus removing expenses for 2027. Should the need for task forces arise to handle strategic issues or discussions, those costs may be reflected here or in the appropriate budget.

- **405-Finance & Budget Committee** — Professional Services have increased due to the need to audit our additional entities (MRRF, MREF, MFT, and MFG) as their fund balances have grown to levels that require them to be included in the Association's audit.

- **406-Business Conferences** — As this is one of the largest program budgets, staff have continued to look for ways to manage costs without impacting the member experience. This will include ongoing work with our A/V contractor to reduce these costs, despite varying needs based on venue capabilities and scheduled programming.

    - Regarding the Facility Costs line item, the venue selected for one of the business conferences charges a separate rental fee for its convention center space, which is offset by a lower food and beverage minimum, as noted in the Food line item.

- **408-Region 9** — In 2026, NAR's Regional Vice President is from Missouri, which requires us to host a conference. The Regional Trustees (Presidents, Presidents-Elect, and CEOs from Arkansas, Kansas, Missouri, and Oklahoma) agreed to add this to an existing state conference to help manage costs for all four associations.

    - The 2026 Region 9 Conference will be held on September 21st, the day before MR's Fall Business Conference in St. Louis. There is a registration fee of $249 (reflected under Registration income), and event details are at missourirealtor.org/region9.

    - For 2027, the costs for hosting the conference have been removed. The remaining $7,500 is the annual contribution each state makes to the regional fund. This fund is intended to cover the costs of regional meetings at national events or to provide financial support to candidates from the region running for NAR office. It is not paid in the year a state has the RVP to offset their conference costs.

- **409-Leadership Orientation** — This program is dedicated to training MR's volunteer leaders through a two-day event, focused on leadership development and committee planning for the year ahead. With the change in the governance structure, there will be fewer chairs and vice chairs, reducing expected costs compared to 2026.

Marketing & Communications (Dept 50)

- **502-Branding** — In addition to general association and REALTOR® branding promotions, this program captures costs related to membership recruitment, retention, and recognition efforts. In support of that, the committee recommends a new Advertising line item to pay for media buys featuring NAR's Consumer Advertising Campaign (CAC), "Right By You," co-branded with Missouri REALTORS®.

    - The committee discussed that this new Advertising budget is meant to be a standing item and not specific to one year or one campaign from NAR. Therefore, they propose allocating a portion of the New Member Application Fee Income as a benchmark to include in this and future budgets.

- For 2027, the committee recommends up to 20% of the New Member Application Fee Income be used to support these media buys for social media, digital and streaming video, and local radio and TV spots. Staff have been working with the Missouri Broadcasters Association to develop a media plan using their Public Education Program, which will allow us to reach 300+ television and radio stations statewide at affordable rates. *(See the Media Buys and Consumer Campaign Overview for additional information.)*

- ***NOTE:*** REALTORS® already have access to these assets and can use them as-is or co-brand them using the Photofy app (NAR member login required).

- **504-Technology** — The increase in this program is from adding back the costs for the MR Mobile App, based on member feedback. This increase is offset by the ending of a contract from a former staffer for website support (which was moved to internal staff) and savings in printing costs under the Governance budget related to the business conference programs.

Association Management (Dept 60)

- **601-Association Management Services** — Not expecting any change in income or expenses compared to 2026, nor any change in rates for those we are continuing to work with. In recent years, comprehensive service agreements have been implemented with each board/association to clarify the services provided, as follows:

  - *Accounting and Membership Management:* Mineral Area and South Central
  - *Membership Management:* Three Rivers and Randolph County
  - *Dues Billing Only:* Heart of Missouri and Mark Twain

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Operating Income	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
Dues and Fees							
REALTOR® Dues	4,128,296.00	4,885,257.96	5,058,019.75	5,058,019.75	5,258,157.68	4.0%	200,137.93
Affiliate Dues	5,912.00	5,867.07	6,000.00	6,000.00	6,250.00	4.2%	250.00
New Member Fee	457,150.00	534,940.00	612,156.95	612,156.95	721,338.17	17.8%	109,181.22
Reinstatement Fees	11,200.00	9,700.00	9,600.00	10,000.00	12,000.00	25.0%	2,400.00
Total Dues and Fees	4,602,558.00	5,435,765.03	**5,685,776.70**	5,686,176.70	**5,997,745.84**	5.5%	311,969.14
Other Income							
Rental Income	42,896.00	105,996.20	118,137.00	118,137.00	118,137.00	0.0%	-
Miscellaneous Income	1,145.00	6,845.65	340.00	340.00	-	-100.0%	(340.00)
Gain on sale of assets	-	-	-	-	-	-	-
Total Other Income	44,041.00	112,841.85	**118,477.00**	118,477.00	**118,137.00**	-0.3%	(340.00)
TOTAL OPERATING INCOME	**4,646,599.00**	**5,548,606.88**	**5,804,253.70**	**5,804,653.70**	**6,115,882.84**	5.4%	311,629.14

Non-Operating Income

Investment Income							
Checking/Money Market Account Interest	135,049.35	104,873.74	55,000.00	70,000.00	22,000.00	-60.0%	(33,000.00)
Managed Investments	735,292.58	1,069,630.24	-	-	-	-	-
CD Account Interest	8,657.81	3,795.30	2,500.00	4,200.00	2,500.00	0.0%	-
Total Investment Income	878,999.74	1,178,299.28	**57,500.00**	74,200.00	**24,500.00**	-57.4%	(33,000.00)
Reserve Fund Allocations							
Legal Action Reserve Fund							
CBOR - floorplan copyright infringemen	(8,514.90)	-	-	-	-	-	-
Issues Reserve Fund							
Advocacy Program Allocation	(334,100.00)	(265,600.00)	366,565.15	366,565.15	406,475.16	10.9%	39,910.01
MFG/MFT Allocation	-	-	-	7,500,000.00	-	-	-
MFG/MFT Expenses	-	-	-	(7,500,000.00)	-	-	-
Issues Reserve Fund Allocation				41,625.00			
Issues Reserve Fund Expenses				(41,625.00)			
Total Reserve Fund Allocations	(342,614.90)	(265,600.00)	366,565.15	366,565.15	406,475.16	10.9%	39,910.01
TOTAL NON-OPERATING INCOME	**536,384.84**	**912,699.28**	**424,065.15**	**440,765.15**	**430,975.16**	1.6%	6,910.01

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Operating Expenses	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
General & Administrative							
Professional Services	156,272	18,159	8,000	8,200	8,200	2.5%	200.00
Bank/Credit Card Charges	123,512	145,596	130,000	132,000	138,000	6.2%	8,000.00
Payroll Fees	25,721	27,097	26,500	26,500	27,500	3.8%	1,000.00
Technology Programs	113,286	127,728	129,000	139,000	129,000	0.0%	-
Technology Lease	-	4,593	-	-	-	-	-
Internet Service	11,985	12,186	12,500	12,100	12,500	0.0%	-
Office Supplies	5,624	28,610	6,000	13,500	7,000	16.7%	1,000.00
Copier & Paper Expenses	4,729	3,489	13,000	14,000	13,000	0.0%	-
Computer Supplies	9,582	18,460	17,500	12,000	13,000	-25.7%	(4,500.00)
Telephone	39,153	38,455	30,500	32,600	33,000	8.2%	2,500.00
Telephone Lease	8,986	-	-	-	-	-	-
Water	111	315	600	300	300	-50.0%	(300.00)
Electricity	3,178	11,126	11,500	11,500	11,500	0.0%	-
Sewer, Irrigation, Other Utilities	1,942	4,540	2,000	2,000	2,100	5.0%	100.00
Equipment & Facilities Maintenance	9,569	33,631	37,500	30,000	33,500	-10.7%	(4,000.00)
Janitorial Service & Supplies	13,120	12,267	14,700	14,300	14,700	0.0%	-
Corporate Insurance	27,214	36,794	44,000	44,000	47,000	6.8%	3,000.00
Dues, Subscriptions, Publications, Pro Memb	21,541	18,861	25,000	29,000	30,000	20.0%	5,000.00
Automobile Gas	2,906	3,165	2,400	4,000	4,000	66.7%	1,600.00
Auto Repairs & Maintenance	1,700	607	700	-	700	0.0%	-
Vehicle Lease Payments	1,370	-	23,900	20,100	18,000	-24.7%	(5,900.00)
Legal Counsel	1,649	4,478	3,000	4,270	3,000	0.0%	-
Operating Lease Expense	132,054	-	-	-	-	-	-
Rent Expense	34,530	40,491	30,000	30,000	30,000	0.0%	-
Utilities - Rent Expense	6,123	4,260	2,900	3,600	3,600	24.1%	700.00
Common Area - Rent Expense	1,680	-	-	-	-	-	-
Operating Lease Interest Expense	15,312	10,896	-	-	-	-	-
Financing Lease Interest Expense	629	1,179	-	-	-	-	-
Postage & Shipping	2,311	2,626	2,500	2,500	2,500	0.0%	-
Printing	127	2,750	1,000	2,000	2,000	100.0%	1,000.00
RE & Personal Property Taxes	21,729	40,152	44,000	43,000	44,000	0.0%	-
Depreciation	40,647	101,946	122,500	125,400	126,000	2.9%	3,500.00
Bad Debts	-	-	200	200	-	-100.0%	(200.00)
Appraisal Section Expenses	-	-	-	-	-	-	-
Loss on Disposal of Assets	77,382	458	500	-	-	-100.0%	(500.00)
Closing Expenses	17,896	-	-	-	-	-	-
Contributions	25,000	25,000	25,000	28,000	25,000	0.0%	-
Total General & Administrative	958,572	779,915	766,900	784,070	779,100	1.6%	12,200.00
Staffing & Professional Development							
Payroll, Benefits & Taxes	2,341,046	2,574,046	2,797,000	2,797,000	2,894,210	3.5%	97,210.00
Staff Training & Recognition	30,074	28,350	29,230	28,150	27,450	-6.1%	(1,780.00)
Staff Travel	53,602	48,457	48,500	48,500	52,000	7.2%	3,500.00
Total Staffing & Professional Development	2,424,722	2,650,853	2,874,730	2,873,650	2,973,660	3.4%	98,930.00
TOTAL DEPARTMENT EXPENSES	**3,383,294**	**3,430,768**	**3,641,630**	**3,657,720**	**3,752,760**	3.1%	111,130.00

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Advocacy Budget (Dept 10)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
INCOME							
105-State/Local Govt Representation							
Mgmt Fees	4,096.00	3,996.00	4,000.00	4,000.00	4,000.00	0.0%	-
Total 105-State/Local Govt Representation	4,096.00	3,996.00	4,000.00	4,000.00	4,000.00	0.0%	-
107-Local Board Relations							
Sponsorships	800.00	800.00	-	1,000.00	-	-	-
Registrations	340.00	375.00	450.00	300.00	450.00	0.0%	-
Total 107-Local Board Relations	1,140.00	1,175.00	450.00	1,300.00	450.00	0.0%	-
TOTAL DEPARTMENT INCOME	**5,236.00**	**5,171.00**	**4,450.00**	**5,300.00**	**4,450.00**	**0.0%**	**-**
EXPENSES							
101-Regional Advocacy Coordinators							
Food	960.66	600.66	-	-	-	-	-
Postage/Shipping	1,684.94	760.00	2,000.00	1,000.00	1,000.00	-50.0%	(1,000.00)
Printing/Signs	1,059.65	4,338.64	1,500.00	1,500.00	2,200.00	46.7%	700.00
Meeting Supplies	1,036.90	890.62	2,000.00	2,000.00	2,000.00	0.0%	-
Travel Costs	44,249.64	45,425.32	46,970.00	37,955.00	35,000.00	-25.5%	(11,970.00)
Recognition Items	33,075.06	25,178.20	35,500.00	35,500.00	36,000.00	1.4%	500.00
Professional Services	10,611.24	20,983.75	16,500.00	15,000.00	16,500.00	0.0%	-
Professional Development	-	-	2,530.00	2,530.00	-	-100.0%	(2,530.00)
Dues & Subs	10,369.89	18,810.00	19,000.00	16,121.00	18,000.00	-5.3%	(1,000.00)
Contributions	24,000.00	21,600.00	-	1,000.00	1,500.00	-	1,500.00
Technology Programs	4,512.00	4,800.00	4,800.00	4,800.00	23,000.00	379.2%	18,200.00
Total 101-Regional Advocacy Coordinators	131,559.98	143,387.19	130,800.00	117,406.00	135,200.00	3.4%	4,400.00
102-REALTOR® Days at the Capitol							
Food	25,055.43	19,366.59	26,000.00	30,651.10	31,000.00	19.2%	5,000.00
Printing/Signs	3,291.25	3,586.04	3,300.00	3,094.19	3,300.00	0.0%	-
Meeting Supplies	29.99	269.89	-	-	-	-	-
Travel Costs	18,800.48	21,656.07	22,000.00	24,180.81	24,500.00	11.4%	2,500.00
Professional Services	-	1,200.00	1,500.00	-	-	-100.0%	(1,500.00)
Total 102-Advocacy Days	47,177.15	46,078.59	52,800.00	57,926.10	58,800.00	11.4%	6,000.00
104-Federal Govt Representation							
Food	23,070.01	23,185.23	16,500.00	14,442.36	16,500.00	0.0%	-
Audio/Visual	966.60	-	1,000.00	-	1,000.00	0.0%	-
Postage/Shipping	-	-	-	54.74	-	-	-
Printing/Signs	304.54	60.16	300.00	300.00	300.00	0.0%	-
Meeting Supplies	862.00	9.99	1,000.00	200.00	200.00	-80.0%	(800.00)
Professional Services	230.00	-	-	-	-	-	-
Travel Costs	23,148.90	12,776.66	19,700.00	15,000.00	19,700.00	0.0%	-
Total 104-Federal Govt Representation	48,582.05	36,032.04	38,500.00	29,997.10	37,700.00	-2.1%	(800.00)
105-State/Local Govt Representation							
Food	53,725.86	46,981.65	73,500.00	67,500.00	75,500.00	2.7%	2,000.00
Audio/Visual	3,774.40	18.30	2,700.00	1,500.00	1,500.00	-44.4%	(1,200.00)
Meeting Facilities	1,000.00	-	-	-	-	-	-
Postage/Shipping	47.86	-	100.00	-	-	-100.0%	(100.00)
Printing/Signs	1,035.26	1,171.68	1,000.00	1,000.00	1,500.00	50.0%	500.00
Meeting Supplies	-	-	-	3,411.01	-	-	-
Travel Costs	9,414.16	15,585.00	10,800.00	11,500.00	10,800.00	0.0%	-
Speaker Costs	-	-	5,000.00	-	5,000.00	0.0%	-
Professional Services	251,185.58	262,745.83	295,000.00	285,000.00	295,000.00	0.0%	-
Professional Development	31.35	73.15	50.00	50.00	50.00	0.0%	-
Dues & Subs	22,935.22	17,601.12	36,000.00	36,000.00	40,050.00	11.3%	4,050.00
Contributions	51,665.00	36,290.00	18,500.00	18,500.00	19,000.00	2.7%	500.00
Legal Counsel	2,709.00	323.50	3,000.00	7,844.00	3,000.00	0.0%	-
Bad Debt	-	-	-	-	-	-	-
105-State/Local Govt Representation	397,523.69	380,790.23	445,650.00	432,305.01	451,400.00	1.3%	5,750.00

Advocacy Budget (Dept 10)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
107-Local Board Relations							
Food	10,566.80	10,892.53	17,200.00	17,200.00	18,000.00	4.7%	800.00
Audio/Visual	403.00	2,000.00	3,400.00	5,600.00	5,600.00	64.7%	2,200.00
Postage	42.18	24.43	-	-	-	-	-
Printing/Signs	107.45	88.97	300.00	300.00	300.00	0.0%	-
Meeting Supplies	412.91	794.71	1,400.00	1,400.00	1,700.00	21.4%	300.00
Travel Costs	3,697.77	3,758.54	4,200.00	4,200.00	3,900.00	-7.1%	(300.00)
Speaker Cost	5,587.90	10,405.88	10,000.00	6,250.00	10,000.00	0.0%	-
Recognition Items	1,856.42	1,200.00	4,000.00	4,000.00	4,000.00	0.0%	-
Professional Services	2,213.75	1,917.50	2,500.00	4,340.00	2,500.00	0.0%	-
Meeting Facilities	-	1,250.00	-	-	-	-	-
Entertainment	-	-	2,000.00	-	-	-100.0%	(2,000.00)
Contributions	-	-	-	-	-	-	-
Total 107-Local Board Relations	24,888.18	32,332.56	45,000.00	43,290.00	46,000.00	2.2%	1,000.00
TOTAL DEPARTMENT EXPENSES	**649,731.05**	**638,620.61**	**712,750.00**	**680,924.21**	**729,100.00**	**2.3%**	**16,350.00**
NET PROFIT (LOSS)	**(644,495.05)**	**(633,449.61)**	**(708,300.00)**	**(675,624.21)**	**(724,650.00)**	**2.3%**	**(16,350.00)**

PROGRAM SUMMARIES

101-Regional Advocacy Coordinators							
Income	-	-	-	-	-	-	-
Expenses	131,559.98	143,387.19	130,800.00	117,406.00	135,200.00	3.4%	4,400.00
Net Program Profit (Loss)	(131,559.98)	(143,387.19)	(130,800.00)	(117,406.00)	(135,200.00)	3.4%	(4,400.00)

This program covers travel expenses for staff, advocacy-related products and collateral, Missouri REALTORS® Party Major Investor clothing, and online subscription to public meetings and agendas each week. These investments aim to foster efficient coordination and engagement between the regions and the state association, strengthening our advocacy efforts and reinforcing our presence as a trusted voice in the real estate industry.

102-REALTOR® Days at the Capitol							
Income	-	-	-	-	-	-	-
Expenses	47,177.15	46,078.59	52,800.00	57,926.10	58,800.00	11.4%	6,000.00
Net Program Profit (Loss)	(47,177.15)	(46,078.59)	(52,800.00)	(57,926.10)	(58,800.00)	11.4%	(6,000.00)

This program reflects the costs associated with REALTOR® Days at the Capitol. By allocating funds to this purpose, we reinforce our commitment to engaging decision-makers and advocating for the real estate profession at the state level through local voices and member engagement.

						-	-
104-Federal Govt Representation						-	-
Income	5,236.00	5,171.00	4,450.00	5,300.00	4,450.00	0.0%	-
Expenses	48,582.05	36,032.04	38,500.00	29,997.10	37,700.00	-2.1%	(800.00)
Net Program Profit (Loss)	(43,346.05)	(30,861.04)	(34,050.00)	(24,697.10)	(33,250.00)	-2.3%	800.00

This program covers the costs of the state reception and FPC/LT breakfast in Washington, D.C., along with advocacy staff and FPC travel expenses.

105-State/Local Govt Representation							
Income	4,096.00	3,996.00	4,000.00	4,000.00	4,000.00	0.0%	-
Expenses	397,523.69	380,790.23	445,650.00	432,305.01	451,400.00	1.3%	5,750.00
Net Program Profit (Loss)	(393,427.69)	(376,794.23)	(441,650.00)	(428,305.01)	(447,400.00)	1.3%	(5,750.00)

Supporting our presence at the state capitol in Jefferson City and recognizing RPAC major investors, reinforcing our standing as influential advocates for the real estate industry.

107-Local Board Relations							
Income	1,140.00	1,175.00	450.00	1,300.00	450.00	0.0%	-
Expenses	24,888.18	32,332.56	45,000.00	43,290.00	46,000.00	2.2%	1,000.00
Net Program Profit (Loss)	(23,748.18)	(31,157.56)	(44,550.00)	(41,990.00)	(45,550.00)	2.2%	(1,000.00)

Reinforcing our relationship with local boards/associations, this budget item supports initiatives aimed at improving communication and collaboration throughout the state, focused on advocacy, NAR grants, RPAC fundraising, and AE professional development.

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Member Engagement Budget (Dept 20)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
INCOME							
206-REALTOR® Leadership Academy							
Registrations	15,749.00	19,116.00	20,000.00	13,500.00	20,000.00	0.0%	-
Total 206-REALTOR® Leadership Academy	15,749.00	19,116.00	20,000.00	13,500.00	20,000.00	0.0%	-
210-Awards and Recognition Programs							
Sponsorships	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	0.0%	-
Total 210-Awards and Recognition Programs	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	0.0%	-
217-YPN							
Sponsorships	900.00	250.00	-	1,250.00	-	-	-
Registrations	2,000.00	7,239.00	1,500.00	1,500.00	-	-100.0%	(1,500.00)
Total 217-YPN	2,900.00	7,489.00	1,500.00	2,750.00	-	-100.0%	(1,500.00)
230-Broker Relations							
Sponsorships	-	-	-	-	-	-	-
Registrations	-	-	-	1,505.00	1,200.00	-	1,200.00
Total 230 - Broker Relations	-	-	-	1,505.00	1,200.00	-	1,200.00
290-Member Engagement Committee							
Registrations	-	-	-	-	-	-	-
Total 290-Member Engagement Committee	-	-	-	-	-	-	-
TOTAL DEPARTMENT INCOME	**21,149.00**	**29,105.00**	**24,000.00**	**20,255.00**	**23,700.00**	**-1.3%**	**(300.00)**
EXPENSES							
206-REALTOR® Leadership Academy							
Food	25,398.20	22,723.81	49,000.00	32,079.10	49,000.00	0.0%	-
Audio/Visual	1,056.64	346.40	3,200.00	2,960.00	3,200.00	0.0%	-
Postage/Shipping	-	-	50.00	1.03	-	-100.0%	(50.00)
Printing/Signs	-	-	100.00	100.00	100.00	0.0%	-
Meeting Supplies	583.15	2,270.90	500.00	500.00	500.00	0.0%	-
Travel Costs	22,533.57	30,695.21	21,000.00	25,000.00	29,000.00	38.1%	8,000.00
Speaker Cost	15,250.29	16,224.95	18,400.00	18,400.00	18,400.00	0.0%	-
Recognition Items	1,100.00	780.00	1,100.00	1,100.00	1,100.00	0.0%	-
Professional Services	4,418.75	2,053.00	1,500.00	1,993.00	2,000.00	33.3%	500.00
Facility Costs	1,860.00	1,500.00	3,750.00	1,800.00	1,800.00	-52.0%	(1,950.00)
Entertainment	1,146.95	1,105.46	1,400.00	1,247.12	1,400.00	0.0%	-
Budget Bucket	-		3,500.00	3,500.00	3,500.00	0.0%	-
Total 206-REALTOR® Leadership Academy	73,347.55	77,699.73	103,500.00	88,680.25	110,000.00	6.3%	6,500.00
210-Awards and Recognition Programs							
Food	-	978.76	-	1,000.00	1,000.00	-	1,000.00
Postage/Shipping	4.28	7.61	200.00	200.00	200.00	0.0%	-
Printing/Signs	159.50	106.06	200.00	200.00	200.00	0.0%	-
Travel Costs	-	3,031.72	2,950.00	2,950.00	2,950.00	0.0%	-
Recognition Items	11,147.79	10,373.21	10,600.00	8,100.00	10,600.00	0.0%	-
Contributions				2,500.00			
Professional Services	4,132.74	4,260.00	4,550.00	4,550.00	4,550.00	0.0%	-
Total 210-Awards and Recognition Programs	15,444.31	18,757.36	18,500.00	19,500.00	19,500.00	5.4%	1,000.00
217-YPN							
Food	2,320.55	2,989.04	-	-	-	-	-
Audio/Visual	-	-	-	-	-	-	-
Postage/Shipping	14.64	-	-	-	-	-	-
Printing/Signs	49.20	-	-	-	-	-	-
Meeting Supplies	849.62	1,758.36	-	-	-	-	-
Travel Costs	1,244.57	3,140.85	-	-	-	-	-
Speakers	1,500.00	-	-	500.00	-	-	-
Meeting Facilities	-	1,246.25	-	-	-	-	-
Recognition Items	274.00	755.72	-	-	-	-	-
Professional Services	247.50	390.00	-	-	-	-	-
Entertainment	275.00	-	-	-	-	-	-
Contributions	2,000.00	5,000.00	-	-	-	-	-
Budget Bucket	-	-	9,000.00	8,500.00	-	-100.0%	(9,000.00)
Total 217-YPN	8,775.08	15,280.22	9,000.00	9,000.00	-	-100.0%	(9,000.00)

Member Engagement Budget (Dept 20)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
220-Affiliate Relations							
Postage/Shipping	110.76	33.92	50.00	50.00	50.00	0.0%	-
Recognition Items	-	621.82	300.00	300.00	300.00	0.0%	-
Professional Services	1,868.75	3,185.00	1,500.00	1,500.00	1,500.00	0.0%	-
Total 220-Affiliate Relations	1,979.51	3,840.74	1,850.00	1,850.00	1,850.00	0.0%	-
230-Broker Relations							
Food	-	-	6,000.00	3,000.00	6,000.00	0.0%	-
Audio/Visual	-	-	-	-	-	-	-
Postage/Shipping	-	-	2,000.00	1,000.00	2,000.00	0.0%	-
Printing/Signs	-	-	200.00	200.00	200.00	0.0%	-
Travel Costs	-	700.91	5,000.00	3,000.00	5,000.00	0.0%	-
Speaker Cost	-	-	-	-	-	-	-
Professional Services	-	-	2,000.00	1,000.00	2,000.00	0.0%	-
Promotions					36,067.00		
Entertainment	-	-	-	-	-	-	-
Total 230-Broker Relations	-	700.91	15,200.00	8,200.00	51,267.00	237.3%	36,067.00
						-	-
TOTAL DEPARTMENT EXPENSES	**99,546.45**	**116,278.96**	**148,050.00**	**127,230.25**	**182,617.00**	**23.3%**	**34,567.00**
						-	-
NET PROFIT (LOSS)	**(78,397.45)**	**(87,173.96)**	**(124,050.00)**	**(106,975.25)**	**(158,917.00)**	**28.1%**	**(34,867.00)**

PROGRAM SUMMARIES

206-REALTOR® Leadership Academy

Income	15,749.00	19,116.00	20,000.00	13,500.00	20,000.00	0.0%	-
Expenses	73,347.55	77,699.73	103,500.00	88,680.25	110,000.00	6.3%	6,500.00
Net Program Profit (Loss)	(57,598.55)	(58,583.73)	(83,500.00)	(75,180.25)	(90,000.00)	7.8%	(6,500.00)

This program encompasses all costs related to the Leadership Academy, including staff travel. By investing in leadership development, we nurture a skilled and forward-thinking cadre of professionals who will drive the future success of the real estate industry.

210-Awards and Recognition Programs

Income	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	0.0%	-
Expenses	15,444.31	18,757.36	18,500.00	19,500.00	19,500.00	5.4%	1,000.00
Net Program Profit (Loss)	(12,944.31)	(16,257.36)	(16,000.00)	(17,000.00)	(17,000.00)	6.3%	(1,000.00)

Supporting recognition initiatives such as the Good Neighbor Award, REALTOR® of the Year, REALTOR® Salesperson of the Year, Brady Stevens Award, among others, the Missouri REALTORS® Honor Society and Life Members, as well as the Eagle Awards for local board presidents. These funds celebrate outstanding achievements within our community, motivating excellence and dedication among our members.

217-YPN

Income	2,900.00	7,489.00	1,500.00	2,750.00	-	-100.0%	(1,500.00)
Expenses	8,775.08	15,280.22	9,000.00	9,000.00	-	-100.0%	(9,000.00)
Net Program Profit (Loss)	(5,875.08)	(7,791.22)	(7,500.00)	(6,250.00)	-	-100.0%	7,500.00

YPN hosts events and fundraisers that support charitable causes, RPAC, and social gatherings, nurturing a dynamic and engaged network of young real estate professionals.

220-Affiliate Relations

Income	-	-	-	-	-	-	-
Expenses	1,979.51	3,840.74	1,850.00	1,850.00	1,850.00	0.0%	-
Net Program Profit (Loss)	(1,979.51)	(3,840.74)	(1,850.00)	(1,850.00)	(1,850.00)	0.0%	-

These funds enable us to maintain an updated roster of affiliates, including graphics and logos, enhancing collaboration with valued partners.

230-Broker Relations

Income	-	-	-	1,505.00	1,200.00	-	1,200.00
Expenses	-	700.91	15,200.00	8,200.00	51,267.00	237.3%	36,067.00
Net Program Profit (Loss)	-	(700.91)	(15,200.00)	(6,695.00)	(50,067.00)	229.4%	(34,867.00)

These funds support the relationships with Broker members for new programs for webinars and outreach.

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Risk Management Budget (Dept 30)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
INCOME							
301-Professional Standards							
Registrations	144,886.00	144,764.00	139,000.00	141,000.00	141,000.00	1.4%	2,000.00
Total 301-Professional Standards	144,886.00	144,764.00	139,000.00	141,000.00	141,000.00	1.4%	2,000.00
302-Standard Forms							
Registrations	1,300.00		-	-	-	-	-
Dues & Subs	25,000.00	34,665.66	35,000.00	30,499.00	35,500.00	1.4%	500.00
Sales	-		-	-	-	-	-
Total 302-Standard Forms	26,300.00	34,665.66	35,000.00	30,499.00	35,500.00	1.4%	500.00
303-Risk Management							
Sales	2,850.00	3,150.00	2,500.00	2,500.00	2,500.00	0.0%	-
Miscellaneous	2,600.00	1,750.00	-	500.00	-	-	-
Total 303-Risk Management	5,450.00	4,900.00	2,500.00	3,000.00	2,500.00	0.0%	-
306-Education Courses							
Sponsorships	-	-	4,000.00	4,000.00	-	-100.0%	(4,000.00)
Registrations	20,736.15	38,851.21	22,500.00	53,000.00	15,500.00	-31.1%	(7,000.00)
Total 306-Education Courses	20,736.15	38,851.21	26,500.00	57,000.00	15,500.00	-41.5%	(11,000.00)
307-Graduate REALTOR® Institute							
Registrations	2,349.17	16,096.92	11,400.00	30,000.00	15,000.00	31.6%	3,600.00
Total 307-Graduate REALTOR® Institute	2,349.17	16,096.92	11,400.00	30,000.00	15,000.00	31.6%	3,600.00
TOTAL DEPARTMENT INCOME	**199,721.32**	**239,277.79**	**214,400.00**	**261,499.00**	**209,500.00**	**-2.3%**	**(4,900.00)**
EXPENSES							
301-Professional Standards							
Food	3,676.95	3,728.34	5,600.00	5,600.00	5,600.00	0.0%	-
Audio/Visual	306.00	1,076.40	1,800.00	1,800.00	1,800.00	0.0%	-
Postage/Shipping	2.64	1.38	50.00	10.00	50.00	0.0%	-
Printing/Signs	1,173.56	464.52	1,400.00	500.00	500.00	-64.3%	(900.00)
Meeting Supplies	2,237.50	519.40	1,300.00	1,300.00	1,300.00	0.0%	-
Travel Costs	14,685.34	13,939.70	17,000.00	10,000.00	10,000.00	-41.2%	(7,000.00)
Speaker Cost	5,406.42	-	-	-	-	-	-
Education	150.00	-	150.00	150.00	150.00	0.0%	-
Facility Costs	300.00	150.00	350.00	350.00	350.00	0.0%	-
Total 301-Professional Standards	27,938.41	19,879.74	27,650.00	19,710.00	19,750.00	-28.6%	(7,900.00)
302-Standard Forms							
Food	3,786.22	2,294.96	4,500.00	3,000.00	3,500.00	-22.2%	(1,000.00)
Meeting Supplies	-	-	-	-	-	-	-
Meeting Audio/Video	202.50	-	-	-	-	-	-
Travel Costs	18,834.70	12,348.97	8,500.00	8,500.00	8,500.00	0.0%	-
Professional Services	3,500.00	-	3,500.00	-	-	-100.0%	(3,500.00)
Dues & Subs	19,464.00	18,423.00	20,000.00	32,700.00	60,000.00	200.0%	40,000.00
Total 302-Standard Forms	45,787.42	33,066.93	36,500.00	44,200.00	72,000.00	97.3%	35,500.00
303-Risk Management							
Food	386.56	-	-	-	-	-	-
Postage/Shipping	246.28	-	-	11.16	-	-	-
Printing/Signs	9.28	-	-	-	-	-	-
Meeting Supplies	150.00	-	-	-	-	-	-
Travel Costs	4,268.50	6,570.21	6,650.00	6,650.00	11,650.00	75.2%	5,000.00
Professional Services	154,174.50	108,594.00	145,000.00	110,000.00	132,000.00	-9.0%	(13,000.00)
Education	180.00	1,890.00	1,000.00	770.00	1,000.00	0.0%	-
Recognition & Incentives	-	-	-	3,698.55	-	-	-
Professional Development	704.30	1,322.75	840.00	840.00	840.00	0.0%	-
Dues & Subs	3,859.80	3,550.79	6,700.00	6,700.00	7,000.00	4.5%	300.00
Legal Counsel	6,079.50	6,672.50	25,000.00	10,000.00	15,000.00	-40.0%	(10,000.00)
Total 303-Risk Management	170,058.72	128,600.25	185,190.00	138,669.71	167,490.00	-9.6%	(17,700.00)

Risk Management Budget (Dept 30)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
306-Education Courses							
Food	-	-	1,250.00	1,250.00	-	-100.0%	(1,250.00)
Audio/Visual	-	-	-	-	-	-	-
Postage/Shipping	65.17	2.87	50.00	50.00	50.00	0.0%	-
Printing/Signs	-	-	100.00	300.00	-	-100.0%	(100.00)
Meeting Supplies	-	877.60	500.00	-	-	-100.0%	(500.00)
Travel Costs	9,334.29	12,575.71	12,000.00	15,000.00	9,000.00	-25.0%	(3,000.00)
Speaker Cost	-	-	8,700.00	10,000.00	-	-100.0%	(8,700.00)
Facility Costs	-	-	-	-	-	-	-
Professional Development	473.00	298.00	300.00	300.00	300.00	0.0%	-
Professional Services	1,460.00	7,463.00	4,000.00	600.00	-	-100.0%	(4,000.00)
Dues & Subs	2,649.00	1,713.50	2,700.00	2,700.00	1,500.00	-44.4%	(1,200.00)
Total 306-Education Courses	13,981.46	22,930.68	29,600.00	30,200.00	10,850.00	-63.3%	(18,750.00)
307-Graduate REALTOR® Institute							
Food	-	1,371.03	3,600.00	3,000.00	3,600.00	0.0%	-
Audio/Visual	-	-	2,250.00	-	750.00	-66.7%	(1,500.00)
Postage/Shipping	45.95	4.41	500.00	-	-	-100.0%	(500.00)
Printing/Signs	-	-	1,600.00	-	1,600.00	0.0%	-
Meeting Supplies	-	12.65	400.00	405.61	100.00	-75.0%	(300.00)
Travel Costs	-	4,347.10	3,000.00	3,000.00	3,000.00	0.0%	-
Speaker Costs	-	8,141.21	17,000.00	18,600.00	27,000.00	58.8%	10,000.00
Facility Costs	-	-	-	100.00	-	-	-
Recognition & Incentives	-	-	-	2,200.00	1,100.00	-	1,100.00
Professional Services	160.00	37,320.00	15,000.00	5,000.00	-	-100.0%	(15,000.00)
Dues & Subs	300.00	1,018.00	800.00	1,900.00	650.00	-18.8%	(150.00)
Contributions	-	-	-	5,500.00	7,500.00	-	7,500.00
Total 307-Graduate REALTOR® Institute	505.95	52,214.40	44,150.00	39,705.61	45,300.00	2.6%	1,150.00
TOTAL DEPARTMENT EXPENSES	**258,271.96**	**256,692.00**	**323,090.00**	**272,485.32**	**315,390.00**	**-2.4%**	**(7,700.00)**
NET PROFIT (LOSS)	**(58,550.64)**	**(17,414.21)**	**(108,690.00)**	**(10,986.32)**	**(105,890.00)**	**-2.6%**	**2,800.00**

PROGRAM SUMMARIES

301-Professional Standards

Income	144,886.00	144,764.00	139,000.00	141,000.00	141,000.00	1.4%	2,000.00
Expenses	27,938.41	19,879.74	27,650.00	19,710.00	19,750.00	-28.6%	(7,900.00)
Net Program Profit (Loss)	116,947.59	124,884.26	111,350.00	121,290.00	121,250.00	8.9%	9,900.00

Supporting adherence to the National Association of REALTORS® Code of Ethics, this budget covers the income and expenses associated with providing professional standards services to participating local boards/associations, as well as the annual Professional Standards Training.

302-Standard Forms

Income	25,000.00	34,665.66	35,000.00	30,499.00	35,500.00	1.4%	500.00
Expenses	45,787.42	33,066.93	36,500.00	44,200.00	72,000.00	97.3%	35,500.00
Net Program Profit (Loss)	(20,787.42)	1,598.73	(1,500.00)	(13,701.00)	(36,500.00)	2333.3%	(35,000.00)

Dedicated to maintaining our standard forms, this budget supports forms committee meeting costs and other expenses related to form maintenance.

303-Risk Management

Income	5,450.00	4,900.00	2,500.00	3,000.00	2,500.00	0.0%	-
Expenses	170,058.72	128,600.25	185,190.00	138,669.71	167,490.00	-9.6%	(17,700.00)
Net Program Profit (Loss)	(164,608.72)	(123,700.25)	(182,690.00)	(135,669.71)	(164,990.00)	-9.7%	17,700.00

These funds facilitate the annual travel expenses for the risk management staff, and accounts for hiring contracted lawyers to handle Legal Line calls, ensuring efficient and expert legal counsel for our members.

306-Education Courses

Income	20,736.15	38,851.21	26,500.00	57,000.00	15,500.00	-41.5%	(11,000.00)
Expenses	13,981.46	22,930.68	29,600.00	30,200.00	10,850.00	-63.3%	(18,750.00)
Net Program Profit (Loss)	6,754.69	15,920.53	(3,100.00)	26,800.00	4,650.00	-250.0%	7,750.00

This budget supports fees with MREC for course applications and renewals, speaker costs, beverages, and AV arrangements.

307-Graduate REALTOR® Institute

Income	2,349.17	16,096.92	11,400.00	30,000.00	15,000.00	31.6%	3,600.00
Expenses	505.95	52,214.40	44,150.00	39,705.61	45,300.00	2.6%	1,150.00
Net Program Profit (Loss)	1,843.22	(36,117.48)	(32,750.00)	(9,705.61)	(30,300.00)	-7.5%	2,450.00

This budget item covers the income and expenses related to the Graduate REALTOR® Institute (GRI) classes, promoting ongoing professional development for our members.

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Governance Budget (Dept 40)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
INCOME							
406-Business Conferences							
Sponsorships	73,359.00	78,500.00	75,000.00	96,449.00	92,000.00	22.7%	17,000.00
Class Registrations	25,171.00	24,000.00	19,000.00	26,970.00	22,000.00	15.8%	3,000.00
Sales	128.40	41.40	-	-	-	-	-
Total 406-Business Conferences	98,658.40	102,541.40	94,000.00	123,419.00	114,000.00	21.3%	20,000.00
408-Region 9 Activity							
Sponsorships	-	-	13,000.00	13,000.00	-	-100.0%	(13,000.00)
Registrations	-	-	32,500.00	32,500.00	-	-100.0%	(32,500.00)
Total 408-Region 9 Activity	-	-	45,500.00	45,500.00	-	-100.0%	(45,500.00)
409-MR Leadership Orientation							
Registrations	75.00	-	-	-	-	-	-
Sponsorships	-	-	-	-	-	-	-
409-MR Leadership Orientation	75.00	-	-	-	-	-	-
TOTAL DEPARTMENT INCOME	**98,733.40**	**102,541.40**	**139,500.00**	**168,919.00**	**114,000.00**	-18.3%	(25,500.00)
EXPENSES							
401-CEO							
Food	1,565.94	1,649.67	-	748.09	-	-	-
Postage/Shipping	-	-	-	-	-	-	-
Printing/Signs	317.18	-	-	-	-	-	-
Meeting Supplies	-	214.07	-	-	-	-	-
Staff/Member Travel	28,170.72	26,539.86	26,500.00	26,500.00	27,800.00	4.9%	1,300.00
Professional Services	-	-	-	-	-	-	-
Education	50.00	4,855.81	5,000.00	2,000.00	2,000.00	-60.0%	(3,000.00)
Professional Development	445.00	-	600.00	600.00	600.00	0.0%	-
Dues & Subs	1,964.17	2,297.50	2,300.00	2,300.00	2,300.00	0.0%	-
Contributions	-	-	-	-	-	-	-
Total 401-CEO	32,513.01	35,556.91	34,400.00	32,148.09	32,700.00	-4.9%	(1,700.00)
402-Leadership Team/Executive Committee							
Food	6,659.92	2,743.83	12,000.00	12,000.00	12,000.00	0.0%	-
Audio/Visual	-	324.75	1,000.00	1,000.00	1,000.00	0.0%	-
Postage/Shipping	-	-	200.00	200.00	200.00	0.0%	-
Printing/Signs	-	-	200.00	200.00	200.00	0.0%	-
Meeting Supplies	866.00	1,149.49	1,900.00	1,900.00	1,000.00	-47.4%	(900.00)
Meeting Audio/Video	476.56	36,362.37	29,600.00	29,600.00	30,100.00	1.7%	500.00
Travel Costs	46,470.51	103.94	2,500.00	2,500.00	2,500.00	0.0%	-
Recognition Items	-	-	-	-	-	-	-
Speaker Costs	1,750.00	-	2,000.00	2,000.00	2,000.00	0.0%	-
Professional Services	-	-	700.00	600.00	600.00	-14.3%	(100.00)
Facility Costs	958.72	-	4,000.00	4,000.00	4,000.00	0.0%	-
Entertainment	-	2,530.00	2,800.00	2,530.00	2,800.00	0.0%	-
Education	3,695.00	3,400.00	-	-	-	-	-
Dues & Subs	-	-	-	-	-	-	-
Contributions	-		-			-	-
Total 402-Leadership Team/Executive Committee	60,876.71	46,614.38	56,900.00	56,530.00	56,400.00	-0.9%	(500.00)
404-Strategic Planning Committee							
Food	2,778.72	2,101.16	2,500.00	2,877.91	-	-100.0%	(2,500.00)
Audio/Visual	86.80	-	-	-	-	-	-
Printing/Signs	-	-	300.00	300.00	-	-100.0%	(300.00)
Meeting Supplies	-	-	500.00	500.00	-	-100.0%	(500.00)
Travel Costs	5,093.14	3,956.30	4,500.00	3,000.00	-	-100.0%	(4,500.00)
Professional Services	-	17,500.00	-	-	-	-	-
Speaker Costs	-	2,654.54	-	-	-	-	-
Total 404-Strategic Planning Committee	7,958.66	26,212.00	7,800.00	6,677.91	-	-100.0%	(7,800.00)

Governance Budget (Dept 40)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
405-Finance & Budget Committee							
Food	3,508.24	1,365.73	2,500.00	2,500.00	2,500.00	0.0%	-
Audio/Visual	148.80	-	-	-	-	-	-
Meeting Supplies	79.31	-	600.00	117.22	-	-100.0%	(600.00)
Travel Costs	4,202.26	3,232.67	4,500.00	3,165.37	4,500.00	0.0%	-
Professional Services	11,500.00	19,550.00	23,500.00	23,500.00	25,000.00	6.4%	1,500.00
Facility Costs	-	400.00	-	-	-	-	-
Total 405-Finance & Budget Committee	19,438.61	24,548.40	31,100.00	29,282.59	32,000.00	2.9%	900.00
406-Business Conferences							
Food	137,855.26	114,577.69	162,000.00	127,760.16	141,000.00	-13.0%	(21,000.00)
Audio/Visual	247,459.13	232,821.51	254,900.00	276,457.58	295,600.00	16.0%	40,700.00
Postage/Shipping	232.00	0.69	400.00	121.64	300.00	-25.0%	(100.00)
Printing/Signs	12,429.89	8,200.31	20,950.00	11,952.73	11,900.00	-43.2%	(9,050.00)
Meeting Supplies	43,470.99	31,653.02	48,000.00	29,645.87	54,900.00	14.4%	6,900.00
Travel Costs	97,714.30	117,472.26	106,000.00	88,351.36	93,400.00	-11.9%	(12,600.00)
Speaker Costs	26,063.05	17,565.36	55,000.00	55,125.70	55,000.00	0.0%	-
Recognition Items	-	849.48	-	550.00	900.00	-	900.00
Professional Development	-	-	-	-	-	-	-
Professional Services	110,353.58	90,552.09	94,000.00	90,963.72	99,900.00	6.3%	5,900.00
Facility Costs	-	7,229.04	8,750.00	4,309.04	29,700.00	239.4%	20,950.00
Entertainment	5,376.60	554.32	7,500.00	3,500.00	7,500.00	0.0%	-
Contributions	-	-	-	4,200.00	-	-	-
Total 406-Business Conferences	680,954.80	621,475.77	757,500.00	692,937.80	790,100.00	4.3%	32,600.00
407-National Association							
Food	17,878.93	17,539.20	27,000.00	24,000.00	24,000.00	-11.1%	(3,000.00)
Printing/Signs	335.58	-	400.00	400.00	400.00	0.0%	-
Meeting Supplies	-	-	-	-	-	-	-
Travel Costs	85,051.91	83,329.01	98,600.00	98,600.00	98,600.00	0.0%	-
Professional Services	-	-	-	-	-	-	-
Contributions	-	-	-	-	-	-	-
Total 407-National Association	103,266.42	100,868.21	126,000.00	123,000.00	123,000.00	-2.4%	(3,000.00)
408-Region 9 Activity							
Food	-	-	62,000.00	62,000.00	-	-100.0%	(62,000.00)
Audio/Visual	-	-	12,600.00	12,600.00	-	-100.0%	(12,600.00)
Postage/Shipping	-	-	100.00	100.00	-	-100.0%	(100.00)
Printing/Signs	-	-	1,000.00	1,000.00	-	-100.0%	(1,000.00)
Meeting Supplies	-	-	6,400.00	6,400.00	-	-100.0%	(6,400.00)
Travel Costs	-	-	10,000.00	10,000.00	-	-100.0%	(10,000.00)
Speaker Costs	-	-	22,000.00	22,000.00	-	-100.0%	(22,000.00)
Professional Services	2,530.00	4,127.50	19,000.00	19,000.00	-	-100.0%	(19,000.00)
Facility Costs	-	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-	-
Contributions	7,500.00	7,500.00	-	-	7,500.00	-	7,500.00
Miscellaneous	-	-	-	-	-	-	-
Total 408-Region 9 Activity	10,030.00	11,627.50	133,100.00	133,100.00	7,500.00	-94.4%	(125,600.00)
409-MR Leadership Orientation							
Food	14,519.74	9,962.82	14,000.00	14,000.00	12,000.00	-14.3%	(2,000.00)
Audio/Visual	567.30	718.70	2,200.00	2,200.00	1,100.00	-50.0%	(1,100.00)
Postage/Shipping	-	-	-	-	-	-	-
Printing/Signs	86.38	88.97	200.00	200.00	500.00	150.0%	300.00
Meeting Supplies		-	500.00	500.00	1,000.00	100.0%	500.00
Travel Costs	12,781.27	9,141.37	11,000.00	11,000.00	11,000.00	0.0%	-
Speaker Costs	9,124.95	-	12,000.00	12,000.00	12,000.00	0.0%	-
Professional Services	2,371.25	3,608.00	5,500.00	5,500.00	5,000.00	-9.1%	(500.00)
Facility Costs	-	150.00	2,400.00	2,400.00	600.00	-75.0%	(1,800.00)
Entertainment	-	-	-	-	-	-	-
409-MR Leadership Orientation	39,450.89	23,669.86	47,800.00	47,800.00	43,200.00	-9.6%	(4,600.00)
TOTAL DEPARTMENT EXPENSES	**954,489.10**	**890,573.03**	**1,194,600.00**	**1,121,476.39**	**1,084,900.00**	**-9.2%**	**(109,700.00)**
NET PROFIT (LOSS)	**(855,755.70)**	**(788,031.63)**	**(1,055,100.00)**	**(952,557.39)**	**(970,900.00)**	**-8.0%**	**84,200.00**

Governance Budget (Dept 40)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
PROGRAM SUMMARIES							
401-CEO							
Income	-	-	-	-	-	-	-
Expenses	32,513.01	35,556.91	34,400.00	32,148.09	32,700.00	-4.9%	(1,700.00)
Net Program Profit (Loss)	(32,513.01)	(35,556.91)	(34,400.00)	(32,148.09)	(32,700.00)	-4.9%	1,700.00

Tracking the conference travel costs and professional memberships of the CEO, this budget item ensures seamless coordination and resource allocation for our CEO's responsibilities.

402-Leadership Team/Executive Committee							
Income	-	-	-			-	-
Expenses	60,876.71	46,614.38	56,900.00	56,530.00	56,400.00	-0.9%	(500.00)
Net Program Profit (Loss)	(60,876.71)	(46,614.38)	(56,900.00)	(56,530.00)	(56,400.00)	-0.9%	500.00

Similar to the CEO program, this budget item tracks travel costs and onboarding expenses for the Leadership Team and Executive Committee, facilitating effective governance.

404-Strategic Planning Committee							
Income	-	-	-			-	-
Expenses	7,958.66	26,212.00	7,800.00	6,677.91	-	-100.0%	(7,800.00)
Net Program Profit (Loss)	(7,958.66)	(26,212.00)	(7,800.00)	(6,677.91)	-	-100.0%	7,800.00

This budget allocation supports the Strategic Planning Committee's periodic meetings, enabling effective long-term planning and decision-making.

405-Finance & Budget Committee							
Income	-	-	-			-	-
Expenses	19,438.61	24,548.40	31,100.00	29,282.59	32,000.00	2.9%	900.00
Net Program Profit (Loss)	(19,438.61)	(24,548.40)	(31,100.00)	(29,282.59)	(32,000.00)	2.9%	(900.00)

Covering the costs of Finance & Budget Committee meetings outside of Business Conferences, this budget item also includes expenses related to audits and 990 filings for the Association.

406-Business Conferences							
Income	98,658.40	102,541.40	94,000.00	123,419.00	114,000.00	21.3%	20,000.00
Expenses	680,954.80	621,475.77	757,500.00	692,937.80	790,100.00	4.3%	32,600.00
Net Program Profit (Loss)	(582,296.40)	(518,934.37)	(663,500.00)	(569,518.80)	(676,100.00)	1.9%	(12,600.00)

Allocated for our three Business Conferences, these funds facilitate vital gatherings that bring together our leadership and foster collaboration and strategic alignment.

407-National Association							
Income	-	-	-			-	-
Expenses	103,266.42	100,868.21	126,000.00	123,000.00	123,000.00	-2.4%	(3,000.00)
Net Program Profit (Loss)	(103,266.42)	(100,868.21)	(126,000.00)	(123,000.00)	(123,000.00)	-2.4%	3,000.00

Supporting attendance at the NAR Legislatives Meetings and Annual Conference, this budget item covers travel expenses for the leadership team, State Directors, and Committee Chairs, enhancing our representation at the national level.

408-Region 9 Activity							
Income	-	-	45,500.00	45,500.00	-	-100.0%	(45,500.00)
Expenses	10,030.00	11,627.50	133,100.00	133,100.00	7,500.00	-94.4%	(125,600.00)
Net Program Profit (Loss)	(10,030.00)	(11,627.50)	(87,600.00)	(87,600.00)	(7,500.00)	-91.4%	80,100.00

This event serves as a regional gathering of real estate professionals from Arkansas, Kansas, Missouri, and Oklahoma. Missouri REALTORS® hosted the Region 9 conference in 2026 and will do so again in 2030.

409-MR Leadership Orientation							
Income	75.00	-	-	-	-	-	-
Expenses	39,450.89	23,669.86	47,800.00	47,800.00	43,200.00	-9.6%	(4,600.00)
Net Program Profit (Loss)	(39,375.89)	(23,669.86)	(47,800.00)	(47,800.00)	(43,200.00)	-9.6%	4,600.00

Dedicated to MR Leadership training, leadership orientation is a two-day event that typically occurs in October, equipping our leaders with essential skills and knowledge.

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Marketing & Communications Budget (Dept 50)	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Proposed	YOY Budget Change	
INCOME							
502-Branding							
Advertising	323.50	-	-	-	-	-	-
Total 502-Branding	323.50	-	-	-	-	-	-
504-Technology							
Advertising	-	-	-	-	-	-	-
Total 504-Technology	-	-	-	-	-	-	-
TOTAL DEPARTMENT INCOME	**323.50**	**-**	**-**	**-**	**-**	-	-
EXPENSES							
502-Branding							
Postage	38.24	10.41	50.00	50.00	50.00	0.0%	-
Printing/Signs	1,494.35	1,859.28	9,000.00	9,000.00	9,000.00	0.0%	-
Meeting Supplies	3,388.19	10,409.56	5,000.00	8,000.00	5,000.00	0.0%	-
Travel Costs	1,673.57	1,875.74	4,500.00	4,500.00	4,500.00	0.0%	-
Professional Services	11,505.00	13,492.50	10,000.00	14,000.00	15,000.00	50.0%	5,000.00
Dues & Subs	4,898.75	5,108.75	5,700.00	5,100.00	5,100.00	-10.5%	(600.00)
Contributions	-	1,500.00	1,500.00	1,500.00	1,500.00	0.0%	-
Advertising	-	-	-	-	144,267.00	-	144,267.00
Total 502-Branding	22,998.10	34,256.24	35,750.00	42,150.00	184,417.00	415.9%	148,667.00
504-Technology							
Meeting Supplies	27.54	2,618.72	100.00	100.00	100.00	0.0%	-
Travel Costs	1,633.25	2,435.52	2,550.00	2,550.00	2,550.00	0.0%	-
Professional Services	27,664.00	1,440.00	16,700.00	-	-	-100.0%	(16,700.00)
Dues & Subs	33,086.69	24,120.31	13,500.00	31,500.00	31,500.00	133.3%	18,000.00
Technology Programs	47,011.66	86,182.04	70,200.00	73,422.00	79,000.00	12.5%	8,800.00
Total 504-Technology	109,423.14	116,796.59	103,050.00	107,572.00	113,150.00	9.8%	10,100.00
TOTAL DEPARTMENT EXPENSES	**132,421.24**	**151,052.83**	**138,800.00**	**149,722.00**	**297,567.00**	**114.4%**	**158,767.00**
NET PROFIT (LOSS)	**(132,097.74)**	**(151,052.83)**	**(138,800.00)**	**(149,722.00)**	**(297,567.00)**	**114.4%**	**(158,767.00)**

PROGRAM SUMMARIES

502-Branding							
Income	323.50	-	-	-	-	-	-
Expenses	22,998.10	34,256.24	35,750.00	42,150.00	184,417.00	415.9%	148,667.00
Net Program Profit (Loss)	(22,674.60)	(34,256.24)	(35,750.00)	(42,150.00)	(184,417.00)	415.9%	(148,667.00)

Allocated to promote the Missouri REALTORS® brand, including member resources and services through advertising and distinctive design, this budget supports initiatives that enhance our brand presence.

504-Technology							
Income	-	-	-	-	-	-	-
Expenses	109,423.14	116,796.59	103,050.00	107,572.00	113,150.00	9.8%	10,100.00
Net Program Profit (Loss)	(109,423.14)	(116,796.59)	(103,050.00)	(107,572.00)	(113,150.00)	9.8%	(10,100.00)

This program encompasses resources used to communicate with our members through various platforms, such as The Landing, social media, and text alerts, ensuring effective and timely dissemination of information.

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Association Management Budget (Dept 60)	2024 Actuals	2025 Actuals	2026 Budget	2026 YTD	2026 Forecast	2027 Proposed	YOY Budget Change	
INCOME								
601-Association Management Services								
Management Fees	55,200.00	54,698.00	21,800.00	15,213.43	21,800.00	21,800.00	0.0%	-
Total 601-Association Management Services	55,200.00	54,698.00	21,800.00	15,213.43	21,800.00	21,800.00	0.0%	-
TOTAL DEPARTMENT INCOME	**55,200.00**	**54,698.00**	**21,800.00**	**15,213.43**	**21,800.00**	**21,800.00**	**0.0%**	**-**
EXPENSES								
601-Association Management Services								
Postage/Shipping	358.26	109.12	400.00	55.45	400.00	400.00	0.0%	-
Meeting Supplies	45.28	11.59	100.00	-	100.00	100.00	0.0%	-
Travel Costs	2,541.31	2,083.79	1,800.00	-	1,800.00	1,800.00	0.0%	-
Professional Services	4,130.00	4,120.00	1,750.00	960.00	1,750.00	1,750.00	0.0%	-
Total 601-Association Management Services	7,074.85	6,324.50	4,050.00	1,015.45	4,050.00	4,050.00	0.0%	-
TOTAL DEPARTMENT EXPENSES	**7,074.85**	**6,324.50**	**4,050.00**	**1,015.45**	**4,050.00**	**4,050.00**	**0.0%**	**-**
NET PROFIT (LOSS)	**48,125.15**	**48,373.50**	**17,750.00**	**14,197.98**	**17,750.00**	**17,750.00**	**0.0%**	**-**

PROGRAM SUMMARIES

601-Association Management Services								
Income	55,200.00	54,698.00	21,800.00	15,213.43	21,800.00	21,800.00	0.0%	-
Expenses	7,074.85	6,324.50	4,050.00	1,015.45	4,050.00	4,050.00	0.0%	-
Net Program Profit (Loss)	48,125.15	48,373.50	17,750.00	14,197.98	17,750.00	17,750.00	0.0%	-

These funds cover point-of-entry (POE) services, facilitating member management into RAMCO, and accounting services for participating local boards and associations. With dedicated support, we ensure efficient and seamless association management for our members.

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Program Variance Report between 2026 and 2027 Budget Estimates

Excludes Dues and Fees Income, and General & Administrative and Staffing & Professional Development expenses, to focus on the changes across member-facing programs.

INCOME

Program Budgets	$ Amount	YOY % Chg	YOY $ Chg
406-Business Conferences	114,000	21.3%	20,000.00
230-Broker Relations	1,200	-	1,200.00
307-Graduate REALTOR® Institute	15,000	31.6%	3,600.00
301-Professional Standards	141,000	1.4%	2,000.00
302-Standard Forms	35,500	1.4%	500.00
217-YPN	-	-100.0%	(1,500.00)
306-Education Courses	15,500	-41.5%	(11,000.00)
408-Region 9 Activity	-	-100.0%	(45,500.00)

Total Increase	**27,300**
Total Decrease	**(58,000)**
Net Increase (Decrease) in Program Income	**(30,700)**

EXPENSES

Program Budgets	$ Amount	YOY % Chg	YOY $ Chg
408-Region 9 Activity	7,500	-94.4%	(125,600.00)
306-Education Courses	10,850	-63.3%	(18,750.00)
303-Risk Management	167,490	-9.6%	(17,700.00)
190-Advocacy Committee	-	-100.0%	(15,000.00)
290-Member Engagement Committee	-	-100.0%	(15,000.00)
390-Risk Management Committee	-	-100.0%	(15,000.00)
217-YPN	-	-100.0%	(9,000.00)
301-Professonal Standards	19,750	-28.6%	(7,900.00)
404-Strategic Planning Committee	-	-100.0%	(7,800.00)
409-MR Leadership Orientation	43,200	-9.6%	(4,600.00)
407-National Association	123,000	-2.4%	(3,000.00)
401-CEO	32,700	-4.9%	(1,700.00)
104-Federal Govt Representation	37,700	-2.1%	(800.00)
402-Leadership Team/Executive Committee	56,400	-0.9%	(500.00)
405-Finance & Budget Committee	32,000	2.9%	900.00
107-Local Board Relations	46,000	2.2%	1,000.00
210-Awards and Recognition Programs	19,500	5.4%	1,000.00
307-Graduate REALTOR® Institute	45,300	2.6%	1,150.00
101-Regional Advocacy Coordinators	135,200	3.4%	4,400.00
105-State/Local Govt Representation	451,400	1.3%	5,750.00
102-REALTOR® Days at the Capitol	58,800	11.4%	6,000.00
206-REALTOR® Leadership Academy	110,000	6.3%	6,500.00
504-Technology	113,150	9.8%	10,100.00
406-Business Conferences	790,100	4.3%	32,600.00
302-Standard Forms	72,000	97.3%	35,500.00
502-Marketing & Communications	184,417	415.9%	148,667.00

Total Decrease	**(242,350)**
Total Increase	**253,567**
Net Increase (Decrease) in Program Expenses	**11,217**

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Dues and Fee Calculations	Renewals	New Members												Total
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
REALTORS® Dues (4001)	24,629	255	246	248	246	254	259	263	267	269	272	276	281	**27,765**
Dues Amount (pro-rated monthly)	200	200	183	167	150	133	117	100	83	67	50	33	17	
Dues Income	4,925,703	50,914	45,145	41,389	36,887	33,843	30,275	26,315	22,238	17,942	13,603	9,212	4,689	**5,258,158**
Pro-ration			91.7%	90.9%	90.0%	88.9%	87.5%	85.7%	83.3%	80.0%	75.0%	66.7%	50.1%	
New Member Applications (4003)		255	246	248	246	254	259	263	267	269	272	276	281	**3,136**
Fee Amount		230	230	230	230	230	230	230	230	230	230	230	230	
Fee Income		58,552	56,616	57,102	56,545	58,357	59,663	60,512	61,388	61,909	62,586	63,545	64,564	**721,338**
Membership Reinstatements (4004)		8	8	8	8	8	8	7	6	5	4	2	3	**75**
Fee Amount		125	125	125	125	125	125	125	125	125	125	125	125	
Fee Income		1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	**12,000**
Affiliates (4002)														
MR Affiliates	20													
Dues Amount	225													**4,500**
Institute Affiliates	50													
Dues Amount	35													**1,750**
Total Dues and Fees														**5,997,746**

For reference on how this calculation works, although the full CPI increase is not being recommended…

Per Policy 201 Section 3 (c), "as part of its process in recommending the amount of dues and fees each year, the Finance and Budget Committee will analyze and use data from the U.S. Bureau of Labor Statistics Consumer Price Index (CPI) for the Mountain-Plains Area (available at bls.gov). This is not meant to be an automatic increase, nor the sole data point used for dues decisions, but simply a reference to keep dues aligned with or ahead of inflation, when applicable." // "The Finance & Budget Committee can recommend an increase that matches the rounded dues base (up to a 4% cap) or an amount below the rounded amount. If the CPI % change is negative, the dues base may remain the same. Regardless, the Finance & Budget Committee will provide rationale for recommended changes based on other factors which may go beyond the dues base and cap, or if recommending no change."

Step 1: Calculate CPI % Increase
CPI % Increase = Most Recent Month / Same Month in the Previous Year

CPI % Chg	May-25	May-26
4.2%	321.465	335.123

Most recent month of data available when budget was developed

https://www.bls.gov/regions/mountain-plains/data/xg-tables/ro7xg01.htm

4.0% cap (see policy above)

Step 2: Calculate Dues Base
Dues Base = Round to Nearest Dollar (Current Dues x CPI % Increase)

Dues Base (Rounded) =	Current Dues Amount x	% Chg
$203.00	$195.00	4.2%

NOTE: *With rounding, the 4.0% cap also equals a dues based of $203.*

NOTE that while the calcuations above shows $203, the committee is only recommending $200 which is what this budget is based upon.

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Historical Member Counts by Month, actuals through May 2026

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	AVG	YOY % Chg
2010	21,301	20,676	20,306	20,572	20,687	20,687	20,651	20,752	20,772	20,574	20,436	19,938	**20,613**	--
2011	19,802	18,989	18,893	18,940	18,996	19,060	19,201	19,325	19,339	19,181	19,207	18,890	**19,152**	-7.09%
2012	18,714	17,949	17,718	17,890	18,038	18,078	18,026	18,031	18,076	18,062	18,072	17,837	**18,041**	-5.80%
2013	17,328	17,267	17,222	17,405	17,514	17,673	17,830	17,946	18,082	18,203	18,349	18,050	**17,739**	-1.67%
2014	17,604	17,655	17,616	18,009	18,188	18,318	18,434	18,576	18,646	18,609	18,620	18,369	**18,220**	2.71%
2015	18,089	18,198	18,203	18,437	18,742	18,773	18,986	19,147	19,259	19,260	19,278	19,174	**18,796**	3.16%
2016	18,848	18,857	18,867	19,152	19,445	19,609	19,746	19,873	20,030	20,098	20,135	20,041	**19,558**	4.06%
2017	19,876	19,750	19,956	20,217	20,460	20,745	20,883	21,124	21,337	21,458	21,552	21,460	**20,735**	6.01%
2018	21,346	21,401	21,126	21,460	21,704	21,877	22,020	22,229	22,413	22,391	22,428	22,176	**21,881**	5.53%
2019	21,735	21,689	21,896	22,149	22,428	22,640	22,833	23,004	23,174	23,278	23,317	23,024	**22,597**	3.27%
2020	22,514	22,553	22,574	22,661	22,771	22,899	23,196	23,385	23,661	23,921	23,928	23,782	**23,154**	2.46%
2021	23,629	23,596	23,887	24,301	24,561	24,874	25,040	25,276	25,404	25,597	25,693	25,489	**24,779**	7.02%
2022	25,408	25,087	25,270	25,468	25,698	25,911	26,015	26,155	26,172	26,158	26,172	26,015	**25,794**	4.10%
2023	25,358	25,188	25,213	25,460	25,738	25,841	25,964	26,169	26,266	26,355	26,379	26,108	**25,837**	0.16%
2024	25,403	25,150	25,111	25,371	25,578	25,696	25,818	25,898	25,850	25,812	25,776	25,568	**25,586**	-0.97%
2025	24,985	24,612	24,594	24,723	24,863	25,020	25,203	25,277	25,358	25,487	25,497	25,236	**25,071**	-2.01%
2026 Act/*Fcst*	24,997	24,480	24,559	24,835	24,889	*24,717*	*24,669*	*24,631*	*24,609*	*24,602*	*24,602*	*24,611*	**24,683**	-1.55%
2027 Forecast	*24,629*	*24,644*	*24,618*	*24,559*	*24,488*	*24,418*	*24,352*	*24,294*	*24,249*	*24,214*	*24,190*	*24,185*	***24,403***	*-1.14%*
YOY % Chg	*-1.47%*	*based on January membership renewals*												

Historical New Members by Month, actuals through May 2026

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	YOY % Chg
2010	152	93	163	137	104	117	105	127	92	84	95	27	**1,296**	--
2011	140	90	143	104	87	86	93	108	80	94	68	45	**1,138**	-12.19%
2012	133	109	129	127	125	120	88	119	95	113	71	45	**1,274**	11.95%
2013	121	125	145	142	112	161	144	154	127	150	93	67	**1,541**	20.96%
2014	190	140	195	214	195	167	168	196	176	138	143	79	**2,001**	29.85%
2015	236	177	230	219	201	192	222	189	183	143	63	30	**2,085**	4.20%
2016	274	206	247	179	170	238	168	241	229	195	188	128	**2,463**	18.13%
2017	313	245	308	244	258	274	250	208	236	227	187	151	**2,901**	17.78%
2018	338	279	356	303	265	266	217	285	261	236	182	122	**3,110**	7.20%
2019	367	274	308	294	291	266	275	235	254	217	163	109	**3,053**	-1.83%
2020	334	238	244	124	177	201	239	272	343	340	228	168	**2,908**	-4.75%
2021	414	305	482	408	300	353	259	268	241	245	205	142	**3,622**	24.55%
2022	305	264	350	275	252	268	182	272	230	241	180	133	**2,952**	-18.50%
2023	286	250	309	247	252	242	217	237	238	213	184	123	**2,798**	-5.22%
2024	320	228	264	269	223	207	219	203	179	207	160	85	**2,564**	-8.36%
2025	235	183	308	263	230	228	208	218	232	232	156	80	**2,573**	0.35%
2026 Act/*Fcst*	321	227	280	257	214	*235*	*239*	*242*	*247*	*250*	*251*	*255*	**3,018**	17.29%
2027 Forecast	*255*	*246*	*248*	*246*	*254*	*259*	*263*	*267*	*269*	*272*	*276*	*281*	***3,136***	*3.92%*

Historical Membership Drops by Month, actuals through May 2026

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	YOY % Chg
2015	384	787	223	88	51	79	164	71	81	208	91	224	**2,451**	--
2016	387	423	324	1134	1183	1233	94	1411	97	171	143	242	**6,842**	179.15%
2017	339	543	220	220	77	64	107	72	95	96	95	210	**2,138**	-68.75%
2018	425	293	637	50	51	82	209	110	120	61	179	146	**2,363**	10.52%
2019	800	370	90	125	58	79	88	96	118	149	123	277	**2,373**	0.42%
2020	780	417	270	59	163	82	95	112	219	137	155	183	**2,672**	12.60%
2021	716	327	304	431	63	97	98	114	132	125	171	312	**2,890**	8.16%
2022	411	617	370	90	83	80	107	140	212	214	212	308	**2,844**	-1.59%
2023	809	430	386	83	90	126	96	125	137	162	166	365	**2,975**	4.61%
2024	1033	521	391	111	98	124	133	405	201	341	199	321	**3,878**	30.35%
2025	763	727	697	285	54	50	61	188	176	148	159	383	**3,691**	-4.82%
2026 Act/*Fcst*	559	766	353	104	158	*323*	*310*	*294*	*274*	*274*	*257*	*250*	**3,922**	6.26%
2027 Forecast	*228*	*214*	*239*	*270*	*308*	*319*	*311*	*298*	*282*	*272*	*259*	*240*	***3,238***	*-17.43%*

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

Dues and Fee History

Year	DR	R	Aff	Issues Reserve	New Member App Fee	Reinstatement Fee
1978	$50.00	$25.00	$20.00	-	-	-
1979	$52.00	$27.00	$22.00	-	-	-
1980	$52.00	$27.00	$22.00	-	-	-
1981	$52.00	$27.00	$22.00	-	-	-
1982	$52.00	$27.00	$22.00	-	-	-
1983	$58.00	$33.00	$28.00	-	-	-
1984	$58.00	$33.00	$28.00	-	-	-
1985	$61.00	$36.00	$31.00	-	-	-
1986	$61.00	$36.00	$31.00	-	-	-
1987	$61.00	$32.00	$32.00	-	-	-
1988	$69.00	$40.00	$40.00	-	-	-
1990	$75.00	$46.00	$46.00	-	-	-
1991	$77.60	$48.60	$48.60	-	-	-
1992	$77.60	$48.60	$48.60	-	-	-
1993	$77.60	$48.60	$100.00	-	$40.00	-
1994	$81.00	$52.00	$100.00	-	$40.00	-
1995	$81.00	$60.00	$100.00	-	$40.00	-
1996	$81.00	$60.00	$100.00	-	$40.00	-
1997	$81.00	$66.00	$150.00	-	$50/$100	-
1998	$81.00	$66.00	$150.00	-	$50/$100	-
1999	$87.00	$72.00	$150.00	-	$50/$100	-
2000	$92.00	$77.00	$150.00	-	$50/$100	-
2001	$96.00	$81.00	$150.00	-	$50/$100	-
2002	$102.00	$87.00	$150.00	-	$50/$100	-
2003	$105.00	$90.00	$150.00	-	$75/$100	-
2004	$108.00	$93.00	$150.00	-	$75/$100	-
2005	$108.00	$93.00	$150.00	$35.00	$100.00	-
2006	$108.00	$93.00	$150.00	$35.00	$100.00	-
2007	$108.00	$93.00	$150.00	$35.00	$100.00	-
2008	$108.00	$93.00	$150.00	$40.00	$100.00	-
2009	$108.00	$93.00	$150.00	$40.00	$100.00	-
2010	$108.00	$93.00	$150.00	$40.00	$200.00	$100.00
2011	$108.00	$93.00	$150.00	$40.00	$200.00	$100.00
2012	$137.00	$122.00	$150.00	$40.00	$200.00	$100.00
2013	$140.00	$125.00	$190.00	$40.00	$200.00	$100.00
2014	$143.00	$128.00	$190.00	$40.00	$200.00	$100.00
2015	$145.00	$130.00	$190.00	$40.00	$200.00	$100.00
2016	$147.00	$132.00	$190.00	$40.00	$200.00	$100.00
2017	$150.00	$135.00	$190.00	$40.00	$200.00	$100.00
2018	$155.00	$140.00	$190.00	$40.00	$200.00	$100.00
2019	$155.00	$140.00	$190.00	$40.00	$200.00	$100.00
2020	$155.00	$140.00	$190.00	$40.00	$200.00	$100.00
2021	$155.00	$140.00	$190.00	$40.00	$200.00	$100.00
2022	$155.00	$140.00	$190.00	$40.00	$200.00	$100.00
2023	$163.50	$148.00	$190.00	$40.00	$200.00	$100.00
2024	$157.00		$200.00	$40.00	$200.00	$100.00
2025	$190.00		$225.00	$40.00	$230.00	$100.00
2026	$195.00		$225.00	$40.00	$230.00	$100.00
2027	$200.00		$225.00	$50.00	$230.00	$125.00

Media Buys and Consumer Campaign Overview

Informational Only

The 2027 budget includes a proposed Advertising line item within 502-Branding to support consumer-facing REALTOR® brand awareness efforts using co-branded content from NAR's Right by you campaign and related Missouri REALTORS® messaging. The objective is to strengthen public awareness of the REALTOR® brand, reinforce the value REALTORS® provide to consumers, and support membership recruitment, retention, and recognition efforts.

The Finance and Budget Committee recommends making this a standing budget item rather than a one-time initiative. So, to establish a sustainable funding source, the committee proposes allocating up to 20% of New Member Application Fee Income, approximately $144,267 in 2027, toward statewide media buys. This benchmark could be used in future budgets regardless of the specific campaign being promoted.

To maximize the impact of these funds, staff explored opportunities through the Missouri Broadcasters Association's Missouri Public Education Program (MO-PEP). Through its nonprofit-focused public awareness model, MO-PEP provides a guaranteed 4-to-1 value match, allowing us to significantly extend these dollars across television, radio, and select digital platforms.

The campaign would be designed to complement NAR's existing media buys in Missouri, extending the reach and frequency of those campaigns rather than replicating placements already secured by NAR. The goal is to ensure distribution statewide, with the exact station placements dependent on each outlet's media schedule and MO-PEP station rotation, which *could* include the following:

Channel	Markets/Outlet Examples
Television markets	St. Louis, Kansas City, Columbia/Jefferson City, Springfield, Joplin/Pittsburg, St. Joseph, Cape Girardeau/Southeast Missouri, Hannibal/Quincy, Kirksville, Warrensburg
Example TV stations in the MBA network	KTVI-TV, KMOV-TV, KSDK-TV, WDAF-TV, KCTV, KMBC-TV, KOMU-TV, KRCG-TV, KYTV, KOLR-TV, KOAM-TV, KODE-TV, KFVS-TV, KQTV, KHQA-TV, WGEM-TV, and KTVO-TV.
Example radio groups/stations	Audacy - KC, Audacy - STL, Cumulus - KC, Cumulus - C/JC, iHeartMedia - Springfield, iHeartMedia - STL, Hubbard Radio, Zimmer Communications, Benne Media, Withers Broadcasting, Eagle Communications, Townsquare Media, and many local stations serving communities statewide.
Digital/streaming possibilities	Google Display Network and YouTube TrueView through MO-PEP; Connected TV, streaming audio, podcasts, music platforms, Hulu, Prime Video, Peacock, Max, Disney+, and other CTV channels, if pursued.

The statewide campaign would be supported by a resource toolkit that local boards and associations could use to access co-branded assets and participate in the campaign within their own markets. Campaign reporting would provide information on distribution, reach, and performance to help evaluate results and guide future budget decisions.

Reserve Funds Overview

Informational Only

As part of the bylaws restatement, a new policy was developed to clarify how *unbudgeted* committee activities can be funded in the future. Starting in 2027, a new Committee Initiative Reserve Fund (CIRF) will be created and listed on the balance sheet alongside other reserves (see the *Reserve Funds Overview* within the budget materials). It will be funded at the target amount of $50,000 and serve a similar purpose to the previous "bucket funds." The CIRF will be available to all committees, with details outlined in Policy 407.

Therefore, the bucket fund line items have been separated from their respective programs and shown together toward the end of the 2027 budget proposal. This change removes $45,000 in expenses from the *operating* budget, which is a large portion of the Net Operating Profit.

While all committees will be able to access the CIRF, over the past few years, only three committees (Advocacy, Risk Management, Member Engagement) have had these funds. They rarely used all that was allocated to them, so changing this from an operating expense to a reserve account is more appropriate and helps us better track projects. Here is a summary since 2024:

2024 Requests	**Funds Used**	**Remaining Balance**
Advocacy Committee		
New software subscription service to assist with local and state advocacy. *(Now part of program 101-Regional Advocacy)*	$9,000	$6,000
Risk Management Committee		
Purchase prizes for a membership-wide professional standards contest in 2025. *(Now part of program 301-Professional Standards)*	$1,500	$13,500
Member Engagement Committee		
Host a leadership development session at a business conference. *(From the Leadership Development Output Group and an example of something the new Leadership Development Committee might request)*	$3,000	$12,000
Host a REALTOR® Volunteer Days campaign promoting offices and Local Board/Associations across the state to plan a volunteer activity, June 1-9, 2024. *(Now part of the 502–Branding budget; originally from the Consumer Engagement Output Group and an example of something the new Public Relations Committee might request)*	$7,500	$4,500
Create a professional video used to promote the Leadership Academy program. *(From the Leadership Development Output Group and an example of something the new Leadership Development Committee might request)*	$4,000	$500
Totals	**$25,000**	**$20,000**

2025 Requests	Funds Used	Remaining Balance
Advocacy Committee		
Cover the registration fee for two members to attend MIPIM. *(From the Economic Development Output Group and would be an example of something the new Commercial and Economic Development Committee might request)*	$4,500	$10,500
Host a commercial-focused informational session or educational opportunity available to all members at a Business Conference. *(From the Commercial Output Group and an example of something the new Commercial and Economic Development Committee might request)*	$5,000	$5,500
Support the 2025 City St. Louis vs Sporting KC RPAC event. *(From the Advocacy Investment Output Group and an example of something the Advocacy Committee might request)*	$2,250	$3,250
Risk Management Committee		
Support three $500 scholarships for the 2025 GRI Module IV and V offerings. *(Now part of program 307-Graduate REALTOR® Institute)*	$3,000	$12,000
Supply three $500 scholarships for each GRI module offered in 2026; except for the GRI 600: Capstone course. *(Now part of program 307-Graduate REALTOR® Institute)*	$7,500	$4,500
Support prizes for the Ethics Case Study Contest in 2026. *(Now part of program 301-Professional Standards)*	$1,500	$3,000
Member Engagement Committee		
Host a REALTOR® Volunteer Days campaign promoting offices and Local Board/Associations across the state to plan a volunteer activity. *(Now part of the 502-Branding budget; originally from the Consumer Engagement Output Group and an example of something the Public Relations Committee might request)*	$7,500	$7,500
Host a leadership development session during a Business Conference. *(From the Leadership Development Output Group and an example of something the new Leadership Development Committee might request)*	$3,000	$4,500
Host a leadership development session during a Business Conference. *(From the Leadership Development Output Group and an example of something the new Leadership Development Committee might request)*	$2,000	$2,500
Totals	**$36,250**	**$8,750**

2026 Requests as of July 31, 2026	Funds Used	Remaining Balance
Advocacy Committee		
Host a commercial speaker at a Business Conference. *(From the Commercial Output Group and an example of something the new Commercial and Economic Development Committee might request)*	$1,000	$14,000

Donation of $2,500 to be a sponsor at Salute to America *(From the Advocacy Committee)*	$2,500	$11,500
Risk Management Committee		
Host an AI speaker at a Business Conference. *(From the Risk Management Awareness & Best Practices Output Group and an example of something the Risk Management Committee might request)*	$3,000	$12,000
Member Engagement Committee		
Host a Canva workshop during a Business Conference. *(From the Communications Output Group and an example of something the Member Engagement Committee might request)*	$4,000	$11,000
Host a leadership development session during a Business Conference. *(From the Leadership Development Output Group and an example of something the new Leadership Development Committee might request)*	$3,000	$8,000
Totals	**$11,000**	**$34,000**

As with the current process, committees can request CIRF funds from the Executive Committee. Requests outside the fund's policy or that exceed the CIRF balance could still go to the Board of Directors for review, and committees will be encouraged to collaborate on requests when appropriate. We've seen this recently, with groups partnering to offer joint sessions or classes when the same idea surfaces in multiple areas.

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

While separate from the budget, this Reserve Fund Overview is included to show how these funds have been used in recent years, given recommendations to allocate profits and not use budgeted allocations to offset programming. The balances are reported on the Statement of Financial Position (or Balance Sheet) under the Reserve Fund Balances and within Total Cash and Cash Equivalents. While there are no planned Allocations from Unrestricted Net Assets for 2027, for any fund, if monies are used throughout the year, the Finance and Budget Committee is able to recommend an allocation from Unrestricted Net Assets to replenish them to their reserve targets or a lesser amount.

Reserve Funds Overview	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Projected
Operations Reserve Fund (Policy 401)					
Beginning Balance	1,002,695.98	4,500,000.00	4,500,000.00	4,500,000.00	6,000,000.00
Allocation from Unrestricted Net Assets	3,497,304.02	-	-	1,500,000.00	-
Ending Balance	4,500,000.00	4,500,000.00	4,500,000.00	6,000,000.00	6,000,000.00
% of Reserve Target (12 Months of Expenses)	*81.7%*	*81.8%*	*72.5%*	*99.0%*	*94.2%*
Building/Facilities Repair and Replacement Reserve Fund (Policy 402)					
Beginning Balance	1,875,000.00	1,875,000.00	250,000.00	250,000.00	250,000.00
Building Purchase and Remodels	-	(1,625,000.00)	-	-	-
Allocation from Unrestricted Net Assets	-	-	-	-	-
Ending Balance	1,875,000.00	250,000.00	250,000.00	250,000.00	250,000.00
% of Reserve Target ($250,000)	*750.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*
Legal Action Reserve Fund (Policy 403)					
Beginning Balance	350,000.00	350,000.00	750,000.00	750,000.00	750,000.00
Allocation from Unrestricted Net Assets	-	400,000.00	-	-	-
Ending Balance	350,000.00	750,000.00	750,000.00	750,000.00	750,000.00
% of Reserve Target ($750,000)	*46.7%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*
Issues Reserve Fund (Policy 404)					
Beginning Balance	**6,598,481.69**	**7,331,302.69**	**8,129,597.69**	**8,129,597.69**	**1,563,406.69**
Aristotle Software	(16,500.00)	(16,500.00)	-	(17,325.00)	-
Missourians for Fair Governance (MFG)	(300,000.00)	(200,000.00)	-	(4,400,000.00)	-
SLAR Tenants Bill of Rights	(7,600.00)	-	-	-	-
KCRAR Ordinance 231019 Opposition	(10,000.00)	-	-	-	-
SLAR Proposition V Support	(10,000.00)	-	-	-	-
Missouri Civil Justice Reform Coalition	(10,000.00)	(10,000.00)	-	-	-
SLAR Home Repair Study	-	(4,600.00)	-	-	-
SEMO Cape Citizens for Reliable Water	-	(5,000.00)	-	-	-
Advocacy Member Survey	-	(29,500.00)	-	-	-
Missourians for Fair Taxation (MFT)	-	-	-	(2,800,001.00)	-
KCRAR Short-Term Rental Study	-	-	-	(13,250.00)	-
SEMO Proposition K.I.D.S	-	-	-	(1,300.00)	-
SLAR Senior Services Funding	-	-	-	(4,750.00)	-
SLAR Local Use Tax Ballot Initiative	-	-	-	(5,000.00)	-
Issues Reserve Assessment Income	1,086,921.00	1,063,895.00	1,000,000.00	1,042,000.00	1,000,000.00
Allocation from Unrestricted Net Assets	-	-	(366,565.00)	(366,565.00)	(406,479.88)
Ending Balance	**7,331,302.69**	**8,129,597.69**	**8,763,032.69**	**1,563,406.69**	**2,156,926.81**
% of Reserve Target ($12,500,000)	*58.7%*	*65.0%*	*70.1%*	*12.5%*	*17.3%*

Support and Reference Materials for 2027 Budget Proposal

Draft for Review by the Board of Directors

While separate from the budget, this Reserve Fund Overview is included to show how these funds have been used in recent years, given recommendations to allocate profits and not use budgeted allocations to offset programming. The balances are reported on the Statement of Financial Position (or Balance Sheet) under the Reserve Fund Balances and within Total Cash and Cash Equivalents. While there are no planned Allocations from Unrestricted Net Assets for 2027, for any fund, if monies are used throughout the year, the Finance and Budget Committee is able to recommend an allocation from Unrestricted Net Assets to replenish them to their reserve targets or a lesser amount.

Reserve Funds Overview	2024 Actuals	2025 Actuals	2026 Budget	2026 Forecast	2027 Projected
Strategic Initaitives Reserve Fund (Policy 405)					
Beginning Balance	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
Organizational Assessment	(116,453.39)	-	-	-	-
Allocation from Unrestricted Net Assets	116,453.39	-	-	-	-
Ending Balance	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
% of Reserve Target ($500,000)	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*
National Officer Campaign Reserve Fund (Policy 406)					
Beginning Balance	-	-	-	-	50,000.00
Allocation from Unrestricted Net Assets	-	-	-	50,000.00	50,000.00
Ending Balance	-	-	-	50,000.00	100,000.00
% of Reserve Target ($100,000)	-	-	-	*50.0%*	*100.0%*
Committee Initiative Reserve Fund (Policy 407)					
Beginning Balance	-	-	-	-	50,000.00
Allocation from Unrestricted Net Assets	-	-	-	50,000.00	-
Ending Balance	-	-	-	50,000.00	50,000.00
% of Reserve Target ($50,000)	-	-	-	*100.0%*	*100.0%*



Statement of Financial Position

	12/31/2024	12/31/2025	YOY % Chg	YOY $ Chg	YTD 7/31/2026	YOY % Chg	YOY $ Chg
Assets							
Total Cash and Cash Equivalents	3,781,860	4,470,298	18.2%	688,438	1,314,662	-70.6%	-3,155,636
Total Accounts Receivable	42,230	32,120	-23.9%	-10,110	43,691	36.0%	11,571
Total Other Current Assets	1,010,868	959,737	-5.1%	-51,131	31,228	-96.7%	-928,509
Total Prepaid Expenses	358,399	260,143	-27.4%	-98,256	118,185	-54.6%	-141,958
Total Investments	12,009,967	13,077,399	8.9%	1,067,432	10,505,730	-19.7%	-2,571,669
Total Property & Equipment	3,553,069	4,667,627	31.4%	1,114,558	4,595,494	-1.5%	-72,133
Total Assets	**20,756,393**	**23,467,324**	**13.1%**	**2,710,931**	**16,608,990**	**-29.2%**	**-6,858,334**
Liabilities							
Total Accounts Payable	182,988	134,199	-26.7%	-48,789	13,034	-90.3%	-121,165
Total Accrued Liabilities	39,972	51,693	29.3%	11,721	0	-100.0%	-51,693
Total Deferred Revenue	2,160,845	2,515,430	16.4%	354,585	46,090	-98.2%	-2,469,340
Total Other Liabilities	1,446,467	1,396,264	-3.5%	-50,203	510,031	-63.5%	-886,233
Total Intercompany Payable	18,043	29,299	62.4%	11,256	32,859	12.2%	3,560
Total Liabilities	**3,848,315**	**4,126,885**	**7.2%**	**278,570**	**602,014**	**-85.4%**	**-3,524,871**
Net Assets by Reserve							
Unrestricted Fund Balance	684,695	1,829,752	167.2%	1,145,057	3,253,613	77.8%	1,423,861
Operating Reserve Fund Balance	4,500,000	4,500,000	0.0%	0	6,000,000	33.3%	1,500,000
Repair/Replacement Reserve Fund Balance	250,000	250,000	0.0%	0	250,000	0.0%	0
Legal Action Reserve Fund Balance	341,485	750,000	119.6%	408,515	750,000	0.0%	0
Issues Reserve Fund Balance	7,331,222	8,129,517	10.9%	798,295	1,822,531	-77.6%	-6,306,986
Strategic Initiatives Reserve Fund Balance	383,547	500,000	30.4%	116,453	500,000	0.0%	0
Committee Initiative Reserve Fund Balance	-	-	0.0%	0	50,000	0.0%	50,000
National Officer Campaign Reserve Fund Balance	-	-	0.0%	0	50,000	0.0%	50,000
Property & Equipment Reserve Fund Balance	3,221,799	3,161,067	-1.9%	-60,732	3,087,961	-2.3%	-73,106
Sections Fund Balance	16,681	18,473	10.7%	1,792	18,472	0.0%	-1
Region 9 Fund Balance	178,649	201,630	12.9%	22,981	224,399	11.3%	22,769
Total Net Assets by Reserve	**16,908,078**	**19,340,439**	**14.4%**	**2,432,361**	**16,006,976**	**-17.2%**	**-3,333,463**
Total Liabilities and Net Assets by Reserve	**20,756,393**	**23,467,324**	**13.1%**	**2,710,931**	**16,608,990**	**-29.2%**	**-6,858,334**

2026 Missouri REALTORS® Budget vs Actuals

As of 7/31/2026

	2025 Actuals	2026 Budget	2026 YTD	2026 Forecast	Budget vs Forecast	
INCOME						
Dues and Fee income	5,435,765	5,685,777	5,346,791	5,686,177	0.0%	400
TOTAL DUES AND FEE INCOME	**5,435,765**	**5,685,777**	**5,346,791**	**5,686,177**		**400**
Other Income	112,842	118,477	69,029	118,477	0.0%	-
TOTAL OTHER INCOME	**112,842**	**118,477**	**69,029**	**118,477**	**0.0%**	-
Total Advocacy	5,171	4,450	3,631	5,300	19.1%	850
Total Member Engagement	29,105	24,000	18,158	20,255	-15.6%	(3,745)
Total Risk Management	239,278	214,400	252,777	261,499	22.0%	47,099
Total Governance	102,541	139,500	142,861	168,919	21.1%	29,419
Total Marketing and Communications	-	-	-			-
Total Association Management	54,698	21,800	15,213	21,800	0.0%	-
TOTAL PROGRAM INCOME	**430,793**	**404,150**	**432,640**	**477,773**	**18.2%**	**73,623**
TOTAL INCOME	**5,979,400**	**6,208,404**	**5,848,460**	**6,282,427**	**1.2%**	**74,023**
EXPENSES						
Total Advocacy	638,621	712,750	479,544	680,924	-4.5%	(31,826)
Total Member Engagement	116,279	148,050	55,322	127,230	-14.1%	(20,820)
Total Risk Management	256,692	323,090	142,905	272,485	-15.7%	(50,605)
Total Governance	890,573	1,194,600	590,100	1,121,476	-6.1%	(73,124)
Total Marketing and Communications	151,052	138,800	90,598	149,722	7.9%	10,922
Total Association Management	6,324	4,050	1,015	4,050	0.0%	-
Total Committee Bucket Funds	10,000	45,000	8,000	45,000	0.0%	-
TOTAL PROGRAM EXPENSES	**2,069,541**	**2,566,340**	**1,367,484**	**2,400,887**	**-6.4%**	**(165,453)**
TOTAL OPERATING EXPENSES	**3,430,768**	**3,641,630**	**1,956,197**	**3,657,720**	**0.4%**	**16,090**
TOTAL EXPENSES	**5,500,309**	**6,207,970**	**3,323,681**	**6,058,607**	**-2.4%**	**(149,363)**
NET PROFIT (LOSS) FROM OPERATIONS	**479,091**	**434**	**2,524,779**	**223,820**	**51471.4%**	**223,386**
Investment Income (Loss)	1,178,299	57,500	418,898	74,200	29.0%	16,700
Reserve Fund Allocations		366,565	7,341,626	7,541,625	1957.4%	7,175,060
Reserve Fund Expenses	(265,600)		(7,341,626)	(7,541,625)	0.0%	(7,541,625)
TOTAL PROFIT (LOSS)	**1,391,790**	**424,499**	**2,943,677**	**298,020**	**-29.8%**	**(126,479)**

Statement of Cash Flows

Year Ending 12/31/2025		Year to Date 7/31/2026	
Excess/(deficit) of support and revenues over expenses	2,430,153.00	Change in net assets per Statement of Financial Position	(3,333,463.00)
Adjustments to reconcile excess/(deficit) of revenues over expenses to net cash provided by/(used in) operating activities:		Adjustments to reconcile excess/(deficit) of revenues over expenses to net cash provided by/(used in) operating activities:	
Depreciation and amortization	101,946.00	Depreciation and amortization (net PP&E change)	72,133.00
Loss on asset disposal	304.00	Loss on asset disposal	-
Interest and dividend income reinvested, net of fees	(386,510.00)	Interest and dividend income adjustment	(225,594.49)
Unrealized and realized (gains) on investments	(677,127.00)	Unrealized and realized gain adjustment	(202,736.51)
Changes in operating assets and liabilities:		Changes in operating assets and liabilities:	
Decrease in accounts receivable	17,049.00	Increase in accounts receivable	(11,571.00)
Increase in accrued interest	(5,993.00)	Decrease in other current assets	928,509.00
Decrease in prepaid expenses	99,039.00	Decrease in prepaid expenses	141,958.00
parties	(6,939.00)	Decrease in accounts payable	(121,165.00)
Increase in operating lease right of use asset	(117.00)	Decrease in accrued liabilities	(51,693.00)
Deccrease in finance lease right of use asset	9,574.00	Decrease in deferred revenue	(2,469,340.00)
Increase in prepaid operating lease rent	(783.00)	Decrease in other liabilities	(886,233.00)
Decrease in accounts payable	(48,518.00)	Increase in intercompany payable	3,560.00
Increase in accrued payroll costs and			-
compensated absences	23,507.00		-
Increase in deferred revenue	354,586.00		-
Increase in accounts payable to related party	11,256.00		-
Increase in operating lease liability	6,033.00		-
Total Adjustments	(502,693.00)	Total Adjustments	(2,822,173.00)
Net Cash Provided By/(Used In) Operating Activities	1,927,460.00	Net Cash Provided By/(Used In) Operating Activities	(6,155,636.00)
INVESTING ACTIVITIES:		INVESTING ACTIVITIES:	
Interest of certificate of deposit	(3,795.00)	Proceeds from sale/redemption of investments	3,000,000.00
Purchase of property and equipment	(1,226,264.00)	Purchase of property and equipment	-
			-
Net Cash Provided By/(Used In) Investing Activities	(1,230,059.00)	Net Cash Provided By/(Used In) Investing Activities	3,000,000.00
FINANCING ACTIVITIES:		**FINANCING ACTIVITIES:**	
Principal paid on finance leases	(8,961.00)	Principal paid on finance leases	-
Net Cash Provided By/(Used In) Financing Activities	(8,961.00)	Net Cash Provided By/(Used In) Financing Activities	-
	688,440.00		**(3,155,636.00)**
	-	**Reconciliation difference**	**-**
Cash, Cash Equivalents and Restricted Cash Beginning of Year 1/1/2025	3,781,859.00	Cash, Cash Equivalents and Restricted Cash Beginning of Year 1/1/2026	4,470,298.00
Cash, Cash Equivalents and Restricted Cash End of Year 12/31/2025	4,470,299.00	Cash, Cash Equivalents and Restricted Cash YTD 7/31/2026	1,314,662.00

Proposed Amendment to Align Our Legal Corporate Name

At the upcoming Annual Meeting, on Wednesday, September 23, 2026, members will be asked to approve a corporate name amendment. While this sounds significant, it's largely administrative and does ***not*** change the Missouri REALTORS® name, logo, operations, or member experience.

What Is (and Isn't) Changing?

Members will be asked to approve changing the legal name of our operating corporation from the Missouri Real Estate Association to Missouri Association of REALTORS®. Again, the Missouri REALTORS® name, brand, and logo ***are not changing***. Members, consumers, and business partners will continue to know us as Missouri REALTORS®, just as they do today. The proposed amendment simply aligns our operating corporation's legal name with the name used in our corporate filings and governing documents for decades.

Why Is This Needed and What Has Been Done so far?

Our organization's history dates back more than 90 years.

- In 1936, a *benevolent* corporation was formed under the name Missouri Real Estate Association and was later renamed Missouri Association of REALTORS®.
- In 1978, a separate *nonprofit* corporation was established using the original Missouri Real Estate Association name, which has been the operating entity for most of our operations.
- To avoid confusion, the operating entity has long used the names Missouri Association of REALTORS® and Missouri REALTORS® through registered fictitious name filings.
- As part of our recent bylaws restatement, and through the approval of the Executive Committee, staff cleaned up the corporate documents and changed the benevolent corporation's name through a court-approved process, allowing us to use the name Missouri Association of REALTORS® for both marketing and operating purposes. The benevolent corporation's original name remains an asset of the Association.

What Are Members Being Asked to Approve?

Again, during the Annual Meeting on September 23, 2026, ***members will be asked to approve changing the legal name of our operating corporation***, from Missouri Real Estate Association to Missouri Association of REALTORS®. This change simply aligns our legal corporate name with the name that has represented our Association for years and ***does not*** change the Missouri REALTORS® name or brand.

A Membership That Works as Hard as You Do

Your $200 annual membership investment to Missouri REALTORS® fuels legal support, technology, advocacy, and market intelligence to deliver high-quality programs focused on safeguarding and growing your business. Three of the most popular benefits our members love and use are:

Legal Line and a robust library of FAQs for legal guidance and information by phone or email covering a variety of real estate topics. *This benefit alone—used even once—can cover your Missouri REALTORS® membership investment for the year!*

160+ Standard Forms to help your transactions stay compliant with Missouri's real estate license laws and regulations, plus options for designated brokers to license them for use in back-office systems.

Tech Helpline provides access to knowledgeable (and friendly) tech support by phone, live chat, or email for computer questions, printing issues, software recommendations, and more.

Other benefits you can use to get the most out of your membership include business conferences, REALTOR® Days the Capitol, market statistics, newsletters, webinars, and networking events—and that's just at the state level! Add in the tools and resources from the National Association of REALTORS® and your local REALTOR® association, and your "three-way" membership provides incredible value.

Here's more:

- ☑ Discounts on travel, home appliances, and vehicle leases and purchases through **The REALTOR Benefits® Program** plus access to health, dental, vision, and insurance products, including TeleHealth, safety tips, and mental health and well-being resources.
- ☑ Access to a wide array of market data, statewide statistics, and real-time, customizable reports from **REALTORS® Property Resource**.
- ☑ Borrow e-books and audiobooks via the **REALTORS® Overdrive Library** and Libby apps.
- ☑ Make plans to attend our **industry events, business meetings, and conferences** scheduled throughout the year, whether in Missouri or across the country! Not only do they offer valuable classes, access to vendors, and the latest industry updates, but they help you *grow your referral opportunities* by developing and expanding your professional network.

Missouri REALTORS® is also here to help you through difficult situations, should they arise. The **Professional Standards Program** can help with complaints related to a Code of Ethics violation, assist with a commission dispute, or connect you with an ombudsman to facilitate a mediation with another member. The **Missouri REALTORS® Relief Foundation** may provide grants to members who are dealing with damage from natural disasters such as storms or floods to their primary home or real estate office.

Visit ***missourirealtor.org*** and ***nar.realtor*** or reach out to association staff to learn more. Thank you for your continued membership—we look forward to serving you in 2027!

DRAFT

Missouri REALTORS®
Dedicated to the American Dream

2801 Woodard Drive, Suite 101 | Columbia, MO 65202 | (573) 445-8400 | *missourirealtor.org*

Missouri REALTORS®

Dedicated to the American Dream

Get the most out of your member Benefits & Resources

Through your REALTOR® membership, you have access to a variety of benefits to help you succeed in every stage of your career. Please take a moment to review some of the resources available to you.

Risk Management

Access legal guidance and information by phone or email through the **Missouri REALTORS® Legal Line** and a robust library of FAQs covering a variety of real estate-related topics. *This benefit alone—used even once—can cover your Missouri REALTORS® membership investment for the year!*

Legal Line 573-447-5278

Free legal hotline available to Missouri REALTORS®. Search the most frequently asked questions online.

Keeping it Legal Videos

Video series covering developing issues, trends, forms, and the most common Legal Line questions, with in-depth answers and explanations.

Professional Standards

The Professional Standards Program can help with complaints related to a Code of Ethics violation, assist with a commission dispute, or connect you with an ombudsman to facilitate a mediation with another member.

Market Research

Get statewide statistics plus business intelligence and market data from the National Association of REALTORS® research team, including real-time customizable reports from **REALTORS® Property Resource**.

Standard Forms

Missouri REALTORS® maintains a suite of more than **160 standard real estate forms** to help your transactions stay compliant with state license laws and real estate-related regulations.

Tech Help

Take advantage of knowledgeable tech support through TechHelpline for computer questions, printing issues, software recommendations, and more—by phone, live chat, or email.

Events, Education & Networking

Make plans to attend industry events, business meetings, and conferences scheduled throughout the year, whether in Missouri or across the country! Not only do they offer valuable classes, access to vendors, and the latest updates on the industry, but they help you ***grow your referral opportunities*** by developing and expanding your professional network.

Health & Insurance

You have exclusive access to **health, dental, vision, and other insurance options**, as well as TeleHealth and REALTOR® safety tips, and mental health and well-being resources.

Additional Benefits

The REALTOR Benefits® Program partners with select companies to create exclusive, customized offers that help you save on solutions that boost your business and serve your clients. These discounts include travel, technology, home appliances, business tools, and more! *Find all your state and national benefits at **missourirealtor.org/resources/member-benefits***

SEE BACK FOR MORE

Leadership Opportunities

Leadership Academy



This program develops emerging REALTOR® leaders to exert a positive influence on the future of Missouri REALTORS®, their local boards/associations, and our industry.

Governance Structure

Missouri REALTORS® **Governance Structure** provides an inclusive and nimble leadership structure that can react in today's fast-moving industry. It allows all members to play a part and have a voice. Gain hands-on leadership and professional development when you sign up for a ***committee*** or ***collaborative group.***

Professional Development

Graduate, REALTOR® Institute

The Graduate, REALTOR® Institute (GRI) designation is the mark of a real estate professional who has made the commitment to provide a high level of professional services by securing a strong educational foundation. This nationally-recognized mark signifies REALTORS® who have pursued a course of study representing the common body of knowledge for progressive real estate professionals. ***Get your GRI Certification online!***

Designations & Certifications

REALTOR® designations can help you build your network, sharpen your skills, increase your knowledge, and increase your income. Designations and certifications are offered for a wide range of real estate specialties.

Consumer Education

Missouri REALTORS® Educational Foundation

MREF provides videos and resources to help educate Missouei consumers about real estate, and provide important information for first-time homebuyers.

It's Your Move Educational Course

Focused on the youth of Missouri, this real estate consumer course guides high school students through the basics of renting, buying, and selling property. Learn more at ***ItsYourMoveMissouri.org***

Missouri REALTORS® advance the real estate profession by safeguarding private property rights, providing essential resources, and leading with advocacy and professionalism.

Advocacy



Missouri REALTOR® Party

We are the voice for real estate in Missouri, working to protect REALTORS®, their business, and the American Dream of homeownership. Our goal is to encourage property ownership, support small business, and foster a vibrant real estate sector—both residential and commercial.

REALTORS® Political Action Committee

RPAC is the backbone of the Missouri REALTOR® Party and has a history of bipartisan success on issues that affect you and your clients. RPAC investments support Pro-REALTOR® candidates, known as REALTOR® Party Champions, regardless of political party.

Member Advocacy

REALTOR® Days provide opportunities for REALTORS® to meet with elected officials in Jefferson City and discuss issues of importance to the real estate industry. These are small group visits to the Capitol in February, March, and April.

Relief Foundation



Grants through the **Missouri REALTORS® Relief Foundation** for members dealing with damage from natural disasters such as storms or floods to their primary home or real estate office.

Online Resources

The Landing

The Landing is a private online community for Missouri REALTORS® to connect, collaborate, engage, learn and discuss industry happenings. Log on and join the conversation!

missourirealtor.org

missourirealtor.org provides top member tools, benefits and resources, including a dedicated page where you can find all your benefits online: ***missourirealtor.org/resources/member-benefits***

Missouri REALTORS®