

	A	B	C	D	E	F	G	H	I	J
1						New Congregation Bet Ha'am				
2						Balance Sheet Prev Year Comparison				
3						<b>As of October 31, 2019</b>				
4										
5							<b>Oct 31, '19</b>	<b>Oct 31, '18</b>	<b>\$ Change</b>	<b>% Change</b>
6						<b>ASSETS</b>				
7						<b>Current Assets</b>				
8						<b>Checking/Savings</b>				
9						Saks&Boettcher A-I-R Fund	858.21	858.00	0.21	0.02%
10						<b>Norway Operations Checking</b>				
11						Adult Library liquid	2,568.09	2,598.22	(30.13)	(1.16%)
12						Bernstein fund liquid	5.05	5.05	0.00	0.0%
13						Biennial fund liquid	0.00	0.00	0.00	0.0%
14						Bronstein pocket	9,979.74	5,228.20	4,751.54	90.88%
15						Cohen fund liquid	200.97	200.97	0.00	0.0%
16						Cohen New Member Grant	7,500.00	7,500.00	0.00	0.0%
17						Comm Partner for Jewish Learning	2.12	7,213.21	(7,211.09)	(99.97%)
18						Endowment Fund	524.58	24.58	500.00	2,034.17%
19						Garden Master account				
20						Garden liquid dona,sales	7,909.00	8,037.18	(128.18)	(1.6%)
21						Garden liquid grants	215.18	215.18	0.00	0.0%
22						LEHMAN GARDEN & GROUNDS	1,432.88	1,072.88	360.00	33.56%
23						Total Garden Master account	9,557.06	9,325.24	231.82	2.49%
24						GENERAL CKG ACCOUNT	90,827.83	46,174.75	44,653.08	96.71%
25						Goldfinger Fund for Isr Trav	675.05	675.05	0.00	0.0%
26						Prayerbook fund liquid	229.02	323.02	(94.00)	(29.1%)
27						Saks artist in residence fund	2,311.75	2,940.05	(628.30)	(21.37%)
28						Sandmel fund liquid	2,276.74	2,026.74	250.00	12.34%
29						SPORTY funds	500.88	500.88	0.00	0.0%
30						Strategic Planning liquid only	2.97	2.97	0.00	0.0%
31						TECH fund				
32						General TECH	20.24	20.24	0.00	0.0%
33						Total TECH fund	20.24	20.24	0.00	0.0%
34						Tutor fund liquid	1,037.00	1,012.00	25.00	2.47%
35						Youth fund liquid	150.00	25.00	125.00	500.0%
36						<b>Total Norway Operations Checking</b>	<b>128,369.09</b>	<b>85,796.17</b>	<b>42,572.92</b>	<b>49.62%</b>
37						<b>Norway Operations Savings</b>				
38						Adult Library liquid	888.00	888.00	0.00	0.0%
39						Cohen Fund liquid	0.00	0.00	0.00	0.0%
40						Prayerbook fund liquid	356.17	356.17	0.00	0.0%
41						General - Operations	9,351.18	8,465.64	885.54	10.46%
42						Sandmel fund liquid	2,564.06	2,564.06	0.00	0.0%
43						Tutor fund liquid	1,257.50	1,257.50	0.00	0.0%
44						Youth fund liquid	0.00	0.00	0.00	0.0%
45						Norway Operations Savings - Other	2.84	1.06	1.78	167.93%
46						<b>Total Norway Operations Savings</b>	<b>14,419.75</b>	<b>13,532.43</b>	<b>887.32</b>	<b>6.56%</b>
47						<b>Norway CD 1020761942</b>				
48						Norway CD int only	0.00	0.00	0.00	0.0%
49						Norway CD principle 13 week	0.00	0.00	0.00	0.0%
50						Norway CD - Other	0.00	0.00	0.00	0.0%
51						<b>Total Norway CD 1020761942</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.0%</b>
52						<b>Norway Religious Sch checking</b>	<b>1,365.85</b>	<b>1,738.15</b>	<b>(372.30)</b>	<b>(21.42%)</b>
53						<b>Norway Savings JUDAIC SHOP acct</b>	<b>3,387.28</b>	<b>3,030.79</b>	<b>356.49</b>	<b>11.76%</b>
54						<b>Norway CC1 Escrow Account</b>	<b>0.00</b>	<b>14,021.83</b>	<b>(14,021.83)</b>	<b>(100.0%)</b>
55						<b>Norway CC2 Account</b>	<b>79,151.16</b>	<b>99,791.71</b>	<b>(20,640.55)</b>	<b>(20.68%)</b>
56						<b>Gift of Israel (Norway)</b>	<b>2,000.00</b>	<b>2,880.10</b>	<b>(880.10)</b>	<b>(30.56%)</b>
57						<b>Investments</b>				
58						Schwab Operations	177,159.48	173,822.42	3,337.06	1.92%
59						Schwab Capital Campaign	12,082.62	33,608.03	(21,525.41)	(64.05%)
60						<b>Bernstein Fund Vanguard</b>				
61						Bernstein Principal	99,189.59	63,188.92	36,000.67	56.97%
62						Bernstein Appreciated	129,730.30	108,407.54	21,322.76	19.67%
63						<b>Total Bernstein Fund</b>	<b>228,919.89</b>	<b>171,596.46</b>	<b>57,323.43</b>	<b>33.41%</b>
64						<b>Total Investments</b>	<b>418,161.99</b>	<b>379,026.91</b>	<b>39,135.08</b>	<b>10.33%</b>

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65						<b>Vanguard ENDOWMENT</b>				
66						Vanguard Endow Principal	23,934.58	23,934.58	0.00	0.0%
67						Vanguard Endow Appreciated	19,011.87	14,443.96	4,567.91	31.63%
68						<b>Total Vanguard ENDOWMENT acct 88065</b>	<b>42,946.45</b>	<b>38,378.54</b>	<b>4,567.91</b>	<b>11.9%</b>
69						<b>Total Checking/Savings</b>	<b>690,659.78</b>	<b>639,054.63</b>	<b>51,605.15</b>	<b>8.08%</b>
70						<b>Other Current Assets</b>				
71						Inventory	0.00	0.00	0.00	0.0%
72						Bernstein Promise \$100K	0.00	36,811.08	(36,811.08)	(100.0%)
73						Pledges Receivable	185,911.45	365,152.00	(179,240.55)	(49.09%)
74						Legacy Pledges Receivable	140,000.00	140,000.00	0.00	0.0%
75						Discount Promises to Give CC (2%)	(6,064.39)	(9,527.60)	3,463.21	36.35%
76						<b>Prepaid Expenses</b>				
77						Prepaid Israel trip	0.00	0.00	0.00	0.0%
78						Prepaid Building Insurance	0.00	0.00	0.00	0.0%
79						Prepaid school bills	0.00	0.00	0.00	0.0%
80						<b>Total Prepaid Expenses</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.0%</b>
81						Allowance for uncollect promise on CC1	(22,692.00)	(28,772.00)	6,080.00	21.13%
82						<b>Total Other Current Assets</b>	<b>297,155.06</b>	<b>503,663.48</b>	<b>(206,508.42)</b>	<b>(41.0%)</b>
83						<b>Total Current Assets</b>	<b>987,814.84</b>	<b>1,142,718.11</b>	<b>(154,903.27)</b>	<b>(13.56%)</b>
84						<b>Fixed Assets</b>				
85						<b>Equipment</b>				
86						Torah	23,239.00	23,239.00	0.00	0.0%
87						<b>Building &amp; Land</b>				
88						Land	180,000.00	180,000.00	0.00	0.0%
89						Building	5,491,870.27	5,491,870.27	0.00	0.0%
90						Building & Land - Other	456,327.23	456,327.23	0.00	0.0%
91						<b>Total Building &amp; Land</b>	<b>6,128,197.50</b>	<b>6,128,197.50</b>	<b>0.00</b>	<b>0.0%</b>
92						Accumulated Depreciation - Equipment (10 years)	(7,939.96)	(5,616.04)	(2,323.92)	(41.38%)
93						Accumulated Depreciation - Building (39 years)	(1,539,011.82)	(1,386,493.86)	(152,517.96)	(11.0%)
94						<b>Total Fixed Assets</b>	<b>4,640,484.72</b>	<b>4,795,326.60</b>	<b>(154,841.88)</b>	<b>(3.23%)</b>
95						<b>TOTAL ASSETS</b>	<b>5,628,299.56</b>	<b>5,938,044.71</b>	<b>(309,745.15)</b>	<b>(5.22%)</b>
96						<b>LIABILITIES &amp; EQUITY</b>				
97						<b>Liabilities</b>				
98						<b>Current Liabilities</b>				
99						Restricted Revenue	4,565.50	4,189.25	376.25	8.98%
100						Payroll Advance	0.00	(1,733.00)	1,733.00	100.0%
101						<b>Prepaid</b>				
102						School deposits fees	400.00	0.00	400.00	100.0%
103						Dues	0.00	3,487.50	(3,487.50)	(100.0%)
104						Annual	0.00	0.00	0.00	0.0%
105						Grants	0.00	0.00	0.00	0.0%
106						<b>Total Prepaid</b>	<b>400.00</b>	<b>3,487.50</b>	<b>(3,087.50)</b>	<b>(88.53%)</b>
107						<b>Total Current Liabilities</b>	<b>4,965.50</b>	<b>7,676.75</b>	<b>(2,711.25)</b>	<b>(35.32%)</b>
108						<b>Long Term Liabilities</b>				
109						Norway Savings Loan #1	0.00	300,000.00	(300,000.00)	(100.0%)
110						<b>Total Long Term Liabilities</b>	<b>0.00</b>	<b>300,000.00</b>	<b>(300,000.00)</b>	<b>(100.0%)</b>
111						<b>Total Liabilities</b>	<b>4,965.50</b>	<b>307,676.75</b>	<b>(302,711.25)</b>	<b>(98.39%)</b>
112						<b>Equity</b>				
113						Net Assets Unrestricted	4,576,247.50	4,451,908.22	124,339.28	2.79%
114						Net Assets Temp Restricted	582,599.05	822,362.86	(239,763.81)	(29.16%)
115						Net Assets Perm Restricted	123,124.17	87,123.50	36,000.67	41.32%
116						Retained Earnings	268,973.38	246,212.81	22,760.57	9.24%
117						Net Income - OPS	72,949.12	23,111.72	49,837.40	215.64%
118						Net Income - Other (CC, Restricted)	(559.16)	(351.15)	(208.01)	(59.24%)
119						<b>Total Equity</b>	<b>5,623,334.06</b>	<b>5,630,367.96</b>	<b>(7,033.90)</b>	<b>(0.13%)</b>
120						<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,628,299.56</b>	<b>5,938,044.71</b>	<b>(309,745.15)</b>	<b>(5.22%)</b>