

NOTES:

- 1 Fundraising Event: Clink bags & some books, events.
 - 2 Storied Affair: net for budget. Net \$0. Last year \$18,332 net.
 - 3 Programing Income: Family Pizza
 - 4 Transfer lines (see note):
(Budget: Endowment: School (\$2,000), Social Action (\$2,500) / Bernstein Endowment (\$8,000)).
 - 5 Machazit & Nediv Lev last year: - final amount received was \$359,130 vs. 360,000 budget.
 - 6 Rental and Catering Income: offset by rental expense on line 86 and Catering (line 160). Current net = \$15,656.09. Last year = \$32,894 for the year. Budget number is net.
 - 7 Reimbursed Purchases: includes prayer books.
 - 7a Health Insuranse Co-pay & Medical: Co-pay is for portion not covered by Bet Ha'am. Total medical expense will be about \$29,500 for Bet Ha'am.
Under budgeted by about \$4,000. (Actual more expensive than the budget)
 - 8 Judaica Shop: on a cash basis.
 - 9 Grants: Based on our percentage of students of the total Hebrew School population, plus family foundations.
 - 9a Rebates, Refunds: \$2,800 furnace last year, \$50 credit card
 - 10 Gift of Israel: 3 way program; parents, Bet Ha'am, JCA. Each contributes \$50/yr. for 10 years. Currently 8 students enrolled, 6 completed contributions.
\$2,000 in escrow, full liability \$2,000 (4 * \$500). Historically, about 1/2 drop out of the program.
 - 11 Books: should be paid back.
 - 12 Plowing & Lawn Care: (Budget \$7,000 plowing, \$1,000 landscaping, \$3,000 weeding)
 - 13 Garden & Outdoor Maint: mostly plant replacement.
 - 13a Alarm: \$800 to fix three smoke detectors.
 - 13b Inspections: \$1,685 for occupancy review (partially paid by donation)
 - 14 Utilities:
- | | FY19 | FY18 | BUDGET | % Year over Year |
|--------------|---------|---------|----------|------------------|
| CMP | \$6,539 | \$6,738 | \$17,000 | 97% |
| Water | \$1,169 | \$1,123 | \$3,000 | 104% |
| LP | \$1,434 | \$1,544 | \$15,000 | 93% |
- 15 Charitable Contributions: \$500 MJFF
 - 16 Rabbi Conference Expense: \$245.10 rolled over from previous year.
 - 17 Scholarship Pass-Thru: donations were made for a scholarship that was not part of the budget.
 - 17a Bank Service Charges: more people charging. Probably should add wording to bills explaining Bet Ha'am's costs to charges.
 - 17b Computer: \$1,600 to rearrange folders and board and volunteer access to files.
 - 18 Software: Cloud for Good annual fee \$2,960 (\$360/seat for 5 seats and \$800/yr. system), Mail Merge for Cloud \$200/yr., Microsoft \$18/mo.,
ConstantContact \$40/mo., \$525 Apsona, \$238 Grant Station
 - 18a Copying:
 - 19 Telephone: \$317/mo. GWI & elevator phone.
 - 20 Medical: includes Dental in Budget number.
 - 21 Salaries: **11 of 26 periods. (11 last year at this time).**
 - 22 Payroll: we do not accrue payroll - there is usually one or two extra days each year. There will be an extra payroll period every 12 years.
 - 23 Staffing: includes job search
 - 24 Programs:
 - 25 High Holiday:
 - 26 Worship Services:
 - 27 Shalom ME: moved back to JCA.
 - 28 Meals: board, Seder and other small items - mostly reimbursed.
 - 29 High Holiday Food Drive: cash donated for food banks. Only an information item. All money received will be donated, which will not show under expenses.
All Restricted Donation items are NOT included in total income. If the donated monies are used in the operating budget the appropriate amount will be shown in the corresponding Transfer line under Donations.

- All Capital Campaign, Rabbi discretion and Bikur items removed from the P&L.
- All Rabbi discretion and Bikur balances removed from the Balance Sheet.

Mortgage Information:

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|--------------------------------|----------|
| Current bank mortgage balance: | \$0 |
| Escrow cash on-hand: | \$94,330 |
| Interest rate: | 2.00% |
| Borrowing from OPS: | \$43,000 |