

	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 November 30, 2019</b>				
4										
5							<b>Nov 30, '19</b>	<b>Nov 30, '18</b>	<b>\$ Change</b>	<b>% Change</b>
6						<b>ASSETS</b>				
7						Current Assets				
8						Checking/Savings				
9						Saks&Boettcher A-I-R Fund	858.25	858.00	0.25	0.03%
10						Norway Operations Checking				
11						Adult Library liquid	2,570.09	2,600.22	(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	10,014.74	3,596.49	6,418.25	178.46%
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	5,291.13	(5,289.01)	(99.96%)
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	64,883.47	49,199.92	15,683.55	31.88%
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>102,461.73</b>	<b>85,269.55</b>	<b>17,192.18</b>	<b>20.16%</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	9,351.75	8,465.75	886.00	10.47%
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>14,420.32</b>	<b>13,532.54</b>	<b>887.78</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>596.33</b>	<b>1,701.38</b>	<b>(1,105.05)</b>	<b>(64.95%)</b>
53						<b>Norway Savings JUDAIC SHOP acct</b>	<b>3,391.28</b>	<b>3,293.61</b>	<b>97.67</b>	<b>2.97%</b>
54						<b>Norway CC1 Escrow Account</b>	<b>0.00</b>	<b>12,706.07</b>	<b>(12,706.07)</b>	<b>(100.0%)</b>
55						<b>Norway CC2 Account</b>	<b>82,245.16</b>	<b>110,927.71</b>	<b>(28,682.55)</b>	<b>(25.86%)</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						<b>Schwab Operations</b>	<b>177,332.10</b>	<b>173,797.18</b>	<b>3,534.92</b>	<b>2.03%</b>
59						<b>Schwab Capital Campaign</b>	<b>18,206.36</b>	<b>33,724.43</b>	<b>(15,518.07)</b>	<b>(46.01%)</b>
60						<b>Bernstein Fund Vanguard</b>				
61						Bernstein Principal	99,189.59	63,188.92	36,000.67	56.97%
62						Bernstein Appreciated	135,675.39	111,089.63	24,585.76	22.13%
63						<b>Total Bernstein Fund</b>	<b>234,864.98</b>	<b>174,278.55</b>	<b>60,586.43</b>	<b>34.76%</b>

	A	B	C	D	E	F	G	H	I	J
64						<b>Total Investments</b>	430,403.44	381,800.16	48,603.28	12.73%
65						<b>Vanguard ENDOWMENT</b>				
66						Vanguard Endow Principal	23,934.58	23,934.58	0.00	0.0%
67						Vanguard Endow Appreciated	20,249.47	14,977.75	5,271.72	35.2%
68						<b>Total Vanguard ENDOWMENT acct 88065</b>	<b>44,184.05</b>	<b>38,912.33</b>	<b>5,271.72</b>	<b>13.55%</b>
69						<b>Total Checking/Savings</b>	<b>680,560.56</b>	<b>651,881.45</b>	<b>28,679.11</b>	<b>4.4%</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	182,817.45	365,152.00	(182,334.55)	(49.93%)
74						Legacy Pledges Receivable	140,000.00	140,000.00	0.00	0.0%
75						Discount Promises to Give CC (2%)	(6,002.51)	(9,527.60)	3,525.09	37.0%
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>294,122.94</b>	<b>503,663.48</b>	<b>(209,540.54)</b>	<b>(41.6%)</b>
83						<b>Total Current Assets</b>	<b>974,683.50</b>	<b>1,155,544.93</b>	<b>(180,861.43)</b>	<b>(15.65%)</b>
84						<b>Fixed Assets</b>				
85						Equipment	23,239.00	23,239.00	0.00	0.0%
86						Torah	36,000.00	36,000.00	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)	(8,133.62)	(5,809.70)	(2,323.92)	(40.0%)
93						Accumulated Depreciation - Building (39 years)	(1,551,721.65)	(1,399,203.69)	(152,517.96)	(10.9%)
94						<b>Total Fixed Assets</b>	<b>4,627,581.23</b>	<b>4,782,423.11</b>	<b>(154,841.88)</b>	<b>(3.24%)</b>
95						<b>TOTAL ASSETS</b>	<b>5,602,264.73</b>	<b>5,937,968.04</b>	<b>(335,703.31)</b>	<b>(5.65%)</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	(1,293.00)	1,293.00	100.0%
101						Prepaid				
102						School deposits fees	0.00	0.00	0.00	0.0%
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>0.00</b>	<b>3,487.50</b>	<b>(3,487.50)</b>	<b>(100.0%)</b>
107						<b>Total Current Liabilities</b>	<b>4,565.50</b>	<b>7,676.75</b>	<b>(3,111.25)</b>	<b>(40.53%)</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>4,565.50</b>	<b>307,676.75</b>	<b>(303,111.25)</b>	<b>(98.52%)</b>
112						<b>Equity</b>				
113						Net Assets Unrestricted	4,579,246.66	4,465,559.98	113,686.68	2.55%
114						Net Assets Temp Restricted	596,004.40	831,963.59	(235,959.19)	(28.36%)
115						Net Assets Perm Restricted	123,124.17	87,123.50	36,000.67	41.32%
116						Retained Earnings	245,644.22	230,088.97	15,555.25	6.76%
117						Net Income - OPS	54,622.72	19,695.16	34,927.56	177.34%
118						Net Income - Other (CC, Restricted)	(942.94)	(4,139.91)	3,196.97	77.22%
119						<b>Total Equity</b>	<b>5,597,699.23</b>	<b>5,630,291.29</b>	<b>(32,592.06)</b>	<b>(0.58%)</b>
120						<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,602,264.73</b>	<b>5,937,968.04</b>	<b>(335,703.31)</b>	<b>(5.65%)</b>