

	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 December 31, 2019</b>				
4										
5							<b>Dec 31, '19</b>	<b>Dec 31, '18</b>	<b>\$ Change</b>	<b>% Change</b>
6						<b>ASSETS</b>				
7						<b>Current Assets</b>				
8						<b>Checking/Savings</b>				
9						<b>Saks&amp;Boettcher A-I-R Fund</b>	858.27	858.00	0.27	0.03%
10						<b>Norway Operations Checking</b>				
11						Adult Library liquid	2,608.09	2,608.22	(0.13)	(0.01%)
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	9,522.74	3,559.72	5,963.02	167.51%
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	0.00	5,187.07	(5,187.07)	(100.0%)
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	77,718.00	32,370.19	45,347.81	140.09%
25						Goldfinger Fund for Isr Trav	675.05	675.05	0.00	0.0%
26						Prayerbook fund liquid	(403.94)	(367.53)	(36.41)	(9.91%)
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>114,207.18</b>	<b>67,616.44</b>	<b>46,590.74</b>	<b>68.9%</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	356.35	(0.18)	(0.05%)
41						General - Operations	9,352.38	8,465.68	886.70	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>14,420.95</b>	<b>13,532.65</b>	<b>888.30</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>654.33</b>	<b>1,198.33</b>	<b>(544.00)</b>	<b>(45.4%)</b>
53						<b>Norway Savings JUDAIC SHOP acct</b>	<b>3,511.54</b>	<b>3,697.26</b>	<b>(185.72)</b>	<b>(5.02%)</b>
54						<b>Norway CC1 Escrow Account</b>	<b>0.00</b>	<b>11,411.86</b>	<b>(11,411.86)</b>	<b>(100.0%)</b>
55						<b>Norway CC2 Account</b>	<b>99,138.16</b>	<b>160,815.21</b>	<b>(61,677.05)</b>	<b>(38.35%)</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>177,468.65</b>	<b>174,418.88</b>	<b>3,049.77</b>	<b>1.75%</b>
59						<b>Schwab Capital Campaign</b>	<b>70,925.36</b>	<b>68,575.41</b>	<b>2,349.95</b>	<b>3.43%</b>
60						<b>Bernstein Fund Vanguard</b>				
61						Bernstein Principal	99,189.59	63,188.92	36,000.67	56.97%
62						Bernstein Appreciated	141,121.60	99,351.83	41,769.77	42.04%
63						<b>Total Bernstein Fund</b>	<b>240,311.19</b>	<b>162,540.75</b>	<b>77,770.44</b>	<b>47.85%</b>

	A	B	C	D	E	F	G	H	I	J
64						<b>Total Investments</b>	488,705.20	405,535.04	83,170.16	20.51%
65						<b>Vanguard ENDOWMENT</b>				
66						Vanguard Endow Principal	23,934.58	23,934.58	0.00	0.0%
67						Vanguard Endow Appreciated	21,227.26	12,481.11	8,746.15	70.08%
68						<b>Total Vanguard ENDOWMENT acct 88065</b>	<b>45,161.84</b>	<b>36,415.69</b>	<b>8,746.15</b>	<b>24.02%</b>
69						<b>Total Checking/Savings</b>	<b>768,657.47</b>	<b>703,960.58</b>	<b>64,696.89</b>	<b>9.19%</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	58,219.50	312,044.03	(253,824.53)	(81.34%)
74						Legacy Pledges Receivable	156,000.00	140,000.00	16,000.00	11.43%
75						Discount Promises to Give CC (2%)	(3,830.55)	(8,465.44)	4,634.89	54.75%
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>187,696.95</b>	<b>451,617.67</b>	<b>(263,920.72)</b>	<b>(58.44%)</b>
83						<b>Total Current Assets</b>	<b>956,354.42</b>	<b>1,155,578.25</b>	<b>(199,223.83)</b>	<b>(17.24%)</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)	(8,327.28)	(6,003.36)	(2,323.92)	(38.71%)
93						Accumulated Depreciation - Building (39 years)	(1,564,431.48)	(1,411,913.52)	(152,517.96)	(10.8%)
94						<b>Total Fixed Assets</b>	<b>4,614,677.74</b>	<b>4,769,519.62</b>	<b>(154,841.88)</b>	<b>(3.25%)</b>
95						<b>TOTAL ASSETS</b>	<b>5,571,032.16</b>	<b>5,925,097.87</b>	<b>(354,065.71)</b>	<b>(5.98%)</b>
96						<b>LIABILITIES &amp; EQUITY</b>				
97						<b>Liabilities</b>				
98						<b>Current Liabilities</b>				
99						Restricted Revenue	9,698.87	4,189.25	5,509.62	131.52%
100						Payroll Advance	0.00	(853.00)	853.00	100.0%
101						<b>Prepaid</b>				
102						School deposits fees	0.00	(25.00)	25.00	100.0%
103						Dues	5,000.00	4,237.50	762.50	17.99%
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>5,000.00</b>	<b>4,212.50</b>	<b>787.50</b>	<b>18.69%</b>
107						<b>Total Current Liabilities</b>	<b>14,698.87</b>	<b>8,401.75</b>	<b>6,297.12</b>	<b>74.95%</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>14,698.87</b>	<b>308,401.75</b>	<b>(293,702.88)</b>	<b>(95.23%)</b>
112						<b>Equity</b>				
113						Net Assets Unrestricted	4,546,739.87	4,411,207.08	135,532.79	3.07%
114						Net Assets Temp Restricted	564,525.35	848,304.41	(283,779.06)	(33.45%)
115						Net Assets Perm Restricted	123,124.17	87,123.50	36,000.67	41.32%
116						Retained Earnings	270,061.13	262,840.23	7,220.90	2.75%
117						Net Income - OPS	54,002.70	5,550.21	48,452.49	872.99%
118						Net Income - Other (CC, Restricted)	(2,119.93)	1,670.69	(3,790.62)	(226.89%)
119						<b>Total Equity</b>	<b>5,556,333.29</b>	<b>5,616,696.12</b>	<b>(60,362.83)</b>	<b>(1.08%)</b>
120						<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,571,032.16</b>	<b>5,925,097.87</b>	<b>(354,065.71)</b>	<b>(5.98%)</b>