

	A	B	C	D	E	F	G	H	I	J
1						New Congregation Bet Ha'am				
2						Balance Sheet Prev Year Comparison				
3						As of January 31, 2020				
4										
5							Jan 31, '20	Jan 31, '19	\$ Change	% Change
6						ASSETS				
7						Current Assets				
8						Checking/Savings				
9						Saks&Boettcher A-I-R Fund	858.29	858.04	0.25	0.03%
10						Norway Operations Checking				
11						Adult Library liquid	2,644.09	2,618.22	25.87	0.99%
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	8,779.36	3,003.96	5,775.40	192.26%
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	5,321.57	(5,321.57)	(100.0%)
18						Endowment Fund	524.58	24.58	500.00	2,034.17%
19						Garden Master account				
20						Garden liquid dona,sales	7,957.10	8,037.18	(80.08)	(1.0%)
21						Garden liquid grants	215.18	215.18	0.00	0.0%
22						LEHMAN GARDEN & GROUNDS	1,432.88	1,432.88	0.00	0.0%
23						Total Garden Master account	9,605.16	9,685.24	(80.08)	(0.83%)
24						GENERAL CKG ACCOUNT	78,117.38	70,676.81	7,440.57	10.53%
25						Goldfinger Fund for Isr Trav	675.05	675.05	0.00	0.0%
26						Prayerbook fund liquid	(223.94)	(217.53)	(6.41)	(2.95%)
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						Total Norway Operations Checking	114,127.28	106,021.80	8,105.48	7.65%
37						Norway Operations Savings				
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	9,352.99	8,467.01	885.98	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						Total Norway Operations Savings	14,421.56	13,533.80	887.76	6.56%
47						Norway CD 1020761942				
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						Total Norway CD 1020761942	0.00	0.00	0.00	0.0%
52						Norway Religious Sch checking	632.20	1,171.13	(538.93)	(46.02%)
53						Norway Savings JUDAIC SHOP acct	3,559.98	3,552.88	7.10	0.2%
54						Norway CC1 Escrow Account	0.00	10,314.89	(10,314.89)	(100.0%)
55						Norway CC2 Account	100,926.20	58,164.83	42,761.37	73.52%
56						Gift of Israel (Norway)	2,000.00	2,880.10	(880.10)	(30.56%)
57						Investments				
58						Schwab Operations	177,689.40	174,771.46	2,917.94	1.67%
59						Schwab Capital Campaign	22,988.37	63,686.69	(40,698.32)	(63.9%)
60						Bernstein Fund Vanguard				
61						Bernstein Principal	99,189.59	63,188.92	36,000.67	56.97%
62						Bernstein Appreciated	140,794.67	110,422.69	30,371.98	27.51%
63						Total Bernstein Fund	239,984.26	173,611.61	66,372.65	38.23%
64						Total Investments	440,662.03	412,069.76	28,592.27	6.94%

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65						Vanguard ENDOWMENT				
66						Vanguard Endow Principal	23,934.58	23,934.58	0.00	0.0%
67						Vanguard Endow Appreciated	21,252.06	14,708.23	6,543.83	44.49%
68						Total Vanguard ENDOWMENT acct 88065	45,186.64	38,642.81	6,543.83	16.93%
69						Total Checking/Savings	722,374.18	647,210.04	75,164.14	11.61%
70						Other Current Assets				
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	56,035.64	244,048.41	(188,012.77)	(77.04%)
74						Legacy Pledges Receivable	156,000.00	140,000.00	16,000.00	11.43%
75						Discount Promises to Give CC (2%)	(3,786.87)	(7,227.13)	3,440.26	47.6%
76						Prepaid Expenses				
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						Total Prepaid Expenses	0.00	0.00	0.00	0.0%
81						Allowance for uncollect promise on CC1	(22,692.00)	(22,692.00)	0.00	0.0%
82						Total Other Current Assets	185,556.77	390,940.36	(205,383.59)	(52.54%)
83						Total Current Assets	907,930.95	1,038,150.40	(130,219.45)	(12.54%)
84						Fixed Assets				
85						Equipment				
86						Torah	23,239.00	23,239.00	0.00	0.0%
87						Building & Land				
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						Total Building & Land	6,128,197.50	6,128,197.50	0.00	0.0%
92						Accumulated Depreciation - Equipment (10 years)	(8,520.94)	(6,197.02)	(2,323.92)	(37.5%)
93						Accumulated Depreciation - Building (39 years)	(1,577,141.31)	(1,424,623.35)	(152,517.96)	(10.71%)
94						Total Fixed Assets	4,601,774.25	4,756,616.13	(154,841.88)	(3.26%)
95						TOTAL ASSETS	5,509,705.20	5,794,766.53	(285,061.33)	(4.92%)
96						LIABILITIES & EQUITY				
97						Liabilities				
98						Current Liabilities				
99						Restricted Revenue	9,698.87	4,189.25	5,509.62	131.52%
100						Payroll Advance	0.00	(413.00)	413.00	100.0%
101						Prepaid				
102						School deposits fees	0.00	0.00	0.00	0.0%
103						Dues	7,000.00	11,100.00	(4,100.00)	(36.94%)
104						Annual	0.00	0.00	0.00	0.0%
105						Grants	0.00	0.00	0.00	0.0%
106						Total Prepaid	7,000.00	11,100.00	(4,100.00)	(36.94%)
107						Total Current Liabilities	16,698.87	15,289.25	1,409.62	9.22%
108						Long Term Liabilities				
109						Norway Savings Loan #1	0.00	150,000.00	(150,000.00)	(100.0%)
110						Total Long Term Liabilities	0.00	150,000.00	(150,000.00)	(100.0%)
111						Total Liabilities	16,698.87	165,289.25	(148,590.38)	(89.9%)
112						Equity				
113						Net Assets Unrestricted	4,504,550.53	4,549,169.44	(44,618.91)	(0.98%)
114						Net Assets Temp Restricted	515,454.83	692,387.61	(176,932.78)	(25.55%)
115						Net Assets Perm Restricted	123,124.17	87,123.50	36,000.67	41.32%
116						Retained Earnings	300,796.73	262,840.23	37,956.50	14.44%
117						Net Income - OPS	51,753.38	35,401.33	16,352.05	46.19%
118						Net Income - Other (CC, Restricted)	(2,673.31)	2,555.17	(5,228.48)	(204.62%)
119						Total Equity	5,493,006.33	5,629,477.28	(136,470.95)	(2.42%)
120						TOTAL LIABILITIES & EQUITY	5,509,705.20	5,794,766.53	(285,061.33)	(4.92%)