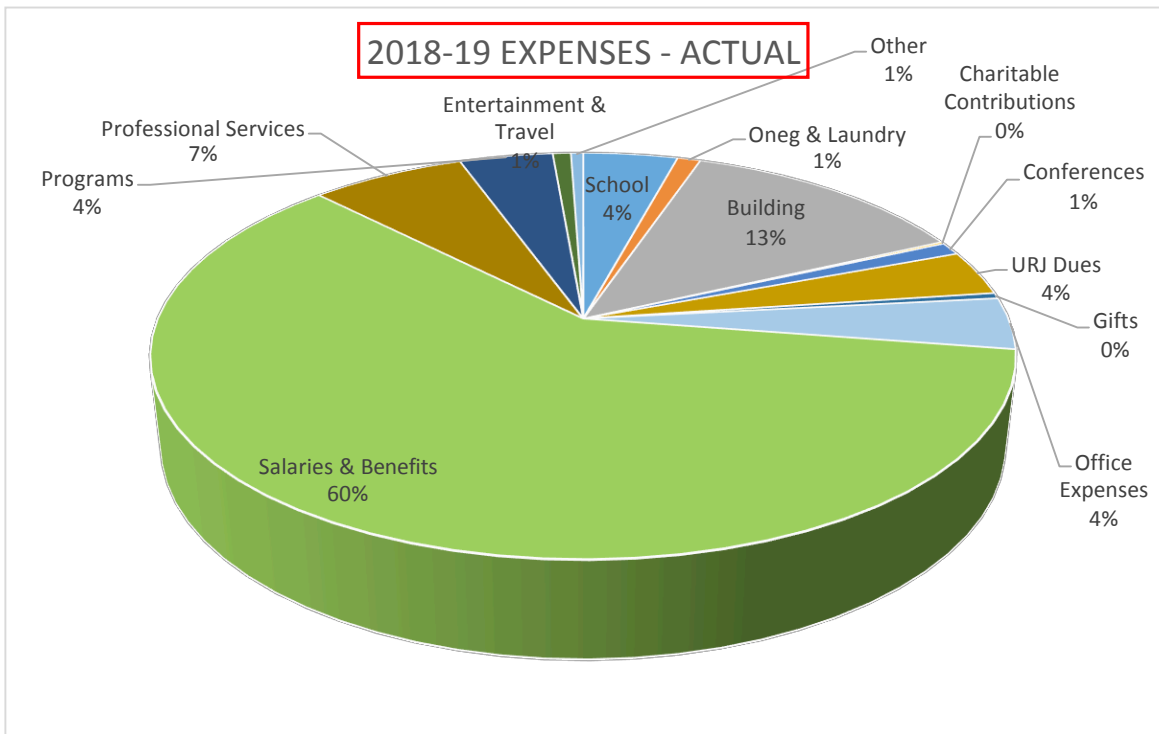
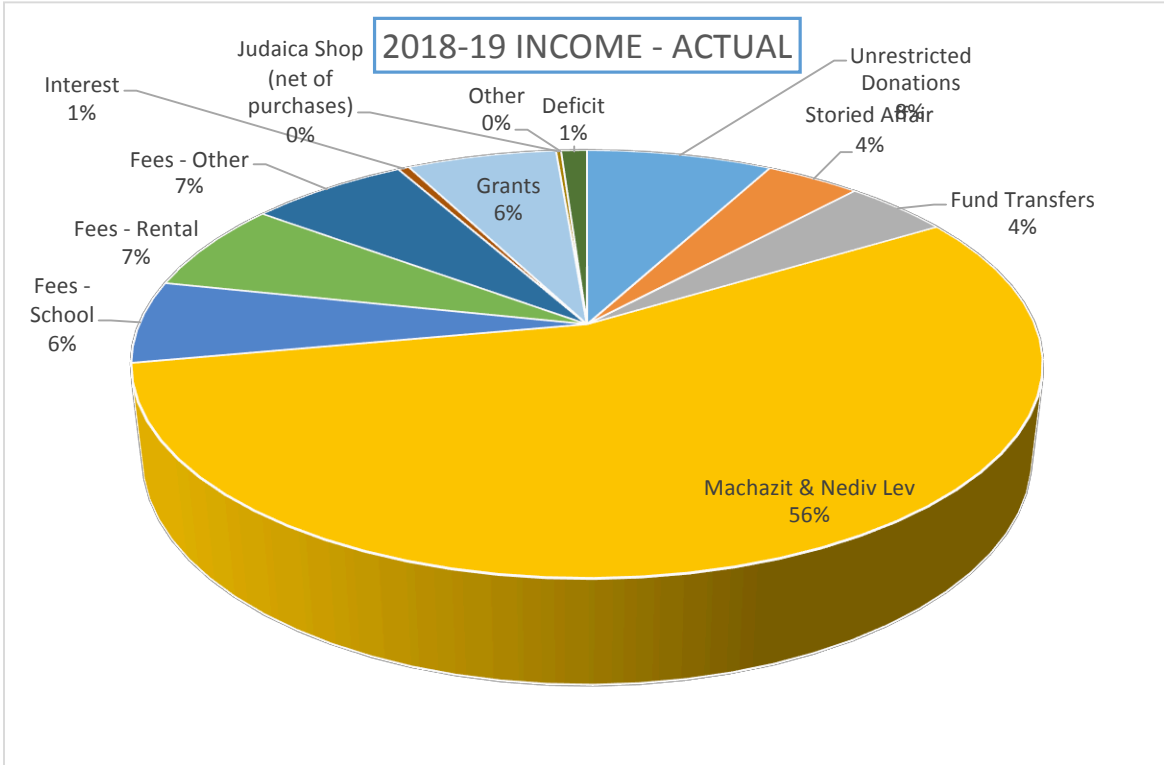


2018-2019 Profit and Loss Report

The two pie charts below illustrate the actual income and expenses by major categories for last year. What is most noticeable is the dominance of *machazit hashekel* (“count me for membership”) and *nediv lev* (gifts of the heart) for income (56%) and salaries and benefits for expenses (60%). School income is a larger percentage than school expenses because the salaries related to school are included in the salaries expense, not the school expense. See the school section for more in-depth detail. Likewise, program expenses do not include staff or the Rabbi’s time.



The statement of financial activities shows a nonprofit organization's income and expenses for a specific period of time. The net result is either a surplus or deficit. Traditionally, we have used the more common term for this report, a **Profit and Loss Report**—usually referred to as the “P&L Report.” The **income portion** of the P&L report lists all income received during a specific time period. It also indicates cost of goods sold. For Bet Ha'am, cost of goods sold refers to the Judaica shop inventory. *Gross profit* is total income minus the expense for any inventory purchased for the Judaica shop.

The profit and loss (P&L) statement for the last fiscal year (FY19) is displayed at the end of this section. Our fiscal year begins on July 1 and ends on June 30. The top section of the statement shows the income received and the bottom section shows the expenses. On the far left side are row numbers. The first column of numbers, after the categories, shows the current year amounts; the second column shows the amounts spent last year; the third column shows what was budgeted for the full year; the fourth column shows the dollar difference between last year and this year; and the next column shows this difference as a percentage. The numbers to the right are for items needing additional explanation, and are summarized under NOTES after the P&L Statement.

The mortgage on the new building was retired last spring. The mortgage principal and mortgage interest expense associated with our new building (prior to being retired) and capital campaign pledge income are not included in Bet Ha'am's P&L because these are not a part of the day-to-day operations. The debt service on our mortgage was only paid from capital campaign pledge income. Please see the mortgage section. Also, the rabbi's discretionary fund and the bikur cholim fund are not included; each has its own checking account and is not a part of the day-to-day operations.

The bottom line for last year (line 180) shows a deficit of **\$6,548**, versus a budgeted deficit of **\$32,327**. The next few sections will describe the profit and loss statement. I will explain most major items.

INCOME Unrestricted donations (lines 9-19) are donations used during the course of the year. We nicely exceeded the budget. The general fund and annual fund did better than budget. A Storied Affair, our fundraising gala, which was budgeted to net \$20,000, actually netted \$18,332 (income line 11 less expense line 166). **Lines 183-209 are restricted donations—funds used for a specific purpose. This section is not a part of the P&L, but instead is shown after the net ordinary income line. These donations may or may not be used in the year in which they are given, so neither the income nor expense of these funds is included in the P&L. If there is an expense during the year that is funded by one of these restricted funds, then the income from the fund will be shown in fund transfers (lines 20-38) and the expense will be shown under the appropriate expense line.** *Machazit hashekel* and *nediv lev* (MHNL, which used to be called dues) (lines 41 & 41) is what was actually received (not billed). We basically met the \$360,000 budget and \$8,991 less than last year. MHNL are discussed more in the MHNL section of this report. Fees (lines 43-55) are our programs. Fees were above budget, primarily due to reimbursed purchases. This was a special situation and mostly offset by professional development on line 157. The net rental income was \$32,894 versus the budgeted number of \$36,000. Net rental income also includes catering income (line 46) less facility rental expense (line 86) and in-house catering expense (line 160). Judaica shop (line 56) is reduced by Judaica shop purchases” (line 60) to derive the net, which was slightly more than budgeted. Grants (line 57) includes the money we receive from the JCA for our religious school (around \$13,000), plus family foundation grants. Interest income (line 58) is the interest we receive on our savings.

EXPENSES School expenses (lines 63-77) is what the school spends on supplies, books, gifts, and similar items. It does not include salaries or use of the space. The retreat, DC trip, school computer, and other grant covered were paid for by grants and therefore not budgeted (income shown on line 33). SPORTY (line 78) is the youth program. *Oneg* (joyful Shabbat reception) expenses (line 79) occur when there is no sponsor for the *oneg*. Laundry—onegs (line 80) is for the linens. Both are partially offset by oneg/misc. income (line 15). Books (line 82) is for any non-school book expenses, such as the library or scholar-in-residence program. This is often offset by restricted funds or fees. The building expenses (lines 83-99) were under budget primarily due to deferring some maintenance work. Charitable contributions” (line 100) are donations to organizations with which we have a close relationship, such as Hillel, Levey BBQ, and the Maine Jewish Film Festival. Some of these donations come from the school *tzedakah* (good deed giving). Conferences (lines 101-108) allow the rabbi to attend conferences related to his studies and job enhancement. We also paid for two laptops. Subscriptions and dues (line 109) is our payments to the Union for Reform Judaism (URJ) which is based on 4% of the previous year's income. Gifts (lines 110-117) include our annual donation to *bikur cholim* (the Jewish chaplain program) and scholarships, which helps members attend programs/events. (Scholarships are mostly covered by restricted donations.) Office expenses (lines 119-136) were worse than budget, primarily due to software expenses—we were upgrading some of our programs. Salaries and benefits (lines 137-152) were almost \$10,000 under budget. While saving \$18,309 on salaries (line 146) partly due to an office staffing change, medical (line 142) was \$11,426 more due to a second person receiving this benefit. Professional services (lines 153-162) were higher than budget primarily due to professional development

get us rentals. Programs (lines 163-173) was higher due to *A Storied Affair's* budget being a net number under income (line 11). Entertainment and travel" (lines 174-178) is mostly for the Seder and is covered by fees (line 47).

One item not included is the projected cost associated with a future rabbinic sabbatical. We should be saving money each year if we wish to engage the services of a substitute rabbi during any future sabbatical (like we did with Rabbi Soffin during Rabbi Goldfinger's sabbatical). However, given the tight budgets we are projected to incur, it would not make sense to set money aside now and have a larger deficit. Using this approach, the amount that should be set aside each year would be around \$7,500. There are models employed by other congregations that rely upon volunteer leadership for the day-to-day and week-to-week duties, and upon other area colleagues (rabbis and cantors) for life-cycle coverage. This is what we did during Rabbi Saks's sabbatical last spring.

Taking total expenses (line 179) away from gross profit (line 61) results in a deficit of **\$6,548** (line 180). It is important to note that MHNL income was 56% of the total income and salaries & benefits were 60% of the expenses.

1	New Congregation Bet Ha'am										
2	Profit & Loss										
3	July 1, 2018 through June 30, 2019										
4											
5							Jul 1- Jun 30, '19	Jul 1- Jun 30, '18	Jul '18 - Jun '19	Y-T-D \$ Diff	Actual YTD
6							This FY	Last FY	BUDGET	vs. Last FY	vs. Last FY
7	Ordina	Income									
8		Income									
9		Unrestricted Donations									
10		50109 · Fundraising event	2,473.10	1,078.89	5,000.00	1,394.21	229.23%	1			
11		50109 - Storied Affair	25,871.00	30,918.00	20,000.00	(5,047.00)	83.68%	2			
12		50199 - Class Donation for ED Class	288.00	546.00	0.00	(258.00)	52.75%				
13		50115 · General	23,701.75	23,258.00	18,000.00	443.75	101.91%				
14		50116 · Memorial Booklet	3,210.00	2,344.00	2,344.00	866.00	136.95%				
15		50126 - Oneg/Misc.	885.00	1,749.18	3,000.00	(864.18)	50.60%				
16		50136 · Annual Fund	18,231.48	18,234.47	16,000.00	(2.99)	99.98%				
17		50213 · School Donations	668.78	651.56	750.00	17.22	102.64%				
18		51111 · Programming Income	1,288.47	787.36	750.00	501.11	163.64%	3			
19		Total Unrestricted Donations	76,617.58	79,567.46	65,844.00	(2,949.88)	96.29%				
20		Fund Transfers									
21		Adult Library Fund Transfer	309.64	47.31	0.00	262.33	654.49%				
22		Artist-In-Residence	778.30	0.00	0.00	778.30	n/a				
23		Bernstein Transfer	5,000.00	6,000.00	6,000.00	(1,000.00)	83.33%				
24		Biennial	0.00	1,500.00	0.00	(1,500.00)	0.00%				
25		Cohen Fund Transfer	0.00	258.00	0.00	(258.00)	0.00%				
26		Endowment Transfer	0.00	1,065.42	0.00	(1,065.42)	0.00%				
27		Garden Donations Transfer	1,393.21	395.02	0.00	998.19	352.69%				
28		Goldfinger Fund for Israel Travel	0.00	0.00	0.00	0.00	n/a				
29		Pass Thru Transfer	321.00	5,650.00	0.00	(5,329.00)	5.68%				
30		Prayer Book Fund Transfer	779.27	0.00	0.00	779.27	n/a				
31		Rabbi Discretion Transfer	0.00	0.00	0.00	0.00	n/a				
32		Sandmel, Discretion & Youth	0.00	1,325.00	0.00	(1,325.00)	0.00%				
33		School Grant Transfer	18,125.73	2,088.17	3,000.00	16,037.56	868.02%				
34		Shalom ME Transfer	0.00	0.00	0.00	0.00	n/a				
35		Strategic Initiatives - from CCIL	2,104.94	815.48	10,000.00	1,289.46	258.12%				
36		Strategic Planning Transfer	0.00	0.00	0.00	0.00	n/a				
37		Tutor Fund Transfer	0.00	680.00	0.00	(680.00)	0.00%				
38		Total Fund Transfers	28,812.09	19,824.40	19,000.00	8,987.69	145.34%	4			
39		50200 · Dues (actual)	0.00	368,835.25	0.00	(368,835.25)	n/a	5			
40		Machazit	84,843.96	0.00	81,720.00	84,843.96	n/a	5			
41		Nediv Lev	275,000.17	0.00	278,280.00	275,000.17	97.56%	5			
42		Cohen Member Grant (Dues)	0.00	500.00	1,000.00	(500.00)	0.00%				

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3	July 1, 2018 through June 30, 2019										
4											
5						Jul 1- Jun 30, '19	Jul 1- Jun 30, '18	Jul '18 - Jun '19	Y-T-D \$ Diff	Actual YTD	
6						This FY	Last FY	BUDGET	vs. Last FY	vs. Last FY	
43				50300 · Fees							
44				50307 · Shalom Yeladim	375.00	325.00	350.00	50.00	115.38%		
45				50308 · Rental income	43,826.82	35,530.62	36,000.00	8,296.20	123.35%	6	
46				50317 - Catering Income	0.00	10,242.98	0.00	(10,242.98)	0.00%	6	
47				50309 · Seder	2,495.00	3,527.51	3,000.00	(1,032.51)	70.73%	6a	
48				50310 · School dinners	3,825.00	4,091.50	4,000.00	(266.50)	93.49%		
49				50311 · School Fees	35,715.90	34,788.55	35,000.00	927.35	102.67%		
50				50311a - Non-Member School Fees	535.00	1,025.00	775.00	(490.00)	52.20%		
51				50312 · Class / program fees	387.00	105.00	100.00	282.00	368.57%		
52				50313 · Reimbursed Purchases	33,262.80	9,266.45	5,000.00	23,996.35	358.96%	7	
53				50315 · Health Insurance Co-pay	4,418.76	2,206.16	1,750.00	2,212.60	200.29%		
54				50136 - Teen Trip	2,550.00	0.00	0.00	2,550.00	n/a		
55				Total 50300 · Fees	127,391.28	101,108.77	85,975.00	26,282.51	125.99%		
56				50400 · Judaica Shop (net for budget)	2,427.87	1,639.40	1,000.00	788.47	148.10%	8	
57				50500 · Grants - Unrestricted	40,949.06	35,702.17	35,000.00	5,246.89	114.70%	9	
58				58000 · Interest Income	3,058.58	276.28	2,000.00	2,782.30	1107.06%		
59				Total Income (Ex. Restricted Donations)	639,100.59	607,453.73	569,819.00	31,646.86	105.21%		
60				59999 Judaica Shop Purchases	1,065.07	1,618.27	0.00	(553.20)	65.82%		
61				Gross Profit	638,035.52	605,835.46	569,819.00	32,200.06	105.31%		
62				Expense							
63				60000 · School Expenses							
64				DC Trip FY17	11,177.21	0.00	0.00	11,177.21	n/a	4	
65				Retreat	1,964.75	1,788.74	3,000.00	176.01	109.84%	4	
66				Boston Trip	0.00	0.00	0.00	0.00	n/a		
67				School - Other Grant Covered	687.77	299.43	0.00	388.34	229.69%	4	
68				60500 · Education	154.97	13.75	500.00	141.22	1127.05%		
69				60501 · High School Dinners	1,777.45	2,194.81	2,500.00	(417.36)	80.98%		
70				60702 · Teacher Appreciation	817.40	606.70	500.00	210.70	134.73%		
71				61051 · Furniture	0.00	0.00	0.00	0.00	n/a		
72				61052 - School Books	1,882.62	1,822.24	2,500.00	60.38	103.31%		
73				61054 - School Postage	0.00	0.00	300.00	0.00	n/a		
74				61056 - School Supplies	4,399.10	1,114.44	2,500.00	3,284.66	394.74%		
75				School Computer	4,296.00	0.00	0.00	4,296.00	n/a	4	
76				School Reimbursed Books	0.00	282.10	300.00	(282.10)	0.00%		
77				Total 60000 · School Expenses	27,157.27	8,122.21	12,100.00	19,035.06	334.36%		
78				Sporty	508.49	813.99	1,160.00	(305.50)	62.47%		
79				60925 · Oneg	4,514.94	4,284.47	2,000.00	230.47	105.38%		
80				Laundry - Onegs	2,123.60	2,358.00	2,000.00	(234.40)	90.06%		
81				Gift of Israel	0.00	0.00	0.00	0.00	n/a	10	
82				60050 · Books	926.07	304.57	0.00	621.50	304.06%	11	
83				60100 · Building							
84				60140 · Maintenance	15,431.46	15,462.89	20,650.00	(31.43)	99.80%		
85				60163 - Furniture	417.98	0.00	0.00	417.98	n/a		
86				60165 · Facility Rental Expense	1,751.73	2,130.34	0.00	(378.61)	82.23%	6	
87				60171 & 60193 - Licensing & Inspections	277.95	60.00	500.00	217.95	463.25%		
88				60172 - Trash Removal	3,936.59	4,086.40	4,000.00	(149.81)	96.33%		
89				60180 · Plowing & Lawn Care	12,032.13	12,281.82	10,200.00	(249.69)	97.97%	12	
90				60185 - Garden & Outdoor Maintenance	1,357.35	1,294.08	1,800.00	63.27	104.89%	13	
91				Weeding	3,190.00	4,589.00	5,000.00	(1,399.00)	69.51%	13	
92				Mulch	109.72	0.00	1,000.00	109.72	n/a	13	
93				Garden Tools	289.90	2,948.00	500.00	(2,658.10)	9.83%	13	
94				60190 · Building Insurance	9,797.00	9,953.00	10,500.00	(156.00)	98.43%		
95				60191 · Alarm System	1,426.00	1,657.25	1,750.00	(231.25)	86.05%		
96				60192 · Elevator	785.24	2,229.91	1,200.00	(1,444.67)	35.21%		
97				60193 · Sprinkler Inspection	426.47	875.50	1,000.00	(449.03)	48.71%		
98				61900 · Utilities	31,657.35	31,023.54	34,000.00	633.81	102.04%	14	
99				Total 60100 · Building	82,886.87	88,591.73	92,100.00	(5,704.86)	93.56%		

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3	July 1, 2018 through June 30, 2019										
4											
5						Jul 1- Jun 30, '19	Jul 1- Jun 30, '18	Jul '18 - Jun '19	Y-T-D \$ Diff	Actual YTD	
6						This FY	Last FY	BUDGET	vs. Last FY	vs. Last FY	
100					60200 · Charitable Contributions	1,061.00	2,086.42	1,201.00	(1,025.42)	50.85%	15
101					60300 · Conferences						
102					60301 · Rabbi Conference exp	2,525.10	4,812.60	3,000.00	(2,287.50)	52.47%	16
103					Rabbi Association Dues	0.00	0.00	0.00	0.00	n/a	
104					60301b - Rabbi Mentoring & Coaching	2,327.34	0.00	3,000.00	2,327.34	n/a	
105					Education Conference	0.00	0.00	0.00	0.00	n/a	
106					Rabbi & Educator Laptops	1,688.00	0.00	1,250.00	1,688.00	n/a	
107					60303 · Biennial	0.00	1,730.00	0.00	(1,730.00)	0.00%	
108					Total 60300 · Conferences	6,540.44	6,542.60	7,250.00	(2.16)	99.97%	
109					60400 · Subscriptions & Dues	23,160.00	21,732.00	22,500.00	1,428.00	106.57%	URJ
110					60700 · Gifts						
111					Bikur	1,000.00	1,000.00	1,000.00	0.00	100.00%	
112					60705 · Other Gifts	809.85	449.31	60.00	360.54	180.24%	16a
113					60704 - Shabbat Cups	336.00	672.00	700.00	(336.00)	50.00%	
114					60703 - Scholarship Dues	740.00	1,949.00	0.00	(1,209.00)	37.97%	
115					60703.1 - Scholarship Pass-Thru	0.00	5,990.00	0.00	(5,990.00)	0.00%	17
116					60701 · Flowers	0.00	95.95	250.00	(95.95)	0.00%	
117					Total 60700 · Gifts	2,885.85	10,156.26	2,010.00	(7,270.41)	28.41%	
118					60900 · Bank Service Charges	2,125.34	514.06	200.00	1,611.28	413.44%	
119					61000 · Office Expenses						
120					Committee Supplies	1,204.71	1,527.70	1,400.00	(322.99)	78.86%	
121					Committee Membership Software	0.00	0.00	3,000.00	0.00	n/a	
122					Committee Printing	156.25	0.00	500.00	156.25	n/a	
123					Committee Postage	0.00	2.45	250.00	(2.45)	0.00%	
124					Misc.	0.00	25.00	0.00	(25.00)	0.00%	
125					61010 · Computer	1,549.78	202.50	1,000.00	1,347.28	765.32%	
126					Computer Tech Upgrades	1,839.54	713.01	0.00	1,126.53	258.00%	
127					Software	7,991.42	3,604.48	3,500.00	4,386.94	221.71%	18
128					61020 · Copying	2,737.53	2,086.49	2,500.00	651.04	131.20%	18a
129					61030 · Postage	2,405.29	2,148.17	2,200.00	257.12	111.97%	
130					61040 · Printing	1,332.10	478.96	1,000.00	853.14	278.12%	
131					61050 · Supplies	2,356.41	1,386.44	2,250.00	969.97	169.96%	
132					61060 · Telephone	4,050.20	10,638.62	2,500.00	(6,588.42)	38.07%	19
133					61061 - Cable - TWC computer	0.00	1,657.18	0.00	(1,657.18)	0.00%	
134					61062 - Credit Card Expenses	841.05	1,749.90	2,000.00	(908.85)	48.06%	
135					Administrator Fund	0.00	0.00	0.00	0.00	n/a	
136					Total 61000 · Office Expenses	26,464.28	26,220.90	22,100.00	243.38	100.93%	
137					61300 · Salaries & Benefits						
138					61310 · Insurance						
139					61311 · Dental	1,533.90	1,320.84	1,600.00	213.06	116.13%	20
140					61312 · Disability	631.04	919.36	1,000.00	(288.32)	68.64%	
141					61313 · Life	835.57	819.25	950.00	16.32	101.99%	
142					61314 · Medical	23,426.37	14,654.75	12,000.00	8,771.62	159.86%	
143					61316 · Worker's comp	4,103.88	2,827.00	3,000.00	1,276.88	145.17%	
144					Total 61310 · Insurance	30,530.76	20,541.20	18,550.00	9,989.56	148.63%	
145					61350 · Payroll						
146					61351 · Salaries	324,566.06	294,982.32	342,875.00	29,583.74	110.03%	21
147					61356 · Payroll Fees	1,689.05	2,672.79	3,000.00	(983.74)	63.19%	
148					61357 · Payroll Taxes	13,688.02	13,826.33	15,000.00	(138.31)	99.00%	
149					61357a - Duplicate Taxes to be Repaid	0.00	0.00	0.00	0.00	n/a	
150					61359 · Pension	17,308.02	16,740.88	17,700.00	567.14	103.39%	
151					Total 61350 · Payroll	357,251.15	328,222.32	378,575.00	29,028.83	108.84%	
152					Total 61300 · Salaries & Benefits	387,781.91	348,763.52	397,125.00	39,018.39	111.19%	22
153					61400 · Professional Services						
154					61343 - Staffing	1,359.87	549.95	1,000.00	809.92	247.27%	23
155					61410 · Accounting	0.00	0.00	0.00	0.00	n/a	
156					Religious School Search	0.00	0.00	0.00	0.00	n/a	
157					Professional Development	31,807.02	9,449.90	7,500.00	22,357.12	336.59%	24
158					61430 · Other Services	0.00	2,140.00	1,500.00	(2,140.00)	0.00%	25
159					61440 · Tutoring	0.00	260.00	0.00	(260.00)	0.00%	
160					61442 - In House Catering	9,181.01	7,563.88	0.00	1,617.13	121.38%	6
161					61444 · Marketing	2,019.50	3,061.25	2,000.00	(1,041.75)	65.97%	26
162					Total 61400 · Professional Services	44,367.40	23,024.98	12,000.00	21,342.42	192.69%	

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4											
5						Jul 1- Jun 30, '19	Jul 1- Jun 30, '18	Jul '18 - Jun '19	Y-T-D \$ Diff	Actual YTD	
6						This FY	Last FY	BUDGET	vs. Last FY	vs. Last FY	
163					61500 · Programs						
164					Tikkun Olam	2,104.94	0.00	5,000.00	0.00	n/a	
165					61500 · Programs - Other	4,833.24	5,583.51	5,000.00	(760.27)	86.56%	
166					Storied Affair	7,539.17	12,206.49	0.00	(4,667.32)	61.76%	
167					Family Pizza	1,485.27	1,229.64	850.00	255.63	120.79%	
168					High Holidays & Holiday Celebrate	3,093.96	4,907.84	6,050.00	(1,813.88)	63.04%	
169					Class/Confirmation Project	0.00	1,030.28	0.00	(1,030.28)	0.00%	
170					Worship Services	1,444.07	0.00	0.00	1,444.07	n/a	
171					Shalom ME	0.00	0.00	0.00	0.00	n/a	
172					SIR	6,354.96	5,950.10	6,000.00	404.86	106.80%	
173					Total 61500 · Programs	26,855.61	30,907.86	22,900.00	(4,052.25)	86.89%	
174					61700 · Entertainment & Travel						
175					61710 · Meals	4,380.91	4,979.40	5,000.00	(598.49)	87.98%	
176					61720 · Mileage/travel	844.00	1,250.41	500.00	(406.41)	67.50%	
177					61760 · Lodging	0.00	0.00	0.00	0.00	n/a	
178					Total 61700 · Entertainment & Travel	5,224.91	6,229.81	5,500.00	(1,004.90)	83.87%	
179					Total Expense	644,583.98	580,653.38	602,146.00	63,930.60	111.01%	
180					Net Ordinary Income	(6,548.46)	25,182.08	(32,327.00)	(31,730.54)	-26.00%	
181											
182											
183					50100 · Restricted Donations						
184					50111 · Adult Library	287.03	256.00	0.00	31.03	112.12%	
185					50112 · Bernstein	5,360.00	6,000.00	0.00	(640.00)	89.33%	
186					50113 · Cohen	100.00	180.00	0.00	(80.00)	55.56%	
187					50117 · Open Door	18.00	0.00	0.00	18.00	n/a	
188					50118 · Sandmel	459.72	200.00	0.00	259.72	229.86%	
189					50119 - Prayer Book Fund	0.00	0.00	0.00	0.00	n/a	
190					50120 Tutor	0.00	237.00	0.00	(237.00)	0.00%	
191					50121 · Youth	125.00	25.00	0.00	100.00	500.00%	
192					50123 - Class Gift (B'nai Mitzvah)	1,330.00	1,090.00	0.00	240.00	122.02%	
193					50124 - Goldfinger Fund for Israel Travel	250.00	275.00	0.00	(25.00)	90.91%	
194					50125 - Adult Learning	0.00	0.00	0.00	0.00	n/a	
195					50135 - Garden Donations	1,356.00	1,764.00	0.00	(408.00)	76.87%	
196					50137 - High Holiday Food Drive	4,976.00	4,787.05	0.00	188.95	103.95%	
197					50139 - Lehman Fund	540.00	0.00	0.00	540.00	n/a	
198					50215 - Endowments & Bequests	0.00	1,090.00	0.00	(1,090.00)	0.00%	
199					50216 - Interpreter Sub-Fund	0.00	0.00	0.00	0.00	n/a	
200					50217 - Art in Residence	340.00	608.00	0.00	(268.00)	55.92%	
201					50999 - Kitchen	0.00	0.00	0.00	0.00	n/a	
202					Furniture Grant	0.00	0.00	0.00	0.00	n/a	
203					Biennial	0.00	1,500.00	0.00	(1,500.00)	0.00%	
204					Pass-Through Donations	1,271.00	6,464.00	0.00	(5,193.00)	19.66%	
205					Prepaid Future Donations	0.00	4,725.25	0.00	(4,725.25)	0.00%	
206					School Grant	1,000.00	0.00	0.00	1,000.00	n/a	
207					Shalom ME	0.00	0.00	0.00	0.00	n/a	
208					Technology Grant	0.00	0.00	0.00	0.00	n/a	
209					Total Restricted Donations	17,412.75	29,201.30	0.00	(11,788.55)	59.63%	

NOTES:					
1	Fundraising Event: Clink bags & some books, events.				
2	Storied Affair: net for budget. Net \$18,332. Last year \$18,172 net.				
3	Programing Income: Family Pizza				
4	Transfer lines (see note): Includes school l pads for \$4,296 (Budget: Strategic Initiatives: Maintenance (\$5,000), Social Action (\$5,000)).				
5	Dues: Last year: - final amount received was \$368,835 vs. 350,000 budget.				
6	Rental and Catering Income: offset by rental expense on line 86 and Catering (line 160). Net = \$32,894. Last year = \$36,079 for the year. Budget number is net. Catering income split 3 ways - food expenses, Staff time (paid to staff) and Bet Ha'am.				
6a	Seder: Currently income \$2,067, expenses \$1,765 - Net \$302.				
7	Reimbursed Purchases: includes prayer books. Benjamin's class (expenses under Professional Development)				
8	Judaica Shop: on a cash basis.				
9	Grants: Based on our percentage of students of the total Hebrew School population, plus family foundations.				
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, \$2,200 Hannah)				
13	Garden & Outdoor Maint: mostly weeding.				
14	Utilities:				
		FY19	FY18	BUDGET	% Year over Year
	CMP	\$15,858	\$15,381	\$17,000	103%
	Water	\$2,074	\$1,744	\$2,660	119%
	LP	\$13,780	\$13,724	\$14,340	100%
15	Charitable Contributions: \$25 Yartzeit, \$500 MJFF, \$36 Chabad, Levey \$250, Promise \$250				
16	Rabbi Conference Expense: \$0 rolled over from previous year.				
16a	Annual MTG				
17	Scholarship Pass-Thru: donations were made for a scholarship that was not part of the budget.				
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: new member booklets printed inhouse. Much cheaper than using a service, but resulted in \$900 overage.				
19	Telephone: \$317/mo GWI & elevator phone. Under budgeted.				
20	Medical: includes Dental in Budget number.				
21	Salaries: 26 of 26 periods. (26 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	Professional Development: Benjamin's outside program, covered by benefits and reimbursement. Sam \$1,500. Includes \$1,389 for Sam Conference.				
25	Other Services:				
26	Marketing: \$500 for 2 page spread in JCA Annual Report.				
27	Programs: Adult Ed class \$600				
28	High Holiday: waiting for security bill.				
28a	Worship Services: includes \$750 for overhead projector, \$232 for consecration torahs				
28b	Shalom ME: moved back to JCA.				
29	Meals: board, Seder and other small items - mostly reimbursed.				
30	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:				
	Current bank mortgage balance:		\$0		
	Escrow cash on-hand:		\$85,518		
	Interest rate:		2.00%		
	Borrowing from OPS:		\$43,000		