

	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 March 31, 2020</b>				
4										
5							<b>Mar 31, '20</b>	<b>Mar 31, '19</b>	<b>\$ Change</b>	<b>% Change</b>
6						<b>ASSETS</b>				
7						<b>Current Assets</b>				
8						<b>Checking/Savings</b>				
9						Saks&Boettcher A-I-R Fund	858.29	858.09	0.20	0.02%
10						<b>Norway Operations Checking</b>				
11						Adult Library liquid	2,645.09	2,624.22	20.87	0.8%
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	8,663.54	(1,196.80)	9,860.34	823.89%
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	4,617.62	(4,617.62)	(100.0%)
18						Endowment Fund	524.58	24.58	500.00	2,034.17%
19						Garden Master account				
20						Garden liquid dona,sales	8,137.10	8,037.18	99.92	1.24%
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	9,785.16	9,685.24	99.92	1.03%
24						GENERAL CKG ACCOUNT	21,288.58	57,166.69	(35,878.11)	(62.76%)
25						Goldfinger Fund for Isr Trav	675.05	675.05	0.00	0.0%
26						Prayerbook fund liquid	(195.14)	(37.53)	(157.61)	(419.96%)
27						Saks artist in residence fund	2,311.75	2,682.05	(370.30)	(13.81%)
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>57,392.46</b>	<b>87,534.97</b>	<b>(30,142.51)</b>	<b>(34.44%)</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	9,353.93	9,347.56	6.37	0.07%
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	2.21	0.63	28.51%
46						<b>Total Norway Operations Savings</b>	<b>14,422.50</b>	<b>14,415.50</b>	<b>7.00</b>	<b>0.05%</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>529.93</b>	<b>867.02</b>	<b>(337.09)</b>	<b>(38.88%)</b>
53						<b>Norway Savings JUDAIC SHOP acct</b>	<b>3,561.98</b>	<b>3,595.00</b>	<b>(33.02)</b>	<b>(0.92%)</b>
54						<b>Norway CC1 Escrow Account</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.0%</b>
55						<b>Norway CC2 Account</b>	<b>81,451.75</b>	<b>34,006.91</b>	<b>47,444.84</b>	<b>139.52%</b>
56						<b>Gift of Israel (Norway)</b>	<b>2,000.00</b>	<b>2,000.00</b>	<b>0.00</b>	<b>0.0%</b>
57						<b>Investments</b>				
58						Schwab Operations	178,261.44	175,397.02	2,864.42	1.63%
59						Schwab Capital Campaign	35,542.03	33,151.17	2,390.86	7.21%
60						<b>Bernstein Fund Vanguard</b>				
61						Bernstein Principal	99,189.59	63,188.92	36,000.67	56.97%
62						Bernstein Appreciated	102,220.93	117,635.86	(15,414.93)	(13.1%)
63						<b>Total Bernstein Fund</b>	<b>201,410.52</b>	<b>180,824.78</b>	<b>20,585.74</b>	<b>11.38%</b>
64						<b>Total Investments</b>	<b>415,213.99</b>	<b>389,372.97</b>	<b>25,841.02</b>	<b>6.64%</b>

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65						<b>Vanguard ENDOWMENT</b>				
66						Vanguard Endow Principal	23,934.58	23,934.58	0.00	0.0%
67						Vanguard Endow Appreciated	13,829.65	16,150.36	(2,320.71)	(14.37%)
68						<b>Total Vanguard ENDOWMENT acct 88065</b>	<b>37,764.23</b>	<b>40,084.94</b>	<b>(2,320.71)</b>	<b>(5.79%)</b>
69						<b>Total Checking/Savings</b>	<b>613,195.13</b>	<b>572,735.40</b>	<b>40,459.73</b>	<b>7.06%</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 Receiveable	50,510.09	231,295.00	(180,784.91)	(78.16%)
74						Legacy Pledges Receivable	156,000.00	140,000.00	16,000.00	11.43%
75						Discount Promises to Give CC (2%)	(3,676.36)	(6,972.06)	3,295.70	47.27%
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)	(22,692.00)	0.00	0.0%
82						<b>Total Other Current Assets</b>	<b>180,141.73</b>	<b>378,442.02</b>	<b>(198,300.29)</b>	<b>(52.4%)</b>
83						<b>Total Current Assets</b>	<b>793,336.86</b>	<b>951,177.42</b>	<b>(157,840.56)</b>	<b>(16.59%)</b>
84						<b>Fixed Assets</b>				
85						<b>Equipment</b>				
86						Torah	23,239.00	23,239.00	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)	(9,908.26)	(6,584.34)	(3,323.92)	(50.48%)
93						Accumulated Depreciation - Building (39 years)	(1,917,560.97)	(1,450,043.01)	(467,517.96)	(32.24%)
94						<b>Total Fixed Assets</b>	<b>4,259,967.27</b>	<b>4,730,809.15</b>	<b>(470,841.88)</b>	<b>(9.95%)</b>
95						<b>TOTAL ASSETS</b>	<b>5,053,304.13</b>	<b>5,681,986.57</b>	<b>(628,682.44)</b>	<b>(11.06%)</b>
96						<b>LIABILITIES &amp; EQUITY</b>				
97						<b>Liabilities</b>				
98						<b>Current Liabilities</b>				
99						Restricted Revenue	9,698.87	3,939.25	5,759.62	146.21%
100						Payroll Advance	0.00	0.00	0.00	0.0%
101						<b>Prepaid</b>				
102						School deposits fees	0.00	0.00	0.00	0.0%
103						Dues	8,750.00	13,237.50	(4,487.50)	(33.9%)
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>8,750.00</b>	<b>13,237.50</b>	<b>(4,487.50)</b>	<b>(33.9%)</b>
107						<b>Total Current Liabilities</b>	<b>18,448.87</b>	<b>17,176.75</b>	<b>1,272.12</b>	<b>7.41%</b>
108						<b>Long Term Liabilities</b>				
109						Norway Savings Loan #1	0.00	0.00	0.00	0.0%
110						<b>Total Long Term Liabilities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.0%</b>
111						<b>Total Liabilities</b>	<b>18,448.87</b>	<b>17,176.75</b>	<b>1,272.12</b>	<b>7.41%</b>
112						<b>Equity</b>				
113						Net Assets Unrestricted	4,173,965.34	4,674,540.85	(500,575.51)	(10.71%)
114						Net Assets Temp Restricted	457,216.83	617,680.63	(160,463.80)	(25.98%)
115						Net Assets Perm Restricted	123,124.17	87,123.50	36,000.67	41.32%
116						Retained Earnings	285,464.84	262,840.23	22,624.61	8.61%
117						Net Income - OPS	(1,708.61)	28,767.20	(30,475.81)	(105.94%)
118						Net Income - Other (CC, Restricted)	(3,207.31)	(6,142.59)	2,935.28	47.79%
119						<b>Total Equity</b>	<b>5,034,855.26</b>	<b>5,664,809.82</b>	<b>(629,954.56)</b>	<b>(11.12%)</b>
120						<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,053,304.13</b>	<b>5,681,986.57</b>	<b>(628,682.44)</b>	<b>(11.06%)</b>