

	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 April 30, 2020</b>				
4										
5							<b>Apr 30, '20</b>	<b>Apr 30, '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	858.35	858.11	0.24	0.03%
10						<b>Norway Operations Checking</b>				
11						Adult Library liquid	2,645.09	2,634.22	10.87	0.41%
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	(3,952.76)	12,616.30	319.18%
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	0.00	0.00	0.0%
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	88,571.05	48,708.85	39,862.20	81.84%
25						Goldfinger Fund for Isr Trav	675.05	675.05	0.00	0.0%
26						Prayerbook fund liquid	(195.14)	(7.53)	(187.61)	(2,491.5%)
27						Saks artist in residence fund	2,311.75	2,311.75	0.00	0.0%
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>124,674.93</b>	<b>71,373.25</b>	<b>53,301.68</b>	<b>74.68%</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	9,354.29	9,348.19	6.10	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>14,422.86</b>	<b>14,416.13</b>	<b>6.73</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>565.93</b>	<b>431.65</b>	<b>134.28</b>	<b>31.11%</b>
53						<b>Norway Savings JUDAIC SHOP acct</b>	<b>3,642.28</b>	<b>3,770.90</b>	<b>(128.62)</b>	<b>(3.41%)</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>83,014.25</b>	<b>35,009.91</b>	<b>48,004.34</b>	<b>137.12%</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	175,656.53	2,604.91	1.48%
59						Schwab Capital Campaign	35,542.03	30,189.68	5,352.35	17.73%
60						<b>Bernstein Fund Vanguard</b>				
61						Bernstein Principal	99,189.59	63,188.92	36,000.67	56.97%
62						Bernstein Appreciated	121,603.52	123,410.54	(1,807.02)	(1.46%)
63						<b>Total Bernstein Fund</b>	<b>220,793.11</b>	<b>186,599.46</b>	<b>34,193.65</b>	<b>18.33%</b>
64						<b>Total Investments</b>	<b>434,596.58</b>	<b>392,445.67</b>	<b>42,150.91</b>	<b>10.74%</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	17,702.42	17,365.76	336.66	1.94%
68						<b>Total Vanguard ENDOWMENT acct 88065</b>	<b>41,637.00</b>	<b>41,300.34</b>	<b>336.66</b>	<b>0.82%</b>
69						<b>Total Checking/Savings</b>	<b>705,412.18</b>	<b>561,605.96</b>	<b>143,806.22</b>	<b>25.61%</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	50,510.09	230,030.00	(179,519.91)	(78.04%)
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)	(6,946.76)	3,270.40	47.08%
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>377,202.32</b>	<b>(197,060.59)</b>	<b>(52.24%)</b>
83						<b>Total Current Assets</b>	<b>885,553.91</b>	<b>938,808.28</b>	<b>(53,254.37)</b>	<b>(5.67%)</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)	(10,101.92)	(6,778.00)	(3,323.92)	(49.04%)
93						Accumulated Depreciation - Building (39 years)	(1,930,270.80)	(1,462,752.84)	(467,517.96)	(31.96%)
94						<b>Total Fixed Assets</b>	<b>4,247,063.78</b>	<b>4,717,905.66</b>	<b>(470,841.88)</b>	<b>(9.98%)</b>
95						<b>TOTAL ASSETS</b>	<b>5,132,617.69</b>	<b>5,656,713.94</b>	<b>(524,096.25)</b>	<b>(9.27%)</b>
96						<b>LIABILITIES &amp; EQUITY</b>				
97						<b>Liabilities</b>				
98						<b>Current Liabilities</b>				
99						Restricted Revenue	9,448.87	3,439.25	6,009.62	174.74%
100						Payroll Advance	0.00	0.00	0.00	0.0%
101						<b>Prepaid</b>				
102						School deposits fees	0.00	400.00	(400.00)	(100.0%)
103						Dues	9,590.00	13,237.50	(3,647.50)	(27.55%)
104						Annual	0.00	0.00	0.00	0.0%
105						Israel Trip/Bills	686.49	0.00	686.49	100.0%
106						Grants	0.00	0.00	0.00	0.0%
107						<b>Total Prepaid</b>	<b>10,276.49</b>	<b>13,637.50</b>	<b>(3,361.01)</b>	<b>(24.65%)</b>
108						<b>Total Current Liabilities</b>	<b>19,725.36</b>	<b>17,076.75</b>	<b>2,648.61</b>	<b>15.51%</b>
109						<b>Long Term Liabilities</b>				
110						Norway Savings Paycheck Protection Program	65,000.00	0.00	65,000.00	100.0%
111						<b>Total Long Term Liabilities</b>	<b>65,000.00</b>	<b>0.00</b>	<b>65,000.00</b>	<b>100.0%</b>
112						<b>Total Liabilities</b>	<b>84,725.36</b>	<b>17,076.75</b>	<b>67,648.61</b>	<b>396.15%</b>
113						<b>Equity</b>				
114						Net Assets Unrestricted	4,131,702.78	4,681,302.76	(549,599.98)	(11.74%)
115						Net Assets Temp Restricted	482,034.75	613,768.66	(131,733.91)	(21.46%)
116						Net Assets Perm Restricted	123,124.17	87,123.50	36,000.67	41.32%
117						Retained Earnings	257,442.27	262,840.23	(5,397.96)	(2.05%)
118						Net Income - OPS	56,800.94	1,522.93	55,278.01	3,629.71%
119						Net Income - Other (CC, Restricted)	(3,212.58)	(6,920.89)	3,708.31	53.58%
120						<b>Total Equity</b>	<b>5,047,892.33</b>	<b>5,639,637.19</b>	<b>(591,744.86)</b>	<b>(10.49%)</b>
121						<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,132,617.69</b>	<b>5,656,713.94</b>	<b>(524,096.25)</b>	<b>(9.27%)</b>