BET HA'AM TREASURER'S REPORT

ANNUAL MEETING - 2023

SECTION ONE - INTRODUCTION/OVERVIEW

I am Tom Rosen, serving my fourteenth year as treasurer. In this Annual Report I will be reviewing the current fiscal year (FY23, ending on June 30, 2023) in Section Two; what I see as our future challenges in Section Three; and then provide many supporting documents and charts in Section Four, along with some commentary to help understand each. The charts, starting on page 18, should be easy to understand. The detailed spreadsheets, Profit and Loss (P&L) statements and Balance Sheet have a lot of detail and are a little more challenging to understand. There is a fair amount of repetition in the descriptions in Section Four, allowing one to jump to different parts and not miss some of the commentary.

If you are **only** looking for a '300-word' summary, read the next statement. If you want more details, continue reading after the summary.

300-Word Summary.

Bet Ha'am, with the help of three government distributions, was able to remain open during the pandemic, keep the staff employed and maintain a healthy budget. The post-pandemic future is suffering from expenses rising much faster than income. Salaries average about a 3% to 4% increase each year and other expenses are rising even quicker. On the income side dues have been increasing nicely, but other fundraising is flat. We tend to rely on the same generous 25% of our membership for special events, like A Staged Affair, but we don't have the staff or volunteer base to increase the number of fundraising events. We have a very small endowment (about \$268,000)

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Date of this report – June 16, 2023

which contributes almost nothing to operations or to the increasing needs of maintenance as the building ages. The projected deficit for next year is \$96,561. The deficit is expected to increase in the following years. Our expenses are reasonable, the dues income is good, but the lack of a meaningful endowment is the problem. We should have an endowment of around three million dollars for our current operating model to be sustainable. We need to start a new capital campaign focusing on endowment. I believe if we aren't successful in this endeavor then we will have to substantially change our operating model. At the same time we are reviewing other options, such as a donor wall, possible collaboration with Temple Beth El on the Hebrew School, adjusting the dues model, additional fundraising events, and much more. We can also use more volunteers to help with programs or in the office. If you have any suggestions, please let us know.

I have noticed that many members have a more negative view of our finances than reality would support. Part of this might be because I consider you a partner in the fiscal matters of our synagogue and hence, I am quite transparent with most of our data and outlook. This is different than most non-profits that only disclose financial highlights. Our Finance Committee tends to be conservative when budgeting, which often leads to the budget being much worse than the outcome. **Over the past seventeen years, we beat the budget fourteen times, for a combined amount of \$879,791!** Bet Ha'am's Annual Meeting 2023 – Treasurer's Report Page **1** of **29**

Reasons for this include the Payroll Protection Program (twice), Employee Retention Credit (similar to the PPP), special fundraising when Rabbi Goldfinger became injured, and many one-time unanticipated gifts by members. This does not mean that we don't have to worry about the future; we do, and I will review those concerns in Section Three – The Future.

SECTION TWO - YEAR IN REVIEW

Before I review this year, I want to note that last year's final Profit and Loss statement is presented in Section Four for your review (under the heading FY22 Profit & Loss and FY22 P&L Notes) along with some commentary. (Starting on page 13).

The details for the current year (Profit & Loss statement, Balance sheet and cash position) are presented at the beginning of Section Four under the heading: <u>Current Year Reports (FY23 – July 1, 2022, to June 30, 2023).</u> (Starting on page 4).

The current fiscal year, which has only a couple of weeks remaining, was an ok financial year for Bet Ha'am. We are anticipating a deficit of around \$15,726, which is much better than the budgeted deficit of \$87,133. Some reasons for our good fortune include: the major fundraiser, *A Staged Affair*, was well supported and will have a net income of around \$24,000; some savings on payroll due to temporary vacancies (I'm sure the other office staff did not appreciate this); another round of government funding from the Employee Retention Credit; and the largest dues income ever! Unfortunately, fallout from the pandemic still affects our rental income. It was only \$1,875, before the pandemic it was close to \$20,000. And maintenance expenses are rising rapidly as the building ages. It has gone from less than \$15,000 annually to over \$40,000, and that number will increase in future years.

More about the dues. We are anticipating at least \$420,000, easily beating last year's \$405,436 (which at the time was the most ever). 327 households paid dues this year; last year, the number was 314 households. Many households increased their commitment, more so than in past years. There are some charts and spreadsheets highlighting these trends in Section Four.

In the annual dues letter, which you should have received last week, we now mention the sustaining amount for the synagogue (the amount every family would have to pay to balance the budget, keeping the building open and paying the salaries and benefits) which is \$1,600. We hope that everyone that has the means will contribute at least this amount. Knowing that there are households that can't afford anything close to this amount (typically ten to fifteen percent of the membership) and that we do not want to create a barrier for anyone, **it is essential that those who can pay more (and have generously done so in the past) continue to do so.** This will help enable Bet Ha'am to be there for all of us in the future.

Another topic is fundraising. The board has taken a more active role in fundraising. We are formalizing the process more with timelines and financial goals. We are working on next year's fundraising calendar and the board and the Rabbi hope to connect with a handful of members each year to have a dialogue about their role in the future. There is also the Life & Legacy program, discussed in a little more detail on page 26, in red.

SECTION THREE – THE FUTURE and CHALLENGES

There are several challenges going forward that I wish to discuss. If some of them sound familiar, it would be because we have not solved them in the past.

Next Year's Budget and the Deficit. The board approved budget for next year anticipates a deficit of \$96,561. Since we budget conservatively and often receive some unanticipated gifts, my 'whisper' number is closer to a \$70,000 deficit. That would still be our largest deficit by far. Fortunately, we have some reserves due to the accumulated surplus in prior years. We can't sustain such a large deficit for multiple years. To solve this issue we need to increase our endowment with a

Bet Ha'am's Annual Meeting 2023 – Treasurer's Report Page **2** of **29** capital campaign (discussed below) and increase fundraising, which the board is working on. The finance committee believes our expenses are reasonable and not the issue. In addition, if we can get beyond the pandemic, we should be able to increase our rental income, which was close to \$20,000 net before the pandemic.

For more details about next year's budget, see column 'l' under FY23 Profit & Loss and FY23 P&L Notes (starting on page 5).

Salaries. The benefits that we offer our salaried employees are minimal. A few years back we increased salaries a bit to make sure everyone was earning more than \$15 per hour and the vacation and sick days benefits are good (and it is a great work environment), but the total package is still not where it should be. Our financial forecast is not healthy enough to offer better benefits. This issue must be taken into consideration when planning future fundraising and endowment goals. If we can get to where we need to be it will help with our hiring and retention and provide more stability at Bet Ha'am.

Dues. The current dues model can be confusing and as a percentage of income we rely too much on dues. Only by increasing fundraising and growing the endowment with a new capital campaign and the Life and Legacy program will we be in a better position.

I would like to point out again that the total dues received this year was the most ever! It is the first time in many years that it has had a meaningful increase.

Capital Campaign. As I have mentioned numerous times in this report and for the past few years, our endowment, at \$268,000, is insufficient. An institution our size should have an endowment of at least three million dollars. Such an endowment would throw off enough income to provide a buffer during lean years and reduce our reliance on dues. We have also identified about two million dollars' worth of repairs that will be necessary over the next thirty years as the building ages. The operating budget could never cover these repair costs. Almost all nonprofits have periodic capital campaigns. That is how they survive. It has been over ten years since the start of our last campaign, which, while mostly successful, didn't add to the endowment. I believe over half the current membership was not a part of the last capital campaign (joined after the campaign) but of course they are enjoying the building, prayer books, furniture, parking lot, etc. that were provided by the campaign. A committee is being created to explore the best way to grow the endowment. It will soon be time for everyone to join this campaign to ensure the future of Bet Ha'am. If you have an interest in serving on this committee, please let me know.

The Life and Legacy program, which just completed its second year, will eventually grow the endowment. Over 40 individuals have already included Bet Ha'am in their will. Often with a small percentage gift (1% to 5%) of their estate. The Life and Legacy will continue contacting individuals for this important program.

You. I mentioned earlier that I consider everyone a partner in the fiscal matters of the synagogue. But it is not just the fiscal matters, but every aspect of synagogue life. The professional staff and board cannot do it alone. We need many volunteers for programs, committees, office work and the board, to run smoothly. Every year we allocate money for programming that is never used due to a lack of volunteers. Please, in addition to your financial contributions, consider volunteering at Bet Ha'am. Ask Lynn Mansfield (or someone in leadership) what you can do to help. And if you have any suggestions or questions, don't hesitate to contact the leadership or a board member.

SECTION FOUR - SUPPORTING SPREADSHEETS AND CHARTS

I recognize that there might be some inconsistencies between the reports due to differences in creation or reference dates. There will be some time for questions during the annual meeting, but as always, I am happy to answer any questions by email (<u>Camp_Rosen@hotmail.com</u>).

Current Year Reports (FY23 – July 1, 2022, to June 30, 2023)

These reports are for eleven completed months. The first report (FY23 Profit and Loss) also includes a projection for the full year and the budget for next year. Bottom line, we are expecting a deficit of \$15,726 for this year versus a budgeted deficit of \$87,133.

Highlights include (all under column 'B' – this fiscal year or column 'H' the final expected amount): Total Unrestricted Donates (total of lines 3 - 15) was underbudget, primarily due to a weakness in raffle ticket sales for the spring fundraiser and because of a smaller amount of General Donations. Dues (also called financial commitment on line 39) was the highest amount ever, expected to be close to \$420,000. School Fees (line 46) exceeded the budget nicely. Line 55 -Covid-19 PPP, is the Employee Retention Credit which is similar to the PPP. We did not anticipate this; the government relaxed the requirements late last summer. Line 57 -Interest Income was another bonus due to rising interest rates. Those are the noteworthy income items. On the expense side, Maintenance (line 83) was double the budget at \$40,000. We expect this trend to continue as the building ages. The Maintenance Sinking Fund (line 85) is to enable us to have some reserves for future maintenance expenses. Bank Service Charges (line 121) is the fee we pay on credit card transactions. This has been climbing in recent years. It would be nice if credit card users covered these fees when making a payment. Salaries and Benefits (line 155) will be a little below budget due to some staffing vacancies during the year. Finally, High Holidays & Holiday Celebrate (line 170) is more than double the budget due to security and tent expenses.

A quick explanation on how to understand the FY23 Profit and Loss (P&L) report:

- The top of a P&L shows the income (lines 1 through 60). The bottom portion displays the expenses (lines 61 through 180). Line 181 is the net.
- Column 'B' is the current year, column 'C' is the previous year, column 'D' is the budget, column 'G' is the note reference. Notes are at the end of the report. Column 'H' is the projected year-end numbers and column 'I' is the approved budget for next year.
- The Fund Transfer section (lines 16 through 38) is used when temporary restricted funds are used during the current year. For example, if there is a donation of \$1,000 to the garden, the donation is restricted to the garden. It might not be used during the current year, so the donation does not show as an income item. Instead, it shows up after the P&L as a restricted donation (line 196 in the Restricted Donations section) and also shown on the balance sheet. If during any year it eventually is used in the garden, there would be an expense (line 91) and the offsetting income would also have to be shown (line 25).

The profit & loss statement is on the next three pages.

		Column "B"	Column "C"	Column "D"	Column "E"	Column "F"	"G"	Column "H"	Column "I"	
	New Congregation Bet Ha'am									
	Profit & Loss									
	July 1, 2022 through May 31, 2023									
		Jul 1- May 31, '23	Jul 1- May 31, '22	Jul '22 - Jun '23	Y-T-D \$ Diff	Actual YTD		Jul 1- Jun 30, '23	Jul 1- Jun 30, '24	
ows		This FY	Last FY	BUDGET	vs. Last FY	vs. Last FY		FY23 Expected	FY24 BUDGET	·
1	Ordinal Income									
3	Unrestricted Donations									
4	50109 · Fundraising event	4,358.51	3,220.00	2,500.00	1,138.51	135.36%	1	4,358.51	5,000.00	
5	Fundraising Calls (Budget Gap)	805.00	19,820.00	25,000.00	(19,015.00)	4.06%	1	2,000.00	7,500.00	
6 7	50109 - Storied Affair 50199 - Class Donation for ED Class	34,236.54 0.00	40,454.27 0.00	30,000.00 0.00	(6,217.73) 0.00	84.63% n/a	2	24,000.00 0.00	30,000.00 0.00	net
8	50159 - Class Donation for ED class	7,581.34	23,813.44	22,000.00	(16,232.10)	31.84%	3	7,750.00	7,750.00	
9	HHD Donations	2,143.00	648.00	4,000.00	1,495.00	330.71%	4	2,143.00	2,500.00	
10	50116 · Memorial Booklet	3,605.00	2,904.00	3,000.00	701.00	124.14%		3,605.00	4,000.00	
11 12	50126 - Oneg/Misc. 50136 · Annual Fund	200.00 25,160.47	0.00 16,833.07	2,000.00 18,000.00	200.00 8,327.40	n/a 149.47%		200.00 25,200.00	500.00 25,000.00	
13	50213 · School Donations & Tsdaka	234.55	265.00	115.00	(30.45)	88.51%		234.55	300.00	
14	51111 · Programming Income	800.39	0.00	0.00	800.39	n/a	5	800.39	800.00	
15	Total Unrestricted Donations	79,124.80	107,957.78	106,615.00	(28,832.98)	73.29%		70,291.45	83,350.00	
16 17	Fund Transfers Adult Library Fund Transfer	367.68	336.00	0.00	31.68	109.43%		367.68	0.00	
18	Artist-In-Residence	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
19	Bernstein Transfer	0.00	0.00	11,383.00	0.00	n/a		5,918.82	0.00	
20	Biennial	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
21 22	Capital Account Transfer Cohen Fund Transfer	0.00	0.00	0.00	0.00 0.00	n/a n/a		0.00	0.00 0.00	
22	COVID-19 Reopening Transfer	260.62	685.35	1,000.00	(424.73)	38.03%		260.62	0.00	
24	ED Salary Grant	0.00	200.00	0.00	(200.00)	0.00%		0.00	0.00	
25	Garden Donations Transfer	1,650.00	0.00	0.00	1,650.00	n/a		1,650.00	0.00	
26 27	Goldfinger Fund for Israel Travel Pass Thru Transfer	0.00	0.00	0.00	0.00	n/a n/a		0.00	0.00 0.00	
28	Prayer Book Fund Transfer	0.00	736.78	0.00	(736.78)	0.00%		0.00	0.00	
29	Rabbi Discretion Transfer	662.39	0.00	0.00	662.39	n/a		662.39	0.00	
30	Remembering Thru Art	900.00	0.00	0.00	900.00	n/a		900.00	0.00	
31 32	Repairs covered by Insurance & Grants Sandmel, Discretion & Youth	15,470.00 0.00	15,470.00 0.00	0.00	0.00	100.00% n/a		15,470.00 0.00	0.00 0.00	
33	School Grant Transfer	11,942.53	16,320.04	0.00	(4,377.51)	73.18%		11,942.53	0.00	
34	School Grant Transfer Prior Year's	0.00	6,870.18	0.00	(6,870.18)	0.00%		0.00	0.00	
35	Strategic Initiatives - from CCII	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
36 37	Strategic Planning Transfer Tutor Fund Transfer	0.00	0.00	0.00	0.00 0.00	n/a n/a		0.00	0.00 0.00	
38	Total Fund Transfers	31,253.22	40,618.35	12,383.00	(9,365.13)	76.94%	6	37,172.04	0.00	
39	Financial Commitment	412,263.93	392,732.17	370,000.00	19,531.76	104.97%	7	420,000.00	410,000.00	
40	Cohen Member Grant (Dues)	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
41 42	50300 · Fees 50307 · Shalom Yeladim	0.00	0.00	0.00	0.00	n/a		0.00	0.00 0.00	
43	50308 · Rental income	1,875.00	180.00	2,500.00	1,695.00	1041.67%	8	1,875.00	5,000.00	net
44	50309 · Seder	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
45 46	50310 · School dinners	2,940.00	0.00	2,500.00	2,940.00	n/a		3,000.00	3,000.00	
40	50311 · School Fees 50311a - Non-Member School Fees	39,931.65 540.00	30,666.66 840.00	32,000.00 500.00	9,264.99 (300.00)	130.21% 64.29%		40,000.00 540.00	40,000.00 500.00	
48	50312 · Class / program fees	504.00	434.00	0.00	70.00	116.13%		264.00	300.00	
49	50313 · Reimbursed Purchases	101.69	1,068.20	500.00	(966.51)	9.52%	9	101.69	200.00	
50 51	50315 · Health Insurance Co-pay	3,211.61	3,778.15	4,000.00	(566.54)	85.00%	10	3,502.76	3,500.00	
51	50136 - Teen Trip Total 50300 · Fees	1,894.00 50,997.95	0.00 36,967.01	0.00 42,000.00	1,894.00 14,030.94	n/a 137.96%		1,894.00 51,177.45	0.00 52,500.00	-
53	50400 · Judaica Shop (net for budget)	1,122.69	1,500.97	1,000.00	(378.28)	74.80%	11	1,200.00	500.00	net
54	50500 Grants - Unrestricted	20,550.00	29,000.00	30,000.00	(8,450.00)	70.86%	12	30,550.00	30,000.00	
55	Covid-19 Paycheck Protection Program	84,217.86	65,000.00	0.00	19,217.86	129.57%	13	84,217.86	0.00	
56 57	Rebates, Refunds, Adjustments 58000 · Interest Income	2,497.64 4,664.57	0.00 47.52	0.00 100.00	2,497.64 4,617.05	n/a 9816.01%	14	2,497.64 7,178.00	0.00 12,000.00	
58	Total Income (Ex. Restricted Donations)	686,692.66	673,823.80	562,098.00	12,868.86	101.91%		704,284.44	588,350.00	
59	59999 Judaica Shop Purchases	453.34	1,696.36	0.00	(1,243.02)	26.72%		500.00	0.00	
60	Gross Profit	686,239.32	672,127.44	562,098.00	14,111.88	102.10%		703,784.44	588,350.00	-
61 62	Expense 60000 · School Expenses									
63	DC Trip	9,351.98	1,572.38	0.00	7,779.60	594.77%	6	9,351.98	0.00	
64	Retreat	0.00	0.00	0.00	0.00	n/a	6	0.00	0.00	
65	Boston Trip	0.00	0.00	0.00	0.00	n/a	6	0.00	0.00	
66 67	School - Other Grant Covered 60500 · Education	2,590.55 54.00	4,280.21 0.00	0.00	(1,689.66) 54.00	60.52% n/a	6	2,590.55 100.00	0.00 250.00	
68	60501 · High School Dinners	85.00	82.08	0.00	2.92	103.56%		85.00	1,000.00	
69	60702 · Teacher Appreciation	246.88	332.77	0.00	(85.89)	74.19%		500.00	500.00	
70	61051 · Furniture	0.00	4,767.45	0.00	(4,767.45)	0.00%	6	0.00	0.00	
71 72	61052 - School Books 61054 - School Postage	2,242.57 0.00	1,955.75 0.00	2,500.00 0.00	286.82 0.00	114.67% n/a		2,500.00 0.00	2,500.00 0.00	
72	61054 - School Postage 61056 - School Supplies	2,424.71	2,924.30	2,500.00	(499.59)	n/a 82.92%		2,500.00	2,500.00	
74	School Computer	0.00	0.00	0.00	0.00	n/a	6	0.00	0.00	
75	School Reimbursed Books	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
76	Total 60000 · School Expenses	16,995.69	15,914.94	5,000.00	1,080.75	106.79%	~	17,627.53	6,750.00	
77 78	Sporty 60925 · Oneg	0.00 653.06	2,700.00 290.75	2,000.00 4,000.00	(2,700.00) 362.31	0.00% 224.61%	6	0.00 750.00	0.00 2,000.00	
79	Laundry - Onegs	1,055.79	0.00	500.00	1,055.79	224.01% n/a		1,250.00	1,500.00	
80	Gift of Israel	0.00	0.00	0.00	0.00	n/a	15	0.00	0.00	
81	60050 · Books	65.87	1,263.18	0.00	(1,197.31)	5.21%	16	65.87	0.00	

		Column "B"	Column "C"	Column "D"	Column "E"	Column "F"	"G"	Column "H"	Column "I"
	New Congregation Bet Ha'am								
	Profit & Loss July 1, 2022 through May 31, 2023								
		141.4 Marc 24, 102	1.1.4 March 100	h 100 hm 100	V T D ¢ D#	Actual YTD		hild here 00, 100	hd 4 hm 00 104
ows		Jul 1- May 31, '23 J This FY	Last FY	BUDGET	Y-T-D \$ Diff vs. Last FY	vs. Last FY		Jul 1- Jun 30, '23 FY23 Expected	FY24 BUDGET
82	60100 · Building								
83	60140 · Maintenance	36,893.60	14,150.58	20,000.00	22,743.02	260.72%		41,000.00	40,000.00
84 85	Repairs (fence) covered by Insurance & Grant	15,470.00 50,000.00	15,470.00	0.00	0.00	100.00% 100.00%		15,470.00 50,000.00	0.00
86	Maintenance Sinking Fund 60163 - Furniture	0.00	50,000.00 1,690.68	0.00	(1,690.68)	0.00%		0.00	0.00
87	60165 · Facility Rental Expense	424.00	140.67	0.00	283.33	301.41%	8	424.00	0.00
88	60171 & 60193 - Licensing & Inspections	130.00	60.00	0.00	70.00	216.67%		240.00	240.00
89 90	60172 - Trash Removal 60180 · Plowing & Lawn Care	2,814.95 9,644.00	1,440.45 7,565.00	4,250.00	1,374.50 2,079.00	195.42% 127.48%	17	3,200.00 11,000.00	3,500.00 11.000.00
91	60185 - Garden & Outdoor Maintenance	1,511.69	776.35	1,500.00	735.34	194.72%	18	1,750.00	1,500.00
92	Weeding	2,880.00	0.00	3,250.00	2,880.00	n/a		4,000.00	5,000.00
93 94	Mulch	306.00	0.00	250.00 350.00	306.00	n/a		306.00	500.00
94	Garden Tools 60190 · Building Insurance	0.00 12,177.00	0.00 11,409.00	12,000.00	0.00 768.00	n/a 106.73%		0.00 12,177.00	0.00 12,500.00
96	60191 · Alarm System	597.50	1,318.18	1,500.00	(720.68)	45.33%		750.00	1,000.00
97	60192 · Elevator	1,978.33	904.47	1,000.00	1,073.86	218.73%		2,250.00	2,000.00
98 99	60193 · Inspections 61900 · Utilities	708.75 30,053.88	234.95 26,375.96	150.00 35,000.00	473.80 3,677.92	301.66% 113.94%	19	1,000.00 32,500.00	750.00 38,000.00
100	Total 60100 · Building	165,589.70	131,536.29	90,250.00	34,053.41	125.89%	19	176,067.00	115,990.00
101	60200 · Charitable Contributions	1,998.50	1,100.00	1,200.00	898.50	181.68%	20	1,998.50	1,700.00
102	60300 · Conferences								
103 104	60301 · Rabbi Conference exp Rabbi Association Dues	4,062.80 1,901.02	295.00 1,827.91	4,062.80 2,000.00	3,767.80 73.11	1377.22% 104.00%		4,062.80 1,901.02	2,500.00 1,977.00
104	Rabbi & RS Director Coaching	0.00	0.00	0.00	0.00	n/a		0.00	0.00
106	Education Conference	0.00	0.00	0.00	0.00	n/a		0.00	0.00
107	Education Israel Trip (set aside)	0.00	0.00	1,000.00	0.00	n/a		0.00	0.00
108 109	Admin Conference & Dues Line Rabbi & Educator Laptops	3,136.24 0.00	2,455.22 0.00	2,200.00 0.00	681.02 0.00	127.74% n/a		3,136.24 0.00	2,200.00 0.00
110	60303 · Biennial	0.00	0.00	0.00	0.00	n/a		0.00	0.00
111	Total 60300 · Conferences	9,100.06	4,578.13	9,262.80	4,521.93	198.77%		9,100.06	6,677.00
112	60400 · Subscriptions & Dues	21,847.54	21,657.48	25,500.00	190.06	100.88%	URJ	25,500.00	27,000.00
113 114	60700 · Gifts Bikur	0.00	0.00	1,000.00	0.00	n/a		0.00	0.00
115	60705 · Other Gifts	23.10	200.00	200.00	(176.90)	11.55%		23.10	0.00
116	60704 - Shabbat Cups	512.00	546.00	1,000.00	(34.00)	93.77%		512.00	1,000.00
117	60703 - Scholarships	0.00	3,000.00	0.00	(3,000.00)	0.00%	6	0.00	0.00
118 119	60703.1 - Scholarship Pass-Thru 60701 · Flowers	0.00	0.00	0.00	0.00	n/a n/a	21	0.00 0.00	0.00 0.00
120	Total 60700 · Gifts	535.10	3,746.00	2,200.00	(3,210.90)	14.28%		535.10	1,000.00
121	60900 · Bank Service Charges	4,696.42	5,186.29	4,000.00	(489.87)	90.55%		5,500.00	5,500.00
122	61000 · Office Expenses				(
123 124	Committee Supplies Committee Membership Software	377.76 0.00	1,368.75 0.00	1,300.00 0.00	(990.99) 0.00	27.60% n/a		500.00 0.00	750.00 0.00
125	Committee Printing	0.00	0.00	0.00	0.00	n/a		0.00	100.00
126	Committee Postage	0.00	0.00	0.00	0.00	n/a		0.00	0.00
127	Misc.	0.00	0.00	0.00	0.00	n/a		0.00	0.00
128 129	61010 · Computer Computer Tech Upgrades	706.75 1,639.19	1,368.75 747.99	1,500.00 1,500.00	(662.00) 891.20	51.63% 219.15%		1,000.00 2,000.00	1,000.00 2,000.00
130	Software	6,416.55	6,205.16	9,000.00	211.39	103.41%	22	7,000.00	9,000.00
131	61020 Copying	2,584.69	1,876.52	3,000.00	708.17	137.74%		3,000.00	3,000.00
132	61030 · Postage	859.40	1,207.40	2,500.00	(348.00)	71.18%		1,250.00	2,500.00
133 134	61040 · Printing 61050 · Supplies	366.00 1,184.10	306.30 1,868.37	1,750.00 3,000.00	59.70 (684.27)	119.49% 63.38%		1,000.00 1,500.00	1,750.00 2,500.00
135	61060 · Telephone	3,924.77	3,509.77	4,250.00	415.00	111.82%		4,400.00	4,500.00
136	61061 - Cable - TWC computer	0.00	0.00	0.00	0.00	n/a		0.00	0.00
137	61062 - Credit Card Expenses	0.00	0.00	0.00	0.00	n/a		0.00	0.00
138 139	Administrator Fund Total 61000 · Office Expenses	0.00	0.00	1,000.00	(399.80)	n/a 97.83%		21,650.00	27,100.00
140	61300 · Salaries & Benefits	10,033.21	10,408.01	20,000.00	(535.00)	31.0370		21,000.00	27,100.00
141	61310 · Insurance								
142	61311 · Dental	1,340.10	1,306.28	1,500.00	33.82	102.59%	23	1,470.00	1,600.00
143 144	61312 · Disability 61313 · Life	1,521.54 0.00	1,283.30 0.00	1,400.00 500.00	238.24 0.00	118.56% n/a		1,521.54 0.00	1,600.00 0.00
144	61313 · Life 61314 · Medical	22,207.30	19,289.38	21,600.00	2,917.92	115.13%	10	22,400.00	22,900.00
146	61316 · Worker's comp	2,630.42	3,140.00	4,100.00	(509.58)	83.77%		2,630.42	4,100.00
147	Total 61310 · Insurance	27,699.36	25,018.96	29,100.00	2,680.40	110.71%		28,021.96	30,200.00
148 149	61350 · Payroll 61351 · Salaries	319,763.47	317,482.01	373,245.00	2,281.46	100.72%	24	363,000.00	393,047.72
150	61356 · Payroll Fees	885.00	885.00	1,500.00	2,201.40	100.72%	24	1,000.00	1,000.00
151	61357 · Payroll Taxes	15,582.58	14,745.45	22,365.13	837.13	105.68%		17,800.00	22,351.37
152	61357a - Duplicate Taxes to be Repaid	0.00	650.08	0.00	(650.08)	0.00%		0.00	0.00
153 154	61359 · Pension Total 61350 · Payroll	22,165.09 358,396.14	17,242.06 351,004.60	23,500.00 420,610.13	4,923.03 7,391.54	128.55% 102.11%		24,221.00 406,021.00	24,670.23 441,069.32
155	Total 61300 · Payroll Total 61300 · Salaries & Benefits	358,396.14	376,023.56	449,710.13	10,071.94	102.11%	25	406,021.00	441,069.32
156	61400 · Professional Services	500,000.00	2.0,020.00		10,071.04	.02.0070	20	.0.,042.00	,203.02
157	61343 - Staffing	1,659.91	38.00	1,500.00	1,621.91	4368.18%	26	2,000.00	2,000.00
158	61410 Accounting	0.00	0.00	0.00	0.00	n/a		0.00	0.00
159 160	Admin Search Professional Development	0.00	0.00 261.00	0.00 1,925.00	0.00 (261.00)	n/a 0.00%		0.00 1,925.00	0.00 1,925.00
161	61430 · Other Services	100.00	0.00	0.00	100.00	n/a		100.00	0.00
162	61440 · Tutoring	0.00	0.00	0.00	0.00	n/a		0.00	0.00
163	61444 · Marketing Total 61400 · Professional Services	420.38	250.00	1,000.00 4,425.00	170.38 1,631.29	168.15% 397.14%		420.38	1,000.00

Bet Ha'am's Annual Meeting 2023 – Treasurer's Report Page **6** of **29**

				Column "B"	Column "C"	Column "D"	Column "E"	Column "F"	"G"	Column "H"	Column "I"	
		New C	ongregation Bet Ha'am									
			Profit & Loss									
		July 1, 2	022 through May 31, 2023									
		- î										
				Jul 1- May 31, '23	Jul 1- May 31, '22	Jul '22 - Jun '23	Y-T-D \$ Diff	Actual YTD		Jul 1- Jun 30, '23	Jul 1- Jun 30, '24	
ROWS				This FY	Last FY	BUDGET	vs. Last FY	vs. Last FY			FY24 BUDGET	
		1500	D	111311	Lastiii	DODGET	V3. Ld3t11	V3. Ld3t11		T 125 Expected	1124 000001	
165	t		Programs									
166			In Olam	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
167			0 · Programs - Other	3,552.71	817.71	5,000.00	2,735.00	434.47%	27		4,000.00	
168			ed Affair	5,549.97	11,168.36	0.00	(5,618.39)	49.69%		0.00	0.00	
169			ly Pizza	1,198.29	187.48	1,500.00	1,010.81	639.16%		1,300.00	1,500.00	
170			Holidays & Holiday Celebrate	9,420.49	3,426.41	4,000.00	5,994.08	274.94%	28		8,000.00	no tent
171			s/Confirmation Project	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
172		Wors	ship Services	0.00	0.00	0.00	0.00	n/a	29	0.00	0.00	
173		SIR		5,918.82	4,314.02	11,383.00	1,604.80	137.20%		5,918.82	0.00	endowme
174	7	Total 61	500 · Programs	25,640.28	19,913.98	21,883.00	5,726.30	128.76%		20,968.82	13,500.00	
175			Entertainment & Travel									
176			0 · Meals	9.02	0.00	500.00	9.02	n/a	30	9.02	0.00	
177			0 · Mileage/travel	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
178			0 · Lodging	0.00	0.00	0.00	0.00	n/a		0.00	0.00	
179	1		700 · Entertainment & Travel	9.02	0.00	500.00	9.02	n/a		9.02	0.00	
180		al Exper		654,522.03	602,918.61	649,230.93	51,603.42	108.56%		719,510.24	684,911.32	
181	Net Ordina			31,717.29	69,208.83	(87,132.93)	(37,491.54)	45.83%		(15,725.80)	(96,561.32	
182	Net Oralla	iy incon		01,717.20	00,200.00	(01,102.00)	(07,401.04)	40.00%		(10,720.00)	(00,001.02	_
183												
184		0400	Restricted Donations									
				74.00	1 10 00	0.00	(00.00)	50.440/				
185			1 · Adult Library	74.00	142.00	0.00	(68.00)	52.11%				
186			2 · Bernstein	0.00	0.00	0.00	0.00	n/a				
187			3 · Cohen	364.68	1.89	0.00	362.79	19295.24%				
188			7 · Open Door	0.00	0.00	0.00	0.00	n/a				
189			8 · Sandmel	0.00	0.00	0.00	0.00	n/a				
190		5011	9 - Prayer Book Fund	0.00	0.00	0.00	0.00	n/a				
191			0 Tutor	0.00	68.00	0.00	(68.00)	0.00%				
192		5012	1 · Youth	201.00	180.00	0.00	21.00	111.67%				
193		5012	3 - Class Gift (B'nai Mitzvah)	0.00	33.82	0.00	(33.82)	0.00%				
194		5012	4 - Goldfinger Fund for Israel Travel	0.00	216.00	0.00	(216.00)	0.00%				
195			5 - Adult Learning	0.00	0.00	0.00	0.00	n/a				
196			5 - Garden Donations	1,982.00	0.00	0.00	1,982.00	n/a				
197			7 - High Holiday Food Drive	4,309.00	4,420.00	0.00	(111.00)	97.49%	31			
198			9 - Lehman Fund	0.00	0.00	0.00	0.00	n/a	0.			
199			1 - School Tsdaka (not donated yet)	0.00	0.00	0.00	0.00	n/a				
200			5 - Endowments & Bequests	20,000.00	12,000.00	0.00	8,000.00	166.67%				
200			6 - Interpreter Sub-Fund	20,000.00	0.00	0.00	0.00	n/a				
201			7 - Art in Residence	0.00	0.00	0.00	0.00					
								n/a				
203			9 - Kitchen	0.00	0.00	0.00	0.00	n/a				
204		Bienr		0.00	0.00	0.00	0.00	n/a				
205			ID-19 Reopening Donations	0.00	0.00	0.00	0.00	n/a				
206			ster Relief	0.00	0.00	0.00	0.00	n/a				
207			ture Grant	0.00	0.00	0.00	0.00	n/a				
208			cy (cash)	0.00	10,000.00	0.00	(10,000.00)	0.00%				
209			Falmid	20,000.00	0.00	0.00	20,000.00	n/a				
210			Remembering Through Art	5,000.00	0.00	0.00	5,000.00	n/a				
211		Donc	r Tree	17,000.00	0.00	0.00	17,000.00	n/a				
212		Pass	-Through Donations	0.00	0.00	0.00	0.00	n/a				
213			aid Future Donations	0.00	0.00	0.00	0.00	n/a				
214			tes, Refunds, Adjustments	0.00	0.00	0.00	0.00	n/a				
215			ol Grant	0.00	0.00	0.00	0.00	n/a				
216		Fenc		0.00	35,000.00	0.00	(35,000.00)	0.00%				
210			e nology Grant	0.00	0.00	0.00	0.00	n/a				
218	-		stricted Donations	68,930.68	62,061.71	0.00	6,868.97	111.07%				
210				00,330.00	02,001.71	0.00	0,000.97	111.07 /0				

These are the notes for the Profit & loss statement. The number in the first column below relates to the number in column 'G' above.

2		Event: Clink												
3	General Fu		agot. 1 120	1.5t ψ2 -1 ,000	projected. I	1 22 1101 423	0,000. 112	_ 1 Ποι ψ20	,007. 112	ο ποι ψ20,0 4		ιοι ψ10,002	•	
4		ions: recently	broken out	from Genera	I donations									
5		Income: Far												
6		es (see note												
7		ommitment: la		al was \$405	.437 vs. a bu	idaet of \$35	5.000.							
8		Catering Inco						50. Last ye	ear = \$0.	Budget numb	er is net.			
9		Purchases: i					. ,			3				
10		rance Co-pay			portion not	covered by F	Bet Ha'am.							
11	Judaica Sho	op: on a cash	basis.											
12		ants: Based on our percentage of students of the total Hebrew School population, plus family foundations.												
13	COVID-19	Paycheck Pro	otection Proc	gram: covers	payroll. Prio	r year surplu	us to sinking	g fund.						
14	Rebates, R	efunds, Adjus	stments: Inst	rance for fer	nce damage	(moved to b;	alance as r	not spent)						
15	Gift of Israe	el: 3 way prog	gram; parent	s, Bet Ha'am	n, JCA. Eacl	1 contributes	s \$50/yr. foi	r 10 years	. Currently	8 students e	enrolled, 6	completed	contribution	s.
	\$2,000 i	n escrow, full	l liability \$2,0	000 (4 * \$500). Historica	lly, about 1/2	2 drop out	of the prog	gram.					
16		ould be paid b												
17	Plowing & L	awn Care: (E	Budget: \$7,0	00 plowing, S	\$1,000 lands	caping, \$3,0	00 weeding	g)						
18	Garden & C	Outdoor Maint	t:											
19	Utilities:													
		FY23	FY22	BUDGET	% Year ov	er Year								
	CMP	\$14,035	\$12,680	\$17,000	111%									
	Water	\$1,871	\$1,514	\$3,000	124%									
	LP	\$14,300	\$13,201	\$15,000	108%									
		CMP generat	tion is fixed a	at \$0.0999 ur	ntil Septembe	er, 2024								
20	Charitable (Contributions:	Planned Pa	renthood \$36	60, School ts	daka \$57.50), Family Pr	omise \$2	50, MJFF \$	500, Center	for Small	Town Jewis	sh Life \$500	
	Bowdoir	ham food ba	nk \$130, Gc	od Shephard	food bank §	180.	· ·							
21		Pass-Thru: d					ot part of th	ne budget.						
22	Software: 0	Chaverware \$	1,800/yr, Ap	sona \$600/y	r, GoDaddy	\$300/yr, Res	sourceMate	e \$350/yr,	Yahoo \$20	0/yr, TypeF	orm \$210/	yr, Zoom.us	s \$15/mo,	
	Constar	tContact \$45	/mo, Zapier	\$15/mo. (\$4	,360/yr total) (a/o FY19))							
23	Medical: inc	ludes Dental	in Budget nu	umber.										
24	Salaries: 23	of 26 period	ds. (24 of 2	7 last year a	t this time).									
25							each vear.	There will	be an extr	a pavroll per	iod everv	12 vears. L	ast vear ha	d 27 payrolls.
26	Staffing:						Í				,			
27	Programs:													
28		y: Security \$3	3,900, Tumm	lers \$800, te	ent & chair re	ntal \$2,274,	Seder \$30	2.96.						
29	Worship Se			. ,										
30		rd, Seder and	d other small	items - most	tly reimburse	d.								
31		y Food Drive:					on item. All	money re	ceived will	be donated,	which will	not show u	nder expens	es.
														be shown in the
		esponding Tra									-			

The report on the next page, FY23 Cash Position, has a consolidated Profit and Loss statement at the top. This is easier to read than the detailed report. At the bottom is a cash report for month-end balances. Looking at the last line, May-23, the first column of numbers shows the cash in our bank accounts, \$203,533. This does NOT include our investment accounts (Bernstein Scholar-In-Residence endowment, unrestricted endowment) or any capital money. The next column is the operating balances at Schwab, \$359,608 (this is where there are T-bills and CD's earning interest). The next column is how much of the first two columns are restricted (not available for general operating needs), \$166,275. This includes restricted funds (such as the garden donations) and future funds, such as prepaid dues. The total column is removing the restricted from the operating funds (A+B-C) to get the true operating balance, \$396,866. The final column shows how this compares to a year ago, a negative \$4,887.

New Congregation Bet Ha'am							
Profit & Loss							
July 1, 2022 through May 31, 2023							
	Consolidated						
	Jul 1- May 31, '23 J	ul 1- May 31, '22	Jul '22 - Jun '23	Y-T-D \$ Diff	Actual YTD	Jul 1- Jun 30, '23	Jul 1- Jun 30,
ordinary Income/Expense	This FY	Last FY	BUDGET	vs. Last FY	vs. Last FY	FY23 Expected	FY24 BUDG
Income							
Unrestricted Donations	79,125	107,958	106,615	(28,833)	73.29%	70,291	83.3
Fund Transfers	31,253	40,618	12,383	(9,365)	76.94%	37,172	
Dues (actual) / Machazit-Nediv Lev	412,264	392,732	370,000	19,532	104.97%	420,000	410.0
Misc. Fees	7,586	5,460	7,000	2,126	138.93%	7,637	9,0
Schools Fees & Dinners	43,412	31,507	35,000	11,905	137.79%	43,540	43,5
Gift Shop (net)	669	(195)	1,000	865	-342.57%	700	5
Grants, Refunds, Covid-19	107.266	94.000	30.000	13.266	114.11%	117.266	30.0
Interest & Dividend Income	4,665	48	100	4,617	9816.01%	7,178	12,0
Gross Profit	686,239	672,127	562,098	14,112	102.10%	703,784	588,3
Expense							
School & Sporty	16,996	18,615	7,000	1,619	91.30%	17,628	6,7
Onegs	1,709	291	4,500	(1,418)	587.74%	2,000	3,5
Building	165,590	131,536	90,250	(34,053)	125.89%	176,067	115,9
Charitable Contributions	1,999	1,100	1,200	(899)	181.68%	1,999	1,7
Conferences	9,100	4,578	9,263	(4,522)	198.77%	9,100	6,6
Subscriptions & Dues (URJ)	21,848	21,657	25,500	(190)	100.88%	25,500	27,0
Gifts	535	3,746	2,200	3,211	14.28%	535	1,0
Office Expenses	18,059	18,459	28,800	400	97.83%	21,650	27,1
Salaries & Benefits	386,096	376,024	449,710	(10,072)	102.68%	434,043	471,2
Professional Services	2,180	549	4,425	(1,631)	397.14%	4,445	4,9
Programs	25,640	19,914	21,883	(5,726)	128.76%	20,969	13,5
Misc. & Bank Fees	4,762	6,449	4,000	1,687	73.84%	5,566	5,5
Entertainment & Travel	9	0	500	(9)	n/a	9	
Total Expense	654,522	602,919	649,231	(51,603)	108.56%	719,510	684,9
et Ordinary Income	31,717	69,209	(87,133)	(37,492)	45.83%	(15,726)	(96,
Restricted Donations (not in Gross Profit)	68.931	62.062	0	6.869	n/a		

BANK & SCHWAB MONTH END BALANCES

	MBT OPS/			TOTAL	CHANGE FROM	
MONTH END	NORWAY (A)	SCHWAB OPS (B)	Restricted Funds (C)	(A+B-C)	PRIOR YEAR	
July-20	\$118,485	\$178,513	\$78,165	\$218,833	(\$19,508)	
August-20	\$145,911	\$178,473	\$75,739	\$248,644	\$11,470	
September-20	\$240,318	\$178,427	\$74,849	\$343,895	\$115,695	
October-20	\$245,160	\$178,693	\$72,742	\$351,111	\$97,849	
November-20	\$228,639	\$178,692	\$73,513	\$333,817	\$106,403	
December-20	\$246,487	\$178,688	\$86,392	\$338,784	\$105,415	
January-21	\$308,204	\$178,705	\$146,325	\$340,583	\$107,158	
February-21	\$301,317	\$178,705	\$151,316	\$328,707	\$128,815	
March-21	\$291,626	\$178,708	\$147,844	\$322,489	\$142,021	
April-21	\$316,837	\$178,709	\$150,000	\$345,547	\$100,818	
May-21	\$320,869	\$178,711	\$160,067	\$339,512	\$95,762	
June-21	\$331,161	\$178,712	\$202,797	\$307,076	\$83,342	
July-21	\$398,050	\$178,714	\$190,396	\$386,367	\$167,534	
August-21	\$422,450	\$178,715	\$189,445	\$411,720	\$163,076	
September-21	\$421,503	\$178,717	\$189,030	\$411,189	\$67,294	
October-21	\$428,306	\$178,718	\$194,002	\$413,022	\$61,911	
November-21	\$396,835	\$178,720	\$174,345	\$401,210	\$67,393	
December-21	\$353,942	\$178,721	\$113,422	\$419,241	\$80,457	
January-22	\$360,050	\$178,919	\$113,255	\$425,713	\$85,130	
February-22	\$358,498	\$178,711	\$113,632	\$423,577	\$94,870	
March-22	\$386,188	\$178,720	\$152,419	\$412,489	\$90,000	
April-22	\$373,410	\$178,751	\$133,187	\$418,974	\$73,427	
May-22	\$365,468	\$178,835	\$142,550	\$401,753	\$62,240	
June-22	\$321,009	\$178,916	\$124,105	\$375,820	\$68,744	
July-22	\$369,332	\$179,101	\$104,834	\$443,599	\$57,232	
August-22	\$404,418	\$179,358	\$102,080	\$481,696	\$69,976	
September-22	\$422,094	\$179,702	\$98,637	\$503,159	\$91,970	
October-22	\$418,630	\$179,702	\$95,143	\$503,188	\$90,166	
November-22	\$377,375	\$180,343	\$102,981	\$454,737	\$53,527	
December-22	\$378,677	\$281,038	\$187,954	\$471,761	\$52,520	
January-23	\$323,603	\$281,518	\$141,721	\$463,400	\$37,687	
February-23	\$300,151	\$281,972	\$138,989	\$443,133	\$19,556	
March-23	\$208,166	\$357,567	\$156,108	\$409,625	(\$2,864)	
April-23	\$205,021	\$359,608	\$151,997	\$412,632	(\$6,342)	
May-23	\$203,533	\$359,608	\$166,275	\$396,866	(\$4,887)	

The third report is the FY23 Balance sheet. A balance sheet is **a financial statement that reports a company's assets, liabilities, and shareholder equity**. It provides a snapshot of a company's finances (what it owns and owes) as of the date of publication.

A quick explanation on how to understand the FY23 Balance Sheet:

- The top of the Balance Sheet shows the assets (lines 1 to 99). They are listed in order of liquidity. Bank accounts and investment accounts first (lines 3 to 70). Then other current assets, such as pledges (lines 71 to 87). Then fixed assets, such as furniture and the building, less depreciation (lines 88 to 98). Fixed assets are not updated all that often, except for depreciation. Unlike a 'for profit' business, depreciation doesn't reduce our taxes, as we pay none. It is, however, a decent guideline for how much we should be saving for future repairs and replacement. In reality, most non-profits don't save this money but instead rely on future capital campaigns.
- The bottom of the Balance Sheet shows liabilities and equity. Current liabilities first (lines 102 to 112), then long term liabilities, such as a loan, (lines 113-115). We have minimal liabilities and no debt. Finally lines 117 to 124 show the equity. Since we have minimal liabilities, it is mostly a restatement of our assets, as Assets must equal Liabilities plus Equity.
- Line 55, Norway CC2 account and line 59, Schwab Capital Campaign, are the remaining balances from the last capital campaign.
- Lines 65 to 69 show our small endowment of \$268,659.
- I have added an unofficial note below the balance sheet (lines 127-137) which shows the revocable pledges from the Life and Legacy program (only irrevocable pledges may be on a balance sheet) with a very rough guess as to value and present value, and it also keeps track of the Bernstein Scholar-In-Residence endowment for distribution purposes.
- Column 'A' is the current year, column 'B' is the previous year, column 'C' is dollar change and column 'D' is the percent change.

The Balance Sheet is on the following two pages.

	New Conc	areas	ation Bet Ha'am	Column "A"	Column "B"	Column "C"	Column "D:
		, 0	Prev Year Comparison				
	As of May		•				
Row				May 31, '23	May 31, '22	\$ Change	% Change
1 2	ASSETS	t Ass	ets				
3			ng/Savings				
4		Sak	s&Boettcher A-I-R Fund	25.00	25.00	0.00	0.0
5		Nor	way Operations Checking				
6 7			Adult Library liquid	648.24	931.92	(283.68)	(30.449
8			Bernstein fund liquid Biennial fund liquid	40.05	40.05 0.00	0.00	0.0
9			Bronstein pocket	35,216.68	16,395.96	18,820.72	114.79
10			Cohen fund liquid	1,069.63	704.95	364.68	51.73
11			Cohen New Member Grant	7,500.00	7,500.00	0.00	0.0
12			Dramatic Affair - FY22 Prize	0.00	5,000.00	(5,000.00)	(100.09
13			ED Salary	0.00	5,000.00	(5,000.00)	(100.09
14 15			Educator Israel Trip Endowment Fund	1,750.00	0.00	1,750.00	100.0
16			Gala Raffle	5,000.00	10,000.00 0.00	(10,000.00) 5,000.00	(100.09) 100.0
17			Garden Master account	0,000.00	0.00	0,000.00	100.0
18			Garden liquid dona,sales	6,282.44	5,980.87	301.57	5.04
19			Garden liquid grants	215.18	215.18	0.00	0.0
20			LEHMAN GARDEN & GROUNDS	1,432.88	1,432.88	0.00	0.0
21			Total Garden Master account	7,930.50	7,628.93	301.57	3.95
22 23			GENERAL CKG ACCOUNT	30,453.28	235,989.99	(205,536.71)	(87.19
23			Goldfinger Fund for Isr Trav Insurance Claims	988.55 14,260.00	988.55 28,080.00	0.00 (13,820.00)	0.0 (49.229
25			Ner Talmid	20,000.00	0.00	20,000.00	100.0
26			Donor Tree	17,000.00	0.00	17,000.00	100.0
27			Planned Parenthood	0.00	0.00	0.00	0.0
28			Prayerbook fund liquid	401.40	243.40	158.00	64.91
29			Remembering Thru Art	4,100.00	0.00	4,100.00	100.0
30 31			Reopening Funds Saks artist in residence fund	7,062.40	7,323.02	(260.62) 0.00	(3.569
32			Sandmel fund liquid	3,145.19 2,485.74	3,145.19 2,485.74	0.00	0.0
33			SPORTY funds	500.88	500.88	0.00	0.0
34			Strategic Planning liquid only	2.97	2.97	0.00	0.0
35			TECH fund				
36			General TECH	20.64	20.24	0.40	1.98
37			Total TECH fund	20.64	20.24	0.40	1.98
38 39			Tutor fund liquid	310.93	310.93	0.00	0.0
39 40		Tot	Youth fund liquid al Norway Operations Checking	<u>387.00</u> 160,274.08	186.00 332,478.72	201.00 (172,204.64)	108.07 (51.799
41			way Operations Savings	100,274.00	552,470.72	(172,204.04)	(31.79)
42			Adult Library liquid	888.00	888.00	0.00	0.0
43			Cohen Fund liquid	0.00	0.00	0.00	0.0
44			Prayerbook fund liquid	0.00	0.00	0.00	0.0
45			General - Operations	9,363.08	9,358.38	4.70	0.05
46			Sandmel fund liquid	2,564.06	2,564.06	0.00	0.0
47 48			Tutor fund liquid Youth fund liquid	1,257.50 0.00	1,257.50 0.00	0.00	0.0
49			Norway Operations Savings - Other	3.69	3.69	0.00	0.0
50		Tota	al Norway Operations Savings	14,076.33	14,071.63	4.70	0.03
51			way Raffle checking	26,625.00	17,825.00	8,800.00	49.37
52		Nor	way Religious Sch checking	735.58	258.33	477.25	184.74
53		Nor	way Savings JUDAIC SHOP acct	1,822.34	833.86	988.48	118.54
54			way CC1 Escrow Account	0.00	0.00	0.00	0.0
55 56			way CC2 Account	114,546.25	107,446.25 2,000.00	7,100.00	6.61
50 57			of Israel (Norway) estments	2,000.00	∠,000.00	0.00	0.0
58			Schwab Operations	360,493.42	178,835.31	181,658.11	101.58
59			Schwab Capital Campaign	39,321.90	36,285.87	3,036.03	8.37
60			Bernstein Fund Vanguard				
61			Bernstein Principal	99,189.59	99,189.59	0.00	0.0
62			Bernstein Appreciated	185,285.49	190,562.34	(5,276.85)	(2.77
63			Total Bernstein Fund	284,475.08	289,751.93	(5,276.85)	(1.82
64 65			al Investments	684,290.40	504,873.11	179,417.29	35.54
66		van	nguard ENDOWMENT Vanguard Endow Principal (unrestricted)	223,934.58	133,934.58	90,000.00	67.2
67			Vanguard Endow Principal (Unrestricted)	10,000.00	10,000.00	90,000.00	07.2
68			Vanguard Endow Appreciated	34,724.61	26,558.16	8,166.45	30.75
69		Tota	al Vanguard ENDOWMENT acct 88065	268,659.19	170,492.74	98,166.45	57.58
70			necking/Savings	1,246,429.17	1,132,479.64	113,949.53	10.06

Bet Ha'am's Annual Meeting 2023 – Treasurer's Report Page **11** of **29**

		Column "A"	Column "B"	Column "C"	Column "D:
	New Congregation Bet Ha'am				
	Balance Sheet Prev Year Comparison				
	As of May 31, 2023				
Row		Mov 21 122	May 24 122	¢ Change	% Change
71		May 31, '23	May 31, '22	\$ Change	% Change
71	Other Current Assets	0.00	0.00	0.00	0.0
73	Bernstein Promise \$100K	0.00	0.00	0.00	0.0
74	Pledges Receivable	6,678.00	13,778.00	(7,100.00)	(51.53%
75	Discount Promises to Give CC (2%)	(133.56)	(275.56)	142.00	51.53
76	Irrevocable Legacy Pledges Receivable	040.044.00	050 000 00	50.044.00	00.00
77 78	Face Value Present Value Discount (4%)	312,911.09 (140,855.66)	253,000.00 (116,412.00)	59,911.09 (24,443.66)	23.68 (21.09
79	Irrevocable Legacy Pledges - Present Value	172,055.43	136,588.00	35,467.43	25.97
80	Prepaid Expenses	112,000.10	100,000.00	00,101.10	20.07
81	Prepaid Israel trip	228.99	228.99	0.00	0.0
82	Prepaid Building Insurance	0.00	0.00	0.00	0.0
83	Prepaid school bills	457.50	457.50	0.00	0.0
84	Total Prepaid Expenses	686.49	686.49	0.00	0.0
85	Allowance for uncollected promise on CC1	0.00	0.00	0.00	0.0
86 87	Total Other Current Assets	179,286.36 1,425,715.53	150,776.93 1,283,256.57	28,509.43 142,458.96	<u>18.91</u> 11.1
88	Fixed Assets	1,420,710.03	1,203,200.57	142,408.90	11.1
89	Equipment	23,239.00	23,239.00	0.00	0.0
90	Torah	36,000.00	36,000.00	0.00	0.0
91	Building & Land				
92	Land	180,000.00	180,000.00	0.00	0.0
93	Building	5,491,870.27	5,491,870.27	0.00	0.0
94	Building & Land - Other	456,327.23	456,327.23	0.00	0.0
95 96	Total Building & Land	6,128,197.50	6,128,197.50	0.00	0.0
90 97	Accumulated Depreciation - Equipment (10 years) Accumulated Depreciation - Building (39 years)	(16,463.67) (2,098,244.34)	(14,139.75) (1,945,726.38)	(2,323.92) (152,517.96)	(16.44) (7.84)
98	Total Fixed Assets	4,072,728.49	4,227,570.37	(154,841.88)	(3.66)
	TOTAL ASSETS	5,498,444.02	5,510,826.94	(12,382.92)	(0.23%
	LIABILITIES & EQUITY				
101	Liabilities				
102	Current Liabilities				
103	Restricted Revenue	5,374.91	9,074.91	(3,700.00)	(40.77
104	Payroll Advance	0.00	0.00	0.00	0.0
105 106	Prepaid	0.00	2,775.00	(2.775.00)	(100.0)
107	School deposits fees Dues	16,578.00	13,640.00	(2,775.00) 2,938.00	(100.0) 21.54
108	Annual	0.00	0.00	0.00	0.0
109	Israel Trip/Bills	0.00	0.00	0.00	0.0
110	Grants	2,500.00	2,500.00	0.00	0.0
111	Total Prepaid	19,078.00	18,915.00	163.00	0.86
112	Total Current Liabilities	24,452.91	27,989.91	(3,537.00)	(12.64
113	Long Term Liabilities				
114 115	Norway Savings Paycheck Protection Program	0.00	0.00	0.00	0.0
115	Total Long Term Liabilities	0.00 24,452.91	0.00 27,989.91	0.00 (3,537.00)	0.0 (12.64
117	Equity	2-1,402.01	21,303.31	(0,007.00)	(12.04
118	Net Assets Unrestricted	4,107,669.97	4,346,563.56	(238,893.59)	(5.5
119	Net Assets Temp Restricted	517,668.23	478,268.53	39,399.70	8.24
120	Net Assets Perm Restricted	323,124.17	233,124.17	90,000.00	38.61
121	Retained Earnings	424,880.77	293,610.23	131,270.54	44.71
122	Net Income - OPS	31,717.29	69,208.83	(37,491.54)	(54.17
123	Net Income - Other (CC, Restricted)	68,930.68	62,061.71	6,868.97	11.07
124 125 ·	Total Equity TOTAL LIABILITIES & EQUITY	5,473,991.11	5,482,837.03	(8,845.92)	(0.16)
125		5,498,444.02	5,510,826.94	(12,382.92)	(0.23
120	FOR INFORMATION PURPOSES ONLY:				
127	Revocable Legacy Pledges Receivable (a/o December 2022):				
129	Face Value	1,192,000.00	702,411.09	489,588.91	69.7
130	Present Value Discount (4%)	(619,384.62)	(343,082.87)	(276,301.75)	(80.54
131	Revocable Legacy Pledges - Present Value	572,615.38	359,328.22	213,287.16	59.3
132					
133					
134	NOTE: S-I-R program budget is not to exceed 4% of the three year avera			-	
135 136	By trust language, it may not be more than 5% of the Bernstein Fur	nd Balance (a/o the p	rior December 31) but	t may not spend-down	
	the Trust below \$200,000.				

FY22 Profit & Loss and FY22 P&L Notes. This report is the final profit and loss (really a surplus/deficit report for a nonprofit) for the previous fiscal year (ended on June 30, 2022). Bottom line, we had a surplus of \$54,427, versus a budgeted deficit of \$49,013. Highlights include: unrestricted fundraising did well, especially the *Different Affair*, with a net of \$29,856; financial commitment (dues) jumped to \$405,437; we received another round of PPP from the government; and most expenses were below budget due to the continuing pandemic, especially building expenses and payroll due to vacancies.

A quick explanation on how to understand this report:

- The top of a P&L shows the income (lines 1 through 60). The bottom portion displays the expenses (lines 61 through 180). Line 181 is the net.
- The Fund Transfer section (lines 16 through 37) is used when temporary restricted funds are used during the current year. For example, if there is a donation of \$1,000 to the garden, the donation is restricted to the garden. It might not be used during the current year, so the donation does not show as an income item. Instead, it shows up after the P&L as a restricted donation (lines 184 through 215) and also shown on the balance sheet. If during any year it eventually is used in the garden, there would be an expense (line 91) and the offsetting income would also have to be shown (line 25).

The Profit & Loss statement for FY22 and its accompanying notes are on the following four pages.

	New Congregation Bet Ha'am	9/5/2022	- Last modified dat	te			
	Profit & Loss July 1, 2021 through June 30, 2022						
	July 1, 2021 through Jule 30, 2022						
		Jul 1- Jun 30, '22	Jul 1- Jun 30, '21	Jul '21 - Jun '22	Y-T-D \$ Diff	Actual YTD	
LINE #		Jui 1- Jui 30, 22 This FY	Last FY	BUDGET	vs. Last FY		NOTE
1	Ordinal Income	THISFT	Last FT	BUDGET	VS. LASI FT	vs. Last FY	NOTE
2	Income						
3	Unrestricted Donations						
4	50109 · Fundraising event	3,310.00	0.00	2,500.00	3,310.00	n/a	
5	Fundraising Calls (Budget Gap)	20,038.00	17,328.00	50,000.00	2,710.00	115.64%	
6	50109 - Storied Affair	41,164.69	33,646.00	22,500.00	7,518.69	122.35%	
7	50199 - Class Donation for ED Class	0.00	1,138.00	1,000.00	(1,138.00)	0.00%	
8	50115 · General	29,098.99	18,931.24	32,500.00	10,167.75	153.71%	
9	HHD Donations	648.00	7,548.00	7.500.00	(6,900.00)	8.59%	
10	50116 · Memorial Booklet	2,904.00	4,311.00	4,000.00	(1,407.00)	67.36%	
11	50126 - Oneg/Misc.	0.00	0.00	2,000.00	0.00	n/a	
12	50136 · Annual Fund	17,069.07	28,144.11	25,000.00	(11,075.04)	60.65%	
13	50213 · School Donations & Tsdaka	265.00	396.28	750.00	(131.28)	66.87%	
14	51111 · Programming Income	0.00	0.00	1,200.00	0.00	n/a	
15	Total Unrestricted Donations	114,497.75	111,442.63	148,950.00	3,055.12	102.74%	
16	Fund Transfers	,	,	,000.00	0,000.12	.52.1-770	
17	Adult Library Fund Transfer	336.00	1,325.97	0.00	(989.97)	25.34%	
18	Artist-In-Residence	0.00	0.00	0.00	0.00	n/a	
19	Bernstein Transfer	5,048.29	1,418.76	9,140.00	3,629.53	355.82%	
20	Biennial	0.00	0.00	0.00	0.00	n/a	
21	Capital Account Transfer	0.00	0.00	0.00	0.00	n/a	
22	Cohen Fund Transfer	0.00	0.00	0.00	0.00	n/a	
23	COVID-19 Reopening Transfer	685.35	1,991.63	2,500.00	(1,306.28)	34.41%	
24	ED Salary Grant	5,000.00	0.00	0.00	5,000.00	n/a	
25	Garden Donations Transfer	220.00	0.00	0.00	220.00	n/a	
26	Goldfinger Fund for Israel Travel	0.00	0.00	0.00	0.00	n/a	
27	Pass Thru Transfer	0.00	0.00	0.00	0.00	n/a	
28	Prayer Book Fund Transfer	736.78	0.00	0.00	736.78	n/a	
29	Rabbi Discretion Transfer	0.00	0.00	0.00	0.00	n/a	
30	Repairs covered by Insurance & Grants	15,470.00	0.00	0.00	15,470.00	n/a	
31	Sandmel, Discretion & Youth	0.00	0.00	0.00	0.00	n/a	
32	School Grant Transfer	17,365.79	290.56	0.00	17,075.23	5976.66%	
33	School Grant Transfer Prior Year's	6,754.48	0.00	0.00	6,754.48	n/a	
34	Strategic Initiatives - from CCII	0.00	0.00	0.00	0.00	n/a	
35	Strategic Planning Transfer	0.00	0.00	0.00	0.00	n/a	
36	Tutor Fund Transfer	0.00	500.00	0.00	(500.00)	0.00%	
37	Total Fund Transfers	51,616.69	5,526.92	11,640.00	46,089.77	933.91%	
38	Financial Commitment	405,436.76	366,210.46	355,000.00	0.00	110.71%	
39	Cohen Member Grant (Dues)	0.00	0.00	0.00	0.00	n/a	
40	50300 · Fees						
41	50307 · Shalom Yeladim	0.00	0.00	200.00	0.00	n/a	
42	50308 · Rental income	450.00	0.00	2,500.00	450.00	n/a	
43	50309 · Seder	0.00	0.00	2,500.00	0.00	n/a	
44	50310 · School dinners	0.00	0.00	3,000.00	0.00	n/a	
45	50311 · School Fees	30,646.66	28,335.00	33,000.00	2,311.66	108.16%	
46	50311a - Non-Member School Fees	840.00	650.00	750.00	190.00	129.23%	
47	50312 · Class / program fees	572.00	158.00	400.00	414.00	362.03%	
48	50302 - Shalom ME Tuition	0.00	0.00	0.00	0.00	n/a	
49	50313 · Reimbursed Purchases	1,110.20	3,528.88	3,250.00	(2,418.68)	31.46%	
50	50315 · Health Insurance Co-pay	4,258.87	13,012.65	0.00	(8,753.78)	32.73%	
51	50136 - Teen Trip	0.00	0.00	0.00	0.00	n/a	
52	Total 50300 · Fees	37,877.73	45,684.53	45,600.00	(7,806.80)	82.91%	
53	50400 · Judaica Shop (net for budget)	1,512.97	565.29	1,000.00	947.68	267.64%	
54	50500 Grants - Unrestricted	44,296.77	31,646.60	30,000.00	12,650.17	139.97%	
55	Covid-19 Paycheck Protection Program	65,000.00	0.00	65,000.00	65,000.00	n/a	
56	Rebates, Refunds, Adjustments	0.00	0.00	0.00	0.00	n/a	
57	58000 · Interest Income	47.92	432.78	200.00	(384.86)	11.07%	
58	Total Income (Ex. Restricted Donations)	720,286.59	561,509.21	657,390.00	158,777.38	128.28%	
59	59999 Judaica Shop Purchases	1,696.36	52.09	0.00	1,644.27	3256.59%	
60	Gross Profit	718,590.23	561,457.12	657,390.00	157,133.11	127.99%	

	New	Congregation Bet Ha'am	9/5/2022	- Last modified dat	te			
		Profit & Loss						
	July 1	, 2021 through June 30, 2022						
			Jul 1- Jun 30, '22	Jul 1- Jun 30, '21	Jul '21 - Jun '22	Y-T-D \$ Diff	Actual YTD	
LINE #			This FY	Last FY	BUDGET	vs. Last FY	vs. Last FY	NOTES

61	Expense						
62	60000 · School Expenses						
63	DC Trip	1,572.38	0.00	0.00	1,572.38	n/a	
64	Retreat	0.00	0.00	0.00	0.00	n/a	
65 66	Boston Trip School - Other Grant Covered	0.00 4,325.96	0.00 290.56	0.00	0.00 4,035.40	n/a 1488.84%	
67	60500 · Education	4,325.90	0.00	200.00	4,035.40	n/a	
68	60501 · High School Dinners	82.08	0.00	2,250.00	82.08	n/a	
69	60702 · Teacher Appreciation	589.53	0.00	800.00	589.53	n/a	
70	61051 · Furniture	4,767.45	0.00	0.00	4,767.45	n/a	
71	61052 - School Books	1,955.75	161.65	2,000.00	1,794.10	1209.87%	
72	61054 - School Postage	0.00	0.00	0.00	0.00	n/a	
73	61056 - School Supplies	3,054.84	623.96	4,000.00	2,430.88	489.59%	
74	School Computer	0.00	0.00	0.00	0.00	n/a	
75 76	School Reimbursed Books	0.00	161.65	0.00	(161.65)	0.00%	
76	Total 60000 · School Expenses Sporty	16,347.99 2.700.00	1,237.82 958.81	9,250.00	15,110.17 1,741.19	281.60%	
78	60925 · Oneg	330.39	0.00	4,500.00	330.39	n/a	
79	Laundry - Onegs	0.00	0.00	2,000.00	0.00	n/a	
80	Gift of Israel	0.00	0.00	0.00	0.00	n/a	
81	60050 · Books	999.98	454.52	500.00	545.46	220.01%	
82	60100 · Building						
83	60140 · Maintenance	15,507.64	11,775.50	20,000.00	3,732.14	131.69%	
84	Repairs (fence) covered by Insurance & Grant	17,510.51	0.00	0.00	17,510.51	n/a	
85	Maintenance Sinking Fund	50,000.00	0.00	50,000.00	50,000.00	n/a	
86	60163 - Furniture	1,690.68	0.00	500.00	1,690.68	n/a	
87	60165 Facility Rental Expense	140.67	0.00	0.00	140.67	n/a	
88	60171 & 60193 - Licensing & Inspections	62.00	70.00	300.00	(8.00)	88.57%	
89	60172 - Trash Removal	1,634.09	426.36	4,250.00	1,207.73	383.27%	
90 91	60180 · Plowing & Lawn Care 60185 - Garden & Outdoor Maintenance	7,565.00 841.21	7,811.91	11,000.00	(246.91) (310.04)	96.84% 73.07%	
91	Weeding	0.00	1,151.25 737.75	1,500.00 3,250.00	(737.75)	0.00%	
93	Mulch	0.00	0.00	250.00	0.00	n/a	
94	Garden Tools	0.00	0.00	350.00	0.00	n/a	
95	60190 · Building Insurance	11,409.00	10,974.00	11,250.00	435.00	103.96%	
96	60191 · Alarm System	1,318.16	852.00	1,750.00	466.16	154.71%	
97	60192 · Elevator	1,029.47	750.00	1,000.00	279.47	137.26%	
98	60193 · Inspections	234.95	326.75	750.00	(91.80)	71.91%	
99	61900 · Utilities	28,891.54	22,689.34	35,000.00	6,202.20	127.34%	
100	Total 60100 · Building	137,834.92	57,564.86	141,150.00	80,270.06	239.44%	
101	60200 · Charitable Contributions	1,100.00	960.00	1,200.00	140.00	114.58%	
102	60300 · Conferences						
103	60301 · Rabbi Conference exp	937.20	500.00	2,500.00	437.20	187.44%	
104	Rabbi Association Dues	1,827.91	1,774.67	1,800.00	53.24	103.00%	
105	Rabbi & RS Director Coaching	0.00	0.00	1,500.00	0.00	n/a	
106 107	Education Conference Education Israel Trip (set aside)	0.00	0.00	0.00 750.00	0.00	n/a n/a	
107	Admin Conference & Dues Line	2,455.22	0.00	1,500.00	2,455.22	n/a	
109	Rabbi & Educator Laptops	0.00	0.00	0.00	0.00	n/a	
10	60303 · Biennial	0.00	0.00	0.00	0.00	n/a	
111	Total 60300 · Conferences	5,220.33	2,274.67	8,050.00	2,945.66	229.50%	
112	60400 · Subscriptions & Dues	23,462.27	21,959.97	23,000.00	1,502.30	106.84%	l
113	60700 · Gifts						
114	Bikur	0.00	0.00	1,000.00	0.00	n/a	
115	60705 · Other Gifts	200.00	112.94	1,000.00	87.06	177.09%	
16	60704 - Shabbat Cups	546.00	462.00	500.00	84.00	118.18%	
17	60703 - Scholarships	4,000.00	350.00	0.00	3,650.00	1142.86%	
18	60703.1 - Scholarship Pass-Thru	0.00	0.00	0.00	0.00	n/a	
19	60701 · Flowers	0.00	0.00	0.00	0.00	n/a	
20	Total 60700 · Gifts	4,746.00	924.94	2,500.00	3,821.06	513.11%	
21	60900 · Bank Service Charges	6,019.93	3,440.52	3,000.00	2,579.41	174.97%	
22 23	61000 · Office Expenses Committee Supplies	1,418.05	1,224.58	1,300.00	193.47	115.80%	
24	Committee Membership Software	0.00	0.00	0.00	0.00	n/a	
25	Committee Printing	0.00	0.00	0.00	0.00	n/a	
26	Committee Postage	0.00	0.00	0.00	0.00	n/a	
27	Misc.	27.20	(2.00)	0.00	29.20	-1360.00%	
28	61010 · Computer	1,553.75	1,841.24	2,000.00	(287.49)	84.39%	
29	Computer Tech Upgrades	1,257.65	1,229.51	1,000.00	28.14	102.29%	
30	Software	6,451.65	7,004.62	12,000.00	(552.97)	92.11%	
31	61020 · Copying	1,886.52	1,537.20	3,000.00	349.32	122.72%	
32	61030 · Postage	1,328.90	1,666.15	2,500.00	(337.25)	79.76%	
33	61040 · Printing	339.75	716.71	1,750.00	(376.96)	47.40%	
34	61050 · Supplies	1,895.71	614.69	3,000.00	1,281.02	308.40%	
35	61060 · Telephone	3,828.84	4,133.95	4,000.00	(305.11)	92.62%	
36	61061 - Cable - TWC computer	0.00	0.00	0.00	0.00	n/a	
137	61062 - Credit Card Expenses Administrator Fund	0.00	1,179.73	1,500.00	(1,179.73) (50.00)	0.00%	
38			50.00	1,000.00		0.00%	

New Congregation Bet Ha'am	9/5/2022	- Last modified dat	te			
Profit & Loss						
July 1, 2021 through June 30, 2	2022					
	Jul 1- Jun 30, '22	Jul 1- Jun 30, '21	Jul '21 - Jun '22	Y-T-D \$ Diff	Actual YTD	
LINE #	This FY	Last FY	BUDGET	vs. Last FY	vs. Last FY	NOTES

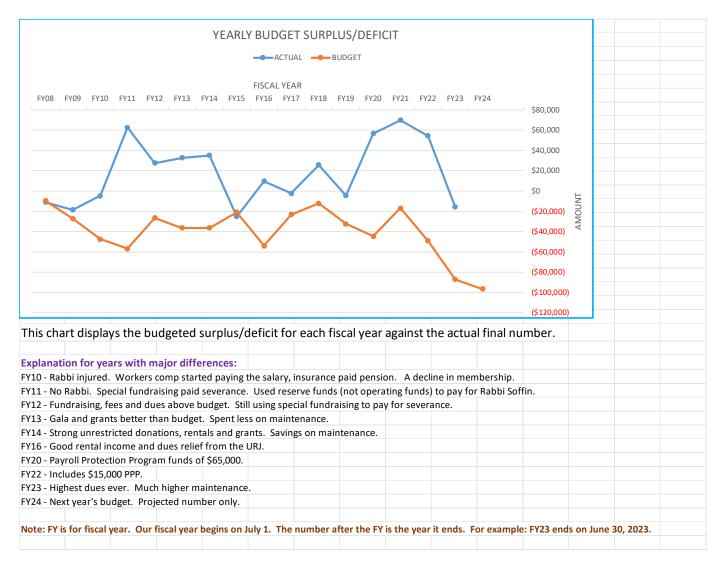
140	61300 · Salaries & Benefits					
140	61310 · Insurance					
142	61311 · Dental	1,427.60	1,398.84	1,275.00	28.76	102.06%
143	61312 · Disability	1,283.30	669.12	750.00	614.18	191.79%
143	61313 · Life	0.00	906.08	1,000.00	(906.08)	0.00%
145	61314 · Medical	22,955.57	28,338.81	21,300.00	(5,383.24)	81.00%
146	61316 · Worker's comp	3,140.00	3,589.01	3,600.00	(449.01)	87.49%
147	Total 61310 · Insurance	28,806.47	34,901.86	27.925.00	(6,095.39)	82.54%
148	61350 · Payroll	20,000.41	04,001.00	21,020.00	(0,000.00)	02.0470
140	61351 · Salaries	357,699.22	296,892.32	378,405.47	60,806.90	120.48%
150	61356 · Payroll Fees	966.00	1,014.00	1,200.00	(48.00)	95.27%
151	61357 · Payroll Taxes	16,709.30	12,353.03	22,782.12	4,356.27	135.26%
152	61357a - Duplicate Taxes to be Repaid	650.08	389.24	0.00	260.84	167.01%
153	61359 · Pension	18,466.40	18,280.64	19,000.00	185.76	101.02%
154	Total 61350 · Payroll	394.491.00	328,929.23	421,387.59	65,561.77	119.93%
155	Total 61300 · Salaries & Benefits	423,297.47	363,831.09	449,312.59	59,466.38	116.34%
156	61400 · Professional Services	420,201.41	505,051.05	440,012.00	33,400.30	110.5470
157	61343 - Staffing	38.00	0.00	1,500.00	38.00	n/a
158	61410 · Accounting	0.00	0.00	0.00	0.00	n/a
159	Admin Search	0.00	1,591.80	0.00	(1,591.80)	0.00%
160	Professional Development	261.00	180.00	0.00	81.00	145.00%
161	61430 · Other Services	0.00	0.00	0.00	0.00	n/a
162	61440 · Tutoring	0.00	0.00	0.00	0.00	n/a
163	61440 Narketing	275.00	278.04	1,500.00	(3.04)	98.91%
64	Total 61400 · Professional Services	574.00	2,049.84	3,000.00	(1,475.84)	28.00%
65	61500 · Programs	574.00	2,043.04	5,000.00	(1,773.04)	20.00 /0
66	Tikkun Olam	0.00	0.00	0.00	0.00	n/a
67	61500 · Programs - Other	1,416.34	2,187.31	5.000.00	(770.97)	64.75%
68	Storied Affair	10,919.08	8.124.93	0.00	2,794.15	134.39%
69	Family Pizza	313.48	0.00	1,500.00	313.48	n/a
70	High Holidays & Holiday Celebrate	3,426.41	3,786.99	3,750.00	(360.58)	90.48%
71	Class/Confirmation Project	0.00	0.00	0.00	0.00	90.40%
72	Worship Services	0.00	0.00	1,500.00	0.00	n/a
73	SIR	5,467.05	418.76	9,140.00	5,048.29	1305.53%
74	Total 61500 · Programs	21,542.36	14.517.99	20.890.00	7,024.37	148.38%
74 75	61700 · Entertainment & Travel	21,042.00	14,517.99	20,090.00	1,024.31	140.30 %
76	61710 · Meals	0.00	0.00	3.000.00	0.00	n/a
77		0.00	0.00	1,000.00	0.00	n/a
78	61720 · Mileage/travel 61760 · Lodging	0.00	0.00	0.00	0.00	n/a
79	Total 61700 · Entertainment & Travel	0.00	0.00	4,000.00	0.00	n/a
180						
	Total Expense	664,163.66	491,371.41	706,402.59	172,792.25	135.17%
81						
81 82	Total Expense	664,163.66	491,371.41	706,402.59	172,792.25	135.17%
81 82 83	Total Expense Net Ordinary Income	664,163.66	491,371.41	706,402.59	172,792.25	135.17%
81 82 83 84	Total Expense Net Ordinary Income 50100 · Restricted Donations	664,163.66 54,426.57	491,371.41 70,085.71	706,402.59 (49,012.59)	172,792.25 (15,659.14)	135.17% 77.66%
81 82 83 84 85	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library	664,163.66 54,426.57 278.00	491,371.41 70,085.71 26.00	706,402.59 (49,012.59) 0.00	172,792.25 (15,659.14) 252.00	135.17% 77.66% 1069.23%
81 82 83 84 85 86	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein	664,163.66 54,426.57 278.00 0.00	491,371.41 70,085.71 26.00 35.00	706,402.59 (49,012.59) 0.00 0.00	172,792.25 (15,659.14) 252.00 (35.00)	135.17% 77.66% 1069.23% 0.00%
81 82 83 84 85 86 87	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen	664,163.66 54,426.57 278.00 0.00 1.89	491,371.41 70,085.71 26.00 35.00 504.36	706,402.59 (49,012.59) 0.00 0.00 0.00	172,792.25 (15,659.14) 252.00 (35.00) (502.47)	135.17% 77.66% 1069.23% 0.00% 0.37%
81 82 83 84 85 86 87 88	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door	664,163.66 54,426.57 278.00 0.00 1.89 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a
31 32 33 34 35 36 37 38 39	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00)	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00%
B1 B2 B3 B4 B5 B6 B7 B8 B9 90	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 - Prayer Book Fund	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a
31 32 33 34 35 36 37 38 39 90 91	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 Tutor	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00 68.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 191.00 0.00 500.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00)	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60%
31 32 33 34 35 36 37 38 39 90 91 92	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 - Prayer Book Fund 50120 · Tutor 50121 · Youth	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00 0.00 0.00 180.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 500.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a
31 32 33 34 35 36 37 38 39 90 91 92 93	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50120 · Tutor 50121 · Youth 50123 · Class Gift (B'nai Mitzvah)	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00 68.00 180.00 33.82	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 500.00 0.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a n/a n/a
31 32 33 34 35 36 37 38 39 90 91 92 93 94	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 Tutor 50121 · Youth 50123 · Class Gift (B'nai Mitzvah) 50124 · Goldfinger Fund for Israel Travel	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 68.00 180.00 33.82 216.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 500.00 0.00 0.00 0.00 200.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82 16.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 108.00%
31 32 33 34 35 36 37 38 39 90 91 92 93 94 95	Total Expense Net Ordinary Income 50110 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50123 - Class Gift (B'nai Mitzvah) 50125 - Adult Learning	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 68.00 180.00 33.82 216.00 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 500.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 10.00% n/a 13.60% n/a 108.00% n/a
31 32 33 34 35 36 37 38 39 90 91 92 93 94 95 96	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50123 - Class Gift (B'nai Mitzvah) 50125 - Adult Learning 50135 - Garden Donations	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 500.00 0.00 0.00 200.00 0.00 1,877.25	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 255.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00 33.82 16.00 0.00 (47.52)	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 108.00% n/a 97.47%
31 32 33 34 35 36 37 38 39 90 91 92 93 94 95 96 97	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50120 · Tutor 50121 · Youth 50123 · Class Gift (B'nai Mitzvah) 50124 - Goldfinger Fund for Israel Travel 50125 - Adult Learning 50137 - High Holiday Food Drive	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 500.00 0.00 200.00 200.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 13.60% n/a 13.60% n/a 13.60% n/a 108.00% n/a 108.00%
31 32 33 34 35 36 6 37 38 88 39 90 90 91 92 93 33 94 95 96 6 77 98	Total Expense Net Ordinary Income 50110 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50123 · Class Gift (B'nai Mitzvah) 50125 - Adult Learning 50137 · High Holiday Food Drive 50139 - Lehrman Fund	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1,829.73 4,420.00 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 500.00 0.00 0.00 200.00 0.00 1,877.25 1,521.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 108.00% n/a 108.00% n/a 97.47% 290.60% n/a
331 332 333 334 355 366 37 388 399 900 91 92 933 94 95 966 97 988 999	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50122 · Class Gift (B'nai Mitzvah) 50125 · Adult Learning 50139 · Lehman Fund 50139 · Lehman Fund 50139 · Lehman Fund 50211 · School Tsdaka (not donated yet)	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 191.00 0.00 0.00 0.00 0.00 0.00 0.00 1,877.25 1,521.00 0.00 0.00 0.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 2552.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00 33.82 16.00 0.00 (47,52) 2,889.00 0.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 10.00% n/a 13.60% n/a 108.00% n/a 97.47% 290.60% n/a n/a
331 332 333 34 355 366 37 388 399 900 91 92 93 94 95 96 97 98 99 900	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50122 · Class Gift (B'nai Mitzvah) 50125 · Adult Learning 50135 · Garden Donations 50137 · High Holiday Food Drive 50139 · Lehman Fund 50211 · School Tsdaka (not donated yet) 50215 · Endowments & Bequests	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 0.00 27,000.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 0.00 0.00 0.00 0.00 1,877.25 1,521.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 255.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 27,000.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 108.00% n/a 97.47% 290.60% n/a n/a n/a n/a
31 32 32 33 34 35 36 37 38 39 90 91 92 93 94 95 96 97 98 99 90 91 91 92 92 93 94 95 96 97 98 99 90 90 91 1	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50120 · Tutor 50121 · Youth 50122 · Class Gift (B'nai Mitzvah) 50125 · Adult Learning 50135 · Garden Donations 50137 · High Holiday Food Drive 50139 · Lehman Fund 50211 · School Tsdaka (not donated yet) 50216 · Interpreter Sub-Fund	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 0.00 0.00 27,000.00 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 500.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 27,000.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 13.60% n/a 108.00% n/a 0.00% n/a n/a n/a n/a n/a
31 32 33 34 35 36 37 38 39 90 91 10 92 33 944 95 966 97 98 99 90 00 91 10 92 2	Total Expense Net Ordinary Income 50110 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50123 · Class Gift (B'nai Mitzvah) 50125 · Adult Learning 50137 · High Holiday Food Drive 50139 · Lehman Fund 50211 · School Tsdaka (not donated yet) 50216 · Interpreter Sub-Fund 50217 · Art in Residence	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 0.00 27,000.00 0.00 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 191.00 0.00 500.00 0.00 0.00 0.00 1.877.25 1,521.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 2552.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 27,000.00 0.00 0.00	135.17% 77.66% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 13.60% n/a 108.00% n/a 108.00% n/a 108.00% n/a 108.00% n/a n/a n/a n/a n/a n/a
31 32 33 34 35 36 36 37 38 39 30 31 31 32 33 34 34 35 36 37 37 33 38 39 30 34 35 36 36 37 37 38 39 30 31 32	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50113 · Cohen 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50122 · Class Gift (B'nai Mitzvah) 50124 · Goldfinger Fund for Israel Travel 50125 · Adult Learning 50139 · Lehman Fund 50139 · Lehman Fund 50215 · Endowments & Bequests 50217 · Art in Residence 50217 · Kithen	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 0.00 27,000.00 0.00 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 0.00 0.00 0.00 0.00 1,877.25 1,521.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 2552.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00 33.82 16.00 0.00 (47,52) 2,889.00 0.00 0.00 27,000.00 0.00 0.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 108.00% n/a 13.60% n/a 108.00% n/a 97.47% 290.60% n/a n/a n/a n/a n/a n/a
31 32 33 34 35 36 37 388 399 900 91 92 93 94 95 96 97 98 99 900 01 02 03 04	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50113 · Cohen 50114 · Adult Library 50117 · Open Door 50118 · Sandmel 50112 · Bernstein 50113 · Cohen 50114 · Open Door 50115 · Carlen 50120 · Tutor 50121 · Youth 50123 · Class Gift (B'nai Mitzvah) 50125 · Adult Learning 50135 · Garden Donations 50137 · High Holiday Food Drive 50139 · Lehman Fund 50211 · School Tsdaka (not donated yet) 50215 · Endowments & Bequests 50216 · Interpreter Sub-Fund 50217 · Art in Residence 50999 · Kitchen Biennial	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 0.00 0.00 0.00 0.00 0.00	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 0.00 0.00 0.00 0.00 1,877.25 1,521.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 255.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 27,000.00 0.00 0.00 0.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 108.00% n/a 97.47% 290.60% n/a n/a n/a n/a n/a n/a n/a n/a
31 32 333 34 35 36 37 388 889 900 91 92 93 94 95 96 977 98 99 000 01 022 033 04 95 99 000 01 022 033 04 055	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50120 · Tutor 50121 · Youth 50123 · Class Gift (B'nai Mitzvah) 50125 · Adult Learning 50135 · Garden Donations 50126 · Adult Learning 50137 · High Holiday Food Drive 50139 · Lehman Fund 50211 · School Tsdaka (not donated yet) 50215 · Endowments & Bequests 50216 · Interpreter Sub-Fund 50217 · Att in Residence 50999 · Kitchen Biennial COVID-19 Reopening Donations	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 2552.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 13.60% n/a 13.60% n/a 108.00% n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
31 32 33 34 85 86 37 388 900 91 92 93 94 95 96 97 98 99 000 01 02 03 04 05 06	Total Expense Net Ordinary Income 50110 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50125 · Adult Learning 50136 · Garden Donations 50137 · High Holiday Food Drive 50139 · Lehman Fund 50216 · Interpreter Sub-Fund 50217 · Art in Residence 50217 · Art in Residence 50999 · Kitchen Biennial COVID-19 Reopening Donations Disaster Relief	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 0.00 27,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 500.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 108.00% n/a 13.60% n/a 108.00% n/a 108.00% n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
31 32 33 33 34 35 56 66 37 37 39 39 30 90 90 92 33 39 4 95 50 66 99 90 00 10 10 22 33 30 4 4 95 50 66 50 77 50 50 50 50 50 50 50 50 50 50 50 50 50	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50113 · Cohen 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50122 · Class Gift (B'nai Mitzvah) 50124 · Goldfinger Fund for Israel Travel 50125 · Adult Learning 50139 · Lehman Fund 50139 · Lehman Fund 50215 · Endowments & Bequests 50217 · Art in Residence 50218 · Endowments & Bequests 50219 · Kitchen Biennial COVID-19 Reopening Donations Disaster Relief Furniture Grant	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 0.00 27,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 0.00 0.00 0.00 0.00 1,877.25 1,521.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 255.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 0.00 0.00 (10,056.00) 0.00 0.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 108.00% n/a 97.47% 290.60% n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
31 33 33 34 35 866 37 387 393 34 392 333 34 395 396 397 398 399 300 301 302 303 304 305 306 307 308	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50113 · Cohen 50114 · Adult Library 50115 · Cohen 50117 · Open Door 50118 · Sandmel 50120 · Tutor 50121 · Youth 50122 · Class Gift (B'nai Mitzvah) 50123 · Class Gift (B'nai Mitzvah) 50125 · Adult Learning 50135 · Garden Donations 50139 · Lehman Fund 50215 · Endowments & Index (not donated yet) 50215 · Endowments & Bequests 50216 · Interpreter Sub-Fund 50299 · Kitchen Biennial COVID-19 Reopening Donations Disaster Relief Furniture Grant Legacy (cash)	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 0.00 0.00 0.00 0.00 1,877.25 1,521.00 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 255.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00 33.82 16.00 0.00 (432.00) (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 (10,056.00) (10,056.00) 0.00 0.00 0.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 108.00% n/a 97.47% 290.60% n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
31 32 33 34 34 35 36 37 38 88 39 90 90 90 91 92 93 34 95 99 90 00 10 10 22 33 34 95 90 90 00 10 10 22 33 94 95 90 00 00 10 10 20 33 94 95 95 95 96 97 97 97 98 99 90 00 10 10 10 10 10 10 10 10 10 10 10 10	Total Expense Net Ordinary Income 50110 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50123 · Class Gift (B'nai Mitzvah) 50124 · Goldfinger Fund for Israel Travel 50135 · Garden Donations 50137 · High Holiday Food Drive 50211 · School Tsdaka (not donated yet) 50215 - Endowments & Bequests 50217 - Art in Residence 50999 - Kitchen Biennial COVID-19 Reopening Donations Disaster Relief Furniture Grant Legacy (cash) Pass-Through Donations	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4.420.00 0.00 1.829.73 4.420.00 0.00 27,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 (10,056.00) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 13.60% n/a 13.60% n/a 108.00% n/a 108.00% n/a 108.00% n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
31 33 33 33 34 86 37 38 89 90 91 92 93 94 95 96 97 98 99 00 01 02 03 04 05 06 077 08 09 10	Total Expense Net Ordinary Income 50110 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50125 · Adult Learning 50137 · High Holiday Food Drive 50139 · Lehman Fund 50216 · Interpreter Sub-Fund 50217 · Art in Residence 50999 · Kitchen Biennial COVID-19 Reopening Donations Disaster Relief Furniture Grant Legacy (cash) Pass-Through Donations Prepaid Future Donations	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 0.00 27,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 255.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00 33.82 16.00 0.00 (432.00) (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 (10,056.00) (10,056.00) 0.00 0.00 0.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 108.00% n/a 13.60% n/a 13.60% n/a 108.00% n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
81 82 83 83 84 85 88 88 89 90 99 99 99 99 99 99 99 99 99 99 99 99	Total Expense Net Ordinary Income 50110 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50123 · Class Gift (B'nai Mitzvah) 50124 · Goldfinger Fund for Israel Travel 50135 · Garden Donations 50137 · High Holiday Food Drive 50211 · School Tsdaka (not donated yet) 50215 - Endowments & Bequests 50217 - Art in Residence 50999 - Kitchen Biennial COVID-19 Reopening Donations Disaster Relief Furniture Grant Legacy (cash) Pass-Through Donations	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4.420.00 0.00 1.829.73 4.420.00 0.00 27,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 (10,056.00) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 13.60% n/a 13.60% n/a 108.00% n/a 108.00% n/a 108.00% n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
81 82 83 83 84 85 88 88 90 99 99 99 99 99 99 99 99 99 99 99 90 00 0	Total Expense Net Ordinary Income 50110 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50117 · Open Door 50118 · Sandmel 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50125 · Adult Learning 50137 · High Holiday Food Drive 50139 · Lehman Fund 50216 · Interpreter Sub-Fund 50217 · Art in Residence 50999 · Kitchen Biennial COVID-19 Reopening Donations Disaster Relief Furniture Grant Legacy (cash) Pass-Through Donations Prepaid Future Donations	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 68.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 0.00 27,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 252.00 (35.00) (502.47) 0.00 (191.00) (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	135.17% 77.66% 1069.23% 0.00% 0.37% n/a 108.00% n/a 13.60% n/a 13.60% n/a 108.00% n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
81 82	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50113 · Cohen 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50125 · Adult Learning 50135 · Garden Donations 50139 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50125 · Adult Learning 50135 · Garden Donations 50139 · Lehman Fund 50215 · Endowments & Bequests 50216 · Interpreter Sub-Fund 50217 · Art in Residence 50999 · Kitchen Biennial COVID-19 Reopening Donations Disaster Relief Furniture Grant Legacy (cash) Pass-Through Donations Prepaid Future Donations Prepaid Future Donations Prepaid Future Donations	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00 180.00 33.82 216.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 1,877.25 1,521.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 255.00 (35.00) (502.47) 0.00 (191.00) (432.00) 180.00 33.82 16.00 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	135.17% 77.66% 77.66% 1069.23% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 13.60% n/a 97.47% 290.60% n/a
81 82 83 83 84 85 88 89 90 91 93 93 93 94 95 99 97 98 99 00 01 02 00 01 02 03 04 05 06 00 03 04 10 11 11	Total Expense Net Ordinary Income 50100 · Restricted Donations 50111 · Adult Library 50112 · Bernstein 50113 · Cohen 50113 · Cohen 50119 · Prayer Book Fund 50120 · Tutor 50121 · Youth 50125 · Adult Learning 50135 · Garden Donations 50137 · High Holiday Food Drive 50139 · Lemman Fund 50216 · Interpreter Sub-Fund 50217 · Atti in Residence 50218 · Endowments & Bequests 50219 · Kitchen Biennial COVID-19 Reopening Donations Disaster Relief Furniture Grant Legacy (cash) Prepaid Future Donations Rebates, Refunds, Adjustments School Grant	664,163.66 54,426.57 278.00 0.00 1.89 0.00 0.00 0.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 1.829.73 4,420.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	491,371.41 70,085.71 26.00 35.00 504.36 0.00 191.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 1,877.25 1,521.00 0.000 0.00	706,402.59 (49,012.59) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	172,792.25 (15,659.14) 255.00) (502.47) 0.00 (191.00) (191.00) 0.00 (432.00) 180.00 33.82 16.00 0.00 (432.00) 180.00 33.82 16.00 0.00 (47.52) 2,899.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	135.17% 77.66% 0.00% 0.37% n/a 0.00% n/a 13.60% n/a 13.60% n/a 108.00% n/a 97.47% 290.60% n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a

Notes to the FY22 P&L:

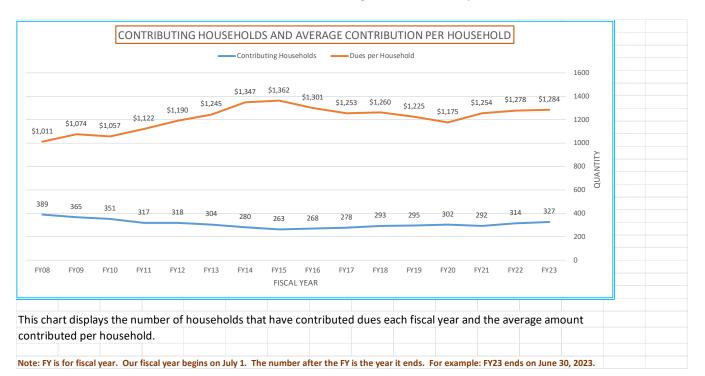
OTES:															
	1	Fundraising E													
	2	Storied Affair							529,341. FY	(19 net \$18	3,332.				
	3	General Fund						osition							
	4	HHD Donation			from Genera	al donations.									
	5	Programing In													
	6	Transfer lines													
		Mostly charged to Bronstein, including \$2,000 for youth.													
	7	Financial Commitment: last year actual was \$364,329 vs. a budget of \$345,000.													
	8	Rental and Ca				ense on line	90. Curre	ent net = \$3	809. Last ye	ar = \$0. E	Budget num	ber is net.			
	9	Reimbursed F													
	10	Health Insura			Co-pay is fo	r portion no	t covered b	oy Bet Ha'a	ım.						
	11	Judaica Shop													
	12	Grants: Base								ily foundatio	ons.				
	13	COVID-19 Pa													
	14	Rebates, Ref													
	15	Gift of Israel:									ly 8 studen	s enrolled,	6 completed	l contributior	IS.
		\$2,000 in escrow, full liability \$2,000 (4 * \$500). Historically, about 1/2 drop out of the program.													
	16	Books: should be paid back.													
	17	7 Plowing & Lawn Care: (Budget: \$7,000 plowing, \$1,000 landscaping, \$3,000 weeding)													
	18	Garden & Ou	tdoor Main	t:											
	19	Utilities:													
			FY22			% Year or	ver Year								
		CMP	\$14,047	\$8,993	\$17,000	156%									
		Water	\$1,683	\$2,921	\$3,000	58%									
		LP	\$13,506	\$10,737	\$15,000	126%									
	20	Charitable Co	ontributions:	MJFF \$500	0, Family Pro	mise \$250,	MAZON \$5	50, \$300 E	tz Chaim (1	00 Anniv)					
	21	Scholarship F													
	22	Software: Ch	averware \$	31,800/yr, A	psona \$600/v	r, GoDaddy	, v \$300/yr, I	ResourceN	1ate \$350/yi	, Yahoo \$2	200/yr, Typ	eForm \$210)/yr, Zoom.u	s \$15/mo,	
		2 Software: Chaverware \$1,800/yr, Apsona \$600/yr, GoDaddy \$300/yr, ResourceMate \$350/yr, Yahoo \$200/yr, TypeForm \$210/yr, Zoom.us \$15/mo, ConstantContact \$45/mo, Zapier \$15/mo. (\$4,360/yr total) (a/o FY19)													
	23														
	24														
	25														
	26	Staffing:	2.101.00010			, ene er two	e ona duy	Justification					yourd.		
	27	Programs:													
	28	High Holiday:													
	20	Worship Serv													
	30	Meals: board		d other smal	ll items - mos	tly reimburs	sed								
	31	High Holiday						ation item	All money r	eceived wil	l be donate	d which wi	Il not show i	Inder expens	es
	01					,			,			,			be shown in the
							55m6. mu	is achatou	morneo are	accumunc	sporuling	saagorino	appropriate		
				ansfer line u	nder Donatio	ns									
				ansfer line u	nder Donatio	ns.			_						

I have created some charts to easily show trends. They cover the years FY07 (Fiscal Year 07: from July 1, 2006, to June 30,2007) to the current year with one month to go (FY23 – ending June 30, 2023). If relevant, the charts will also have the budgeted amount for next year, FY24. There are also a few spreadsheets which include the raw data supporting the charts.

- Surplus Deficit Chart actual surplus/deficit for each year against the budgeted amount.
 - Note, the budgeted deficit for next year is quite large at \$96,561. It has been approved by the board. It is likely that the number could be some \$20,000 to \$30,000 better as we tend to be conservative in our budgeting and we often get unanticipated gifts. Even so, this anticipated deficit is not sustainable and if repeated for a few years would deplete our cash.



• **Dues Chart** – a chart showing the number of households contributing each year and the average household amount.



• Note that the total number of contributing households this year (FY23) is the most since FY10.

• Total Dues Chart – total dues for each fiscal year.

• Note that this year (FY23) is the highest amount ever received.



6/30/23 6/30/22 6/30/21 6/30/20 6/30/19 6/30/18 6/30/17 6/30/16 6/30/15	336 319 297 311 336 327 326 325 331	\$420,000 \$405,436 \$366,210 \$354,958 \$361,314 \$369,316 \$348,262 \$348,591	\$1,250.00 \$1,270.96 \$1,233.03 \$1,141.34 \$1,075.34 \$1,129.41 \$1,068.29	\$370,000 \$355,000 \$345,000 \$362,500 \$360,000 \$350,000 \$360,000	327 314 292 302 295 288	280 261 233 244 247	174 147 137 133
6/30/22 6/30/21 6/30/20 6/30/19 6/30/18 6/30/17 6/30/16	319 297 311 336 327 326 325 331	\$405,436 \$366,210 \$354,958 \$361,314 \$369,316 \$348,262 \$348,591	\$1,270.96 \$1,233.03 \$1,141.34 \$1,075.34 \$1,129.41 \$1,068.29	\$355,000 \$345,000 \$362,500 \$360,000 \$350,000	314 292 302 295	261 233 244	147 137
6/30/21 6/30/20 6/30/19 6/30/18 6/30/17 6/30/16	297 311 336 327 326 325 331	\$366,210 \$354,958 \$361,314 \$369,316 \$348,262 \$348,591	\$1,233.03 \$1,141.34 \$1,075.34 \$1,129.41 \$1,068.29	\$345,000 \$362,500 \$360,000 \$350,000	292 302 295	233 244	137
6/30/20 6/30/19 6/30/18 6/30/17 6/30/16	311 336 327 326 325 331	\$354,958 \$361,314 \$369,316 \$348,262 \$348,591	\$1,141.34 \$1,075.34 \$1,129.41 \$1,068.29	\$362,500 \$360,000 \$350,000	302 295	244	
6/30/19 6/30/18 6/30/17 6/30/16	336 327 326 325 331	\$361,314 \$369,316 \$348,262 \$348,591	\$1,075.34 \$1,129.41 \$1,068.29	\$360,000 \$350,000	295		133
6/30/18 6/30/17 6/30/16	327 326 325 331	\$369,316 \$348,262 \$348,591	\$1,129.41 \$1,068.29	\$350,000		2.47	
6/30/17 6/30/16	326 325 331	\$348,262 \$348,591	\$1,068.29		288	/	138
6/30/16	325 331	\$348,591		\$360,000	200	247	146
	331	\$348,591		\$500,000	268	230	129
	331		\$1,072.59	\$360,000	268	237	132
0/30/13		\$358,109	\$1,081.90	\$370,000	262	230	145
6/30/14	334	\$377,252	\$1,129.50	\$387,500	280	240	155
6/30/13	354	\$378,361	\$1,068.82	\$380,000	304	257	151
6/30/12	351	\$378,340	\$1,077.89	\$360,000	312	260	146
6/30/11	340	\$355,566	\$1,045.78	\$380,000	317	n/a	n/a
6/30/10	374	\$371,128	\$992.32	\$410,000	350	279	154
6/30/09	397	\$392,064	\$987.57	\$410,000	365	n/a	n/a
6/30/08	389	\$393,225	\$1,010.86	\$410,000	389	n/a	n/a
6/30/07	407	\$391,447	\$961.79	\$418,505	395	n/a	n/a
6/30/06	400	\$351,594	\$878.99	\$403,390	n/a	n/a	n/a
6/30/05	407	\$378,249	\$929.36	n/a	n/a	n/a	n/a
6/30/04	416	\$330,000	\$793.27	n/a	n/a	n/a	n/a
6/30/03	416	\$330,000	\$793.27	n/a	n/a	n/a	n/a
6/30/02	378	\$319,000	\$843.92	n/a	n/a	n/a	n/a
6/30/01	371	\$284,000	\$765.50	n/a	n/a	n/a	n/a
0/23 = projected							
NOTES:							
26 households paid t				of the households	i).		
9 households paid ex				1. 1 1	1.1.1.		
ote: # Paid Anything prob	, ,	for 2008 & 2007 as it nbership records by th		er date and many who	alan't pay		

• Annual Dues and Membership Spreadsheet – by year, breakdown of members and total dues. Total number of families prior to 2009 might be suspect.

- Annual Dues Breakdown Spreadsheet breakdown by different levels of dues contributed for the current year (with a month to go) and the final numbers for last year.
 - \circ $\;$ Note that many households increased their contributions this year.

		2/23 Dues - Pr	3		
Level	Households	Total Amount	% of Families	% of Amount	
\$4,000+	16	\$83,305	4.76%	19.40%	
\$3,000 - \$3,999	20	\$66,067	5.95%	15.39%	
\$2,000 - \$2,999	25	\$56,214	7.44%	13.09%	
\$1,300 - \$1,999	76	\$122,884	22.62%	28.62%	
\$1,000 - \$1,299	37	\$40,896	11.01%	9.52%	
\$750 - \$999	20	\$16,553	5.95%	3.85%	
\$500 - \$749	35	\$20,045	10.42%	4.67%	
\$250 - \$499	51	\$17,318	15.18%	4.03%	
\$100 - \$249	35	\$5,552	10.42%	1.29%	
> \$0 - \$99	12	\$578	3.57%	0.13%	
\$0	9	\$0	2.68%	0.00%	
	336	\$429,412	(Average = \$1,278 / h		
			final number expected	to be around \$420	,000)
Different Brea					
\$3,000 +	36	\$149,372	10.71%	34.79%	
\$1,300 +	137	\$328,470	40.77%	76.49%	
\$0 - \$1,300	199	\$100,942	59.23%	23.51%	
\$0 - \$1,000	162	\$60,046	48.21%	13.98%	
\$0 - \$500	107	\$23,448	31.85%	5.46%	
NOTES					
NOTES:		an additional \$20	22 per paying member	family to do what y	we need:
					and benefits, programs).
				-	6 households (37.5%) paid
	at leas	st the sustainin	g amount of \$1.6	00 for a total	of of \$312,795 (72.8%).
	- 19 of the 24 t	hat are listed under	\$0 paid last year and I		this year (\$10,600).
			\$0 paid last year and l	haven't responded	
	- 13 families le	ft, they paid \$4,257	\$0 paid last year and l	haven't responded	this year (\$10,600). /ID', 1 Beth El as child at Levey,
	- 13 families le 3 died, re	eft, they paid \$4,257 st no answer).	\$0 paid last year and l 7 in dues the prior year	haven't responded	
	- 13 families le 3 died, re - 18 new famili	eft, they paid \$4,257 st no answer). ies - paying \$19,210	\$0 paid last year and 1 7 in dues the prior year 5 in dues.	naven't responded (1 moved, 1 'COV	/ID', 1 Beth El as child at Levey,
	 13 families le 3 died, re 18 new famili New, depart 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families th	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 202	aven't responded (1 moved, 1 'COV 21/22 are not inclu	/ID', 1 Beth El as child at Levey, uded in the change calculations belo
	 13 families le 3 died, re 18 new famili New, depart 81 families re 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families the educed their dues by	\$0 paid last year and 1 7 in dues the prior year 5 in dues.	aven't responded (1 moved, 1 'COV 21/22 are not inclu	/ID', 1 Beth El as child at Levey, uded in the change calculations belo
	 13 families le 3 died, re 18 new famili New, depart 81 families re 90 families m 	ft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families the educed their dues by hade no change.	\$0 paid last year and 1 7 in dues the prior year 6 in dues. at paid nothing in 202 y a combined total of \$	naven't responded (1 moved, 1 'COV 21/22 are not inclu 45,316 (31% decre	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease).
	 13 families le 3 died, re 18 new famili New, depart 81 families re 90 families m 109 families 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families the educed their dues by nade no change. increased their dues	 \$0 paid last year and l 7 in dues the prior year 6 in dues. at paid nothing in 202 y a combined total of \$ s by a combined total o 	naven't responded (1 moved, 1 'COV 21/22 are not inclu 45,316 (31% decru f \$54,004 (51% in	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease).
	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families m 109 families that 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families the educed their dues by nade no change. increased their dues at paid nothing last	 \$0 paid last year and last year and last year in dues the prior year 5 in dues. at paid nothing in 202 y a combined total of \$ s by a combined total of year (new or lapsed) and year (new or lapsed) and	naven't responded (1 moved, 1 'COV 21/22 are not inclu 45,316 (31% decru f \$54,004 (51% in re paying \$28,060	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease).
	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families m 109 families that 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families the educed their dues by nade no change. increased their dues at paid nothing last	 \$0 paid last year and l 7 in dues the prior year 6 in dues. at paid nothing in 202 y a combined total of \$ s by a combined total o 	naven't responded (1 moved, 1 'COV 21/22 are not inclu 45,316 (31% decru f \$54,004 (51% in re paying \$28,060	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease).
	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families m 109 families th 32 families the 	eft, they paid \$4,257 st no answer). ies - paying \$19,216 ed, and families the educed their dues by hade no change. increased their dues at paid nothing last at paid \$20,487 last	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 20 9 a combined total of \$ 10 year (new or lapsed) and 10 year are paying nothing	naven't responded (1 moved, 1 'COV 21/22 are not inclu 45,316 (31% decru f \$54,004 (51% in re paying \$28,060	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease).
	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families m 109 families th 32 families the 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families the educed their dues by nade no change. increased their dues at paid nothing last	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 20 9 a combined total of \$ 10 year (new or lapsed) and 10 year are paying nothing	naven't responded (1 moved, 1 'COV 21/22 are not inclu 45,316 (31% decru f \$54,004 (51% in re paying \$28,060	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease).
Level	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families m 109 families th 32 families the 	eft, they paid \$4,257 st no answer). ies - paying \$19,216 ed, and families the educed their dues by hade no change. increased their dues at paid nothing last at paid \$20,487 last	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 20 9 a combined total of \$ 10 year (new or lapsed) and 10 year are paying nothing	naven't responded (1 moved, 1 'COV 21/22 are not inclu 45,316 (31% decru f \$54,004 (51% in re paying \$28,060	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease). this year.
	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families in 109 families the 32 families the 32 families the 20 Families 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families the educed their dues by hade no change. increased their dues at paid nothing last at paid \$20,487 last 021/22 Dues - I Total Amount	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 202 y a combined total of \$ 5 by a combined total of year (new or lapsed) an year are paying nothin Final % of Families	naven't responded (1 moved, 1 'COV 21/22 are not incli 45,316 (31% decr f \$54,004 (51% in re paying \$28,060 g this year. % of Amount	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease). this year.
\$4,000+	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families re 42 families the 32 families the 20 Families 18 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families the duced their dues be hade no change. increased their dues at paid nothing last at paid \$20,487 last 021/22 Dues - I Total Amount \$99,355	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 202 y a combined total of \$ 3 by a combined total of year (new or lapsed) an year are paying nothin Final % of Families 5.36%	naven't responded (1 moved, 1 'COV 21/22 are not inch 45,316 (31% decr f \$54,004 (51% in re paying \$28,060 g this year. % of Amount 23.14%	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease). this year.
\$4,000+ \$3,000 - \$3,999	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families re 90 families re 42 families the 32 families the 20 Families 18 16 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families th educed their dues by nade no change. increased their dues at paid nothing last at paid s20,487 last D21/22 Dues - I Total Amount \$99,355 \$51,995	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 20 2 9 a combined total of \$ 8 by a combined total of 9 year (new or lapsed) an 9 year are paying nothin Final % of Families 5.36% 4.76%	naven't responded 1 (1 moved, 1 'COV 21/22 are not inclu 45,316 (31% deer f \$54,004 (51% in re paying \$28,060 g this year. % of Amount 23.14% 12.11%	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease). this year.
\$4,000+ \$3,000 - \$3,999 \$2,000 - \$2,999	- 13 families le 3 died, re - 18 new famili - New, depart - 81 families re - 90 families re - 109 families th - 32 families th - 37 families th - 3	eft, they paid \$4,257 st no answer). ies - paying \$19,211 ed, and families the educed their dues by ade no change. increased their dues at paid nothing last at paid \$20,487 last O21/22 Dues - I Total Amount \$99,355 \$51,995 \$84,219	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 202 y a combined total of \$ 5 by a combined total of \$ 5 by a combined total of \$ 5 up a combined total of \$ 9 year (new or lapsed) at 9 year are paying nothin Final % of Families 5.36% 4.76% 11.01%	naven't responded 1 (1 moved, 1 'COV 21/22 are not incl 45,316 (31% decr f \$54,004 (51% in re paying \$28,060 ig this year. % of Amount 23,14% 12,11% 19,61%	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease). this year.
Level \$4,000+ \$3,000 - \$3,999 \$2,000 - \$2,999 \$1,300 - \$1,999	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families m 109 families th 32 families th 32 families th 120 Families 18 16 37 43 	eft, they paid \$4,257 st no answer). ies - paying \$19,210 ed, and families the educed their dues by ade no change. increased their dues at paid nothing last at paid \$20,487 last D21/22 Dues - I Total Amount \$99,355 \$51,995 \$84,219 \$70,027	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 202 y a combined total of \$ 5 by a combined total of \$ 5 by a combined total of \$ 5 by a combined total of \$ 9 year (new or lapsed) at 9 year are paying nothin Final % of Families 5.36% 4.76% 11.01% 12.80%	naven't responded 1 (1 moved, 1 'COV 21/22 are not incl 45,316 (31% decr f \$54,004 (51% in re paying \$28,060 ig this year. % of Amount 23,14% 12,11% 19,61% 16,31%	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease). this year.
\$4,000+ \$3,000 - \$3,999 \$2,000 - \$2,999 \$1,300 - \$1,999 \$1,000 - \$1,299	 13 families le 3 died, re 18 new familie New, depart 81 families re 90 families re 109 families the 32 families the 32 families the 21 Families 18 16 37 43 33 	eft, they paid \$4,257 st no answer). ies - paying \$19,211 ed, and families the educed their dues by nade no change. increased their dues at paid nothing last at paid \$20,487 last D21/22 Dues - I Total Amount \$99,355 \$51,995 \$84,219 \$70,027 \$36,150	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 202 9 a combined total of \$ 5 by a combined total of \$ 9 by a combined total of 9 year (new or lapsed) at 9 year are paying nothin Final % of Families 5.36% 4.76% 11.01% 12.80% 9.82%	naven't responded (1 moved, 1 'COV 21/22 are not incl 45,316 (31% decr f \$54,004 (51% in re paying \$28,060 ig this year. % of Amount 23,14% 12,11% 19,61% 16,31% 8,42%	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease). this year.
\$4,000+ \$3,000 - \$3,999 \$2,000 - \$2,999 \$1,300 - \$1,999 \$1,000 - \$1,299 \$750 - \$999	- 13 families le 3 died, re - 18 new familie - New, depart - 81 families re - 90 families re - 42 families th - 32 families th - 32 families th 18 16 37 43 33 12	eft, they paid \$4,257 st no answer). ies - paying \$19,211 ed, and families the educed their dues by nade no change. increased their dues at paid nothing last at paid \$20,487 last D21/22 Dues - I Total Amount \$99,355 \$51,995 \$84,219 \$70,027 \$36,150 \$10,229	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 202 9 a combined total of \$ 8 by a combined total of 9 year (new or lapsed) at 9 year are paying nothin Final % of Families 5.36% 4.76% 11.01% 12.80% 9.82% 3.57%	naven't responded (1 moved, 1 'COV 21/22 are not incl 45,316 (31% decr f \$54,004 (51% in re paying \$28,060 ig this year. % of Amount 23,14% 12,11% 19,61% 16,31% 8,42% 2,38%	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease). this year.
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\$4,000+ \$3,000 - \$3,999 \$2,000 - \$2,999 \$1,300 - \$1,999 \$1,000 - \$1,299 \$750 - \$999 \$500 - \$749	- 13 families le 3 died, re - 18 new familie - New, depart - 81 families re - 90 families re - 42 families th - 32 families th - 32 families th 18 16 37 43 33 12	eft, they paid \$4,257 st no answer). ies - paying \$19,211 ed, and families the educed their dues by nade no change. increased their dues at paid nothing last at paid \$20,487 last D21/22 Dues - I Total Amount \$99,355 \$51,995 \$84,219 \$70,027 \$36,150 \$10,229	\$0 paid last year and 1 7 in dues the prior year 5 in dues. at paid nothing in 202 9 a combined total of \$ 8 by a combined total of 9 year (new or lapsed) at 9 year are paying nothin Final % of Families 5.36% 4.76% 11.01% 12.80% 9.82% 3.57%	naven't responded (1 moved, 1 'COV 21/22 are not incl 45,316 (31% decr f \$54,004 (51% in re paying \$28,060 ig this year. % of Amount 23,14% 12,11% 19,61% 16,31% 8,42% 2,38%	/ID', 1 Beth El as child at Levey, uded in the change calculations belo ease). crease). this year.
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- Fundraising Chart displays separately fundraising/grants and earned income.
 - Earned Income dropped quite a bit the past three years due to the absence of rental income during the pandemic.

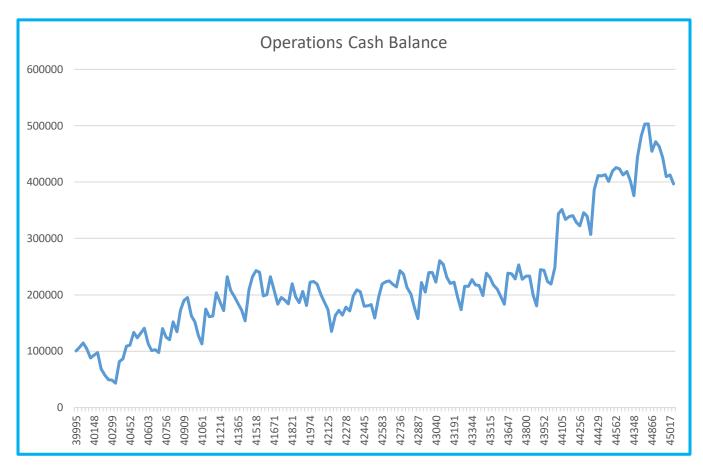


Note: FY is for fiscal year. Our fiscal year begins on July 1. The number after the FY is the year it ends. For example: FY23 ends on June 30, 2023.

• Payroll Chart – salaries and total payroll.



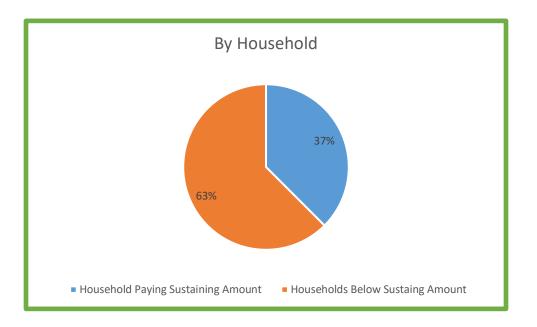
• **Operations Cash Balance Chart** – month end balance of operating cash.

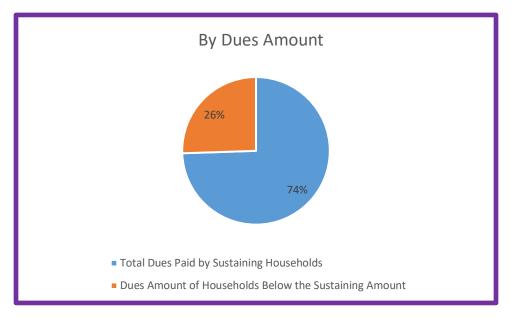


This chart displays the operating cash balance at the end of each month. It does not include restricted, capital, or endowment balances.

It is useful to see how much excess cash we have and if we are accumulating or spending down this excess amount. Years with deficits will trend down, a surplus will trend up. During each fiscal year the cash balance is usually higher at the beginning when the majority of the dues is received, and then decreases due to monthly expenses.

• Sustaining Amount Pie Charts.





The top pie chart displays the percentage of the housholds that pay the sustaining amount (\$1,600) or more (37%) and the percent that contribute less than \$1,600 (63%).

The bottom pie chart displays the percentage of the **total dues amount** received from households contributing the sustaing amount or more (74%) and the percentage of the **total dues amount** received from households contributing less than the sustaining amount (26%).

Of note, this year 126 households (37.5% of all households) contributed dues at exactly the \$1,600 level. Many households, especially new ones, have found the sustaing amount to be a significant and important target.

\$109,996	Sam 100%, Rabbi 20%, Teri 20%, Lynn 10%, Neil 10% (+ 10% overhead for	o11)
\$109,990		all)
\$13,000	Building (utilities, insurance, plowing, elevator, mowing, etc.) @ 20%	
\$0,200	Direct materials: School budget less dinners & granted items	
	High School Dinners - wash	
\$129,196		
\$1,218.83	Cost per student (106 students) (excludes Shalom Yeladim & K'tanim, includes pos	it 10th grade)
\$14,550	JCA Contribution	
\$39,500	School Fees	
\$407.22	Average fee paid per student	
	\$420 early, \$460 regular, \$525 late registration.	
	Dinners: \$140.	
	Teachers' children are tuition free	
	Much less for Yeladim and Toddlers - meets fewer times per month	
\$557.22	Average fee - including JCA - per student.	
\$774.70	Shortfall per student (covered by operations).	
φ//1./0		
31%	School fees only cover this percent of all school expenses (direct and indire	əct).
42%	School fees and JCA only cover this percent of all school expenses.	
56%	School fees only cover this percent of DIRECT school expenses (not overhe	ad or other staff
76%	School fees and JCA only cover this percent of DIRECT school expenses.	
\$75,146	Operations pays for: (total \$\$ less JCA & fees)	
\$16,650	Direct costs less Income (school fees and JCA contribution)	
I0-11 URJ Study o	of New England Synagogues with similar membership.	
	ector's salaries & benefits, plus materials) covered by school fees.	
56%	Bet Ha'am.	
87%	Total group.	

STUDENTS EXTRA TUITION AVERAGE

2009/10	171		\$25,809		\$150.93
2010/11	151		\$22,658		\$150.05
2011/12	154		\$33,776		\$219.32
2012/13	149		\$34,410		\$230.94
2013/14	145		\$36,632		\$252.63
2014/15	113		\$37,645		\$333.14
2015/16	96		\$37,324		\$388.79
2016/17	103		\$29,170		\$283.20
2017/18	108		\$34,789		\$322.12
2018/19	118	20	\$35,716		\$302.68
2019/20	118	25	\$34,303		\$290.70
2020/21	78	27	\$28,985	COVID - Remote	\$371.60
2021/22	81	32	\$31,946	COVID - in person	\$394.40
2022/23	97	24	\$39,500		\$407.22

STUDENTS - only children in 1st thru 10th grades. EXTRA = Shalom Yeladim, K'tanim & post 10th grade

Hebrew School Financial Analysis

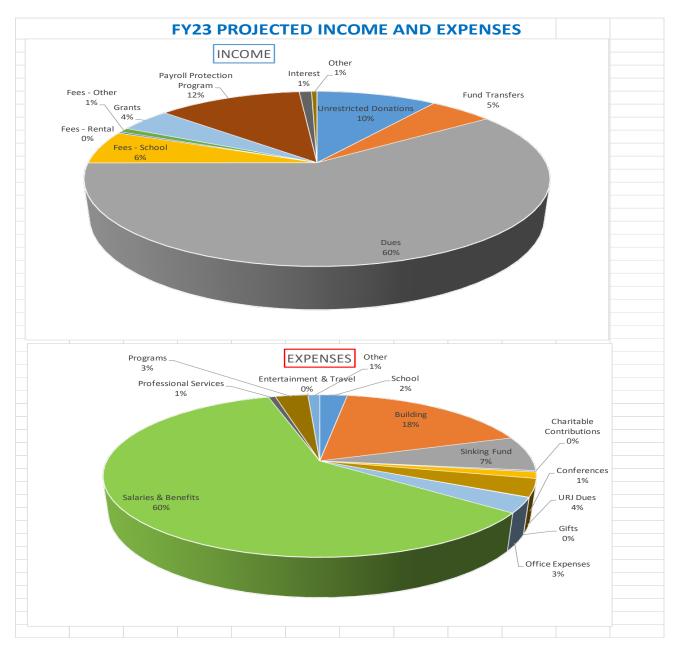
- Student numbers have been recovering since the pandemic. School fees have been increasing nicely.
- Only 76% of the direct expenses (director & supplies) are covered by the fees and JCA contribution. (\$16,500 covered by general operations).
- Only 42% of all the school related expenses (director, supplies, a part of building and insurance, a part of Rabbi and office time) are covered by the fees and JCA contributions. (About \$75,000 covered by general operations).
- This doesn't even factor in maintenance expenses on the school building.
- It is common for synagogues to cover a part of the Hebrew school from general operations. In our case, it is a much higher percentage.

				NOTES	Contributing		Dues per	Fundraising /	Earned			Pavroll as a %	
ACTUAL	BUDGET	Total income	Actual %		Households	Dues/MHNL	Household	Grants	Income	Salaries	<u>Total Payroll</u>	of Income	
			<u> </u>						• • • • • •				<budget< td=""></budget<>
		*****											<expected< td=""></expected<>
\$54,427	(\$49,013)	\$702,245	7.75%		314	\$405,437	\$1,278	\$147,975	\$32,368	\$357,699	\$423,297	60.28%	
\$70,086	(\$16,867)	\$558,146	12.56%		292	\$366,210	\$1,254	\$140,763	\$28,800	\$310,000	\$378,900	67.89%	
				· · · · ·									
856 950	(\$44.501)	\$627.004	0.050/		202	\$254.059	£1 175	\$119 102	856049	\$224.020	6414 226	65.099/	
\$30,839	(\$44,391)	\$027,994	9.03%		502	\$334,938	\$1,175	\$118,195	\$30,948	\$554,920	\$414,520	03.98%	
(\$4.242)	(\$22,227)	\$620 505	(0 669/)		205	\$261.214	\$1 225	\$117.566	\$76.226	\$224 566	6207 702	60 6 49/	
(\$7,275)	(\$32,327)	\$057,505	(0.0070)		295	\$501,514	\$1,223	\$117,500	\$70,220	\$324,300	\$307,702	00.0470	
\$25.663	(\$12.217)	\$592.807	4 33%		203	\$369.316	\$1.260	\$115.269	\$70.042	\$294 982	\$326.016	55.00%	
\$25,005	(\$12,217)	\$572,007	4.5570		2)5	\$507,510	\$1,200	\$115,207	\$17,742	\$2,74,702	\$520,010	55.0070	
(\$2.321)	(\$23,272)	\$530 323	(0.44%)		278	\$348.262	\$1 253	\$73.965	\$62,733	\$271.360	\$323.615	61.02%	
(\$2,521)	(\$25,272)	0000020	(011170)		270	0010,202	<i><i><i></i></i></i>	\$15,505		\$271,000	0020,010	01102/0	
\$9,729	(\$53,892)	\$561.067	1.73%		268	\$348,591	\$1,301	\$109.833	\$60,725	\$256.850	\$335.671	59.83%	
				Dues \$13,000 under budget (and \$13,000 less than year earlier). School fees \$7,000 under budget.									
				Maintenance \$3,000 over budget (and \$13,000 more than last year), Computer upgrade \$2,551 over									
(\$25,030)	(\$20,910)	\$537,348	(4.66%)	available funds.	263	\$358,109	\$1,362	\$93,086	\$56,229	\$271,093	\$344,907	64.19%	
				Strong unrestricted donations, rentals and grants, offsetting weak dues and school fees. Nice savings									
\$35,242	(\$36,320)	\$583,749	6.04%	on maintenance (to be spent FY15), utilities and salaries, offsetting S-I-R program.	280	\$377,252	\$1,347	\$101,896	\$51,946	\$251,853	\$322,945	55.32%	
\$32,845	(\$36,455)	\$549,121	5.98%	Grants better than budget. Maintenance less than budget. Gala better than budget.	304	\$378,361	\$1,245	\$89,761	\$47,487	\$236,377	\$301,798	54.96%	
				Fundraising, dues & fees above budget. Membership increased nicely. Paid severance from special									
\$27,654	(\$26,460)	\$499,690	5.53%	fundraising. School & utilities below budget. Office and programs above budget.	318	\$378,340	\$1,190	\$45,403	\$48,280	\$214,000	\$280,262	56.09%	
\$62,755	(\$56,706)	\$538,420	11.66%	No Rabbi or Rabbi salary. Membership declined. Paid severance from special fundraising.	317	\$355,566	\$1,122	\$75,048	\$36,780	\$170,862	\$213,210	39.60%	
				Fundraising better than budget. Dues below budget. Most expenses below budget. Salaries way									
(\$4,622)	(\$47,363)	\$472,693	(0.98%)		351	\$371,128	\$1,057	\$43,822	\$37,334	\$230,888	\$302,292	63.95%	
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<u> </u>					395						· · · · · ·	63.69%	
\$175,662	(\$676,587)	\$10,212,092	1.72%	(assumes FY24 budget number is final number - for ACTUAL column)		\$5,318,696	\$1,316	\$1,218,202	\$1,049,826	\$3,927,367	\$4,932,679		
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undraising/Grants		and net rental inco											
7	(\$15,726) \$54,427 \$70,086 \$56,859 (\$4,243) \$25,663 (\$2,321) \$9,729 (\$25,030) \$35,242 \$32,845 \$27,654 \$62,755 (\$4,622) (\$18,422) (\$18,422) (\$10,897) (\$21,774) \$175,662 djusted dues on 8	(\$96,561) (\$15,726) (\$87,133) \$54,427 (\$49,013) \$70,086 (\$16,867) \$56,859 (\$44,591) (\$4,243) (\$32,327) \$25,663 (\$12,217) (\$2,321) (\$23,272) (\$2,321) (\$23,272) \$9,729 (\$53,892) (\$25,030) (\$20,910) \$35,242 (\$36,320) \$32,845 (\$36,455) \$27,654 (\$26,460) \$62,755 (\$56,706) (\$4,622) (\$47,363) (\$18,422) (\$27,251) (\$10,897) (\$9,507) (\$21,774) \$258 \$175,662 (\$676,587) djusted dues on 8/23/18 for FY14	(\$96,561) \$586,350 (\$15,726) (\$87,133) \$690,295 \$54,427 (\$49,013) \$702,245 \$70,086 (\$16,867) \$558,146 \$56,859 (\$44,591) \$627,994 (\$4,243) (\$32,327) \$639,505 \$25,663 (\$12,217) \$592,807 (\$2,321) (\$23,272) \$530,323 \$9,729 (\$53,892) \$561,067 (\$25,030) (\$20,910) \$537,348 \$35,242 (\$36,320) \$583,749 \$32,845 (\$36,455) \$544,121 \$27,654 (\$26,460) \$499,690 \$62,755 (\$56,706) \$538,420 (\$4,622) (\$47,363) \$472,693 (\$18,422) (\$27,251) \$488,942 (\$10,897) (\$9,507) \$544,486 (\$21,774) \$228 \$508,911 \$175,662 (\$67,587) \$10,212,092 djusted dues on 8/23/18 for FY14 - FY18 *Y07-FY22 (completed years) = \$287,949 surg	(\$96,561) \$586,350 (16,47%) (\$15,726) (\$87,133) \$690,295 (2,28%) \$54,427 (\$49,013) \$702,245 7.75% \$70,086 (\$16,867) \$558,146 12.56% \$56,859 (\$44,591) \$627,994 9.05% \$56,859 (\$44,591) \$627,994 9.05% \$25,663 (\$12,217) \$592,807 4.33% \$25,663 (\$12,217) \$592,807 4.33% \$25,663 (\$12,217) \$592,807 4.33% \$25,663 (\$12,217) \$592,807 4.33% \$25,663 (\$12,217) \$593,323 (0.44%) \$27,654 \$26,0910) \$537,348 (4,66%) \$32,242 \$36,320) \$583,749 6.04% \$32,845 \$36,455) \$549,121 \$9.8% \$27,654 \$26,640) \$499,690 \$5.33% \$27,654 \$26,640) \$499,690 \$5.33% \$27,654 \$26,640) \$499,690 \$5.33% <t< td=""><td>ACTUAL BUDGET Total income Actual % (\$96,561) \$558,659 (16,47%) Based on Budget (\$15,720) (\$87,133) \$690,225 (2,28%) Espected \$54,427 (\$49,013) \$702,245 7,75% Dues highest ever. 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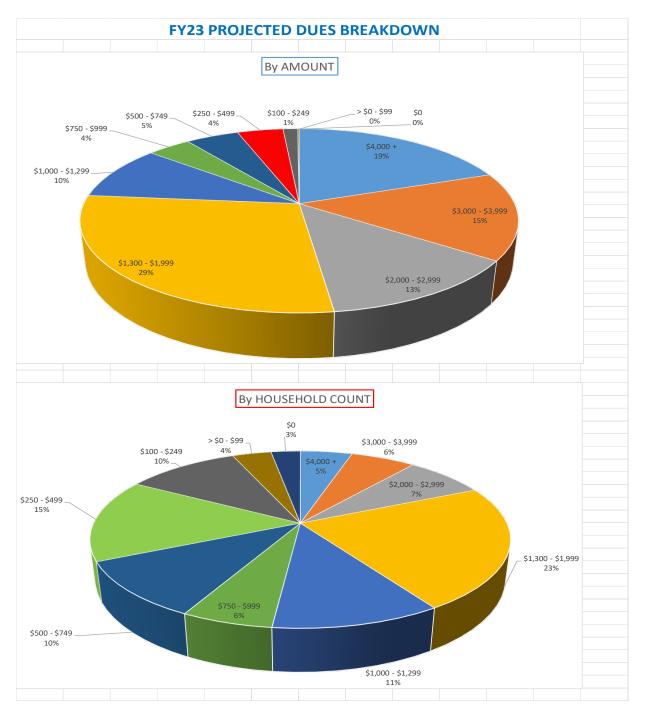
- Yearly Budget vs. Actual Spreadsheet (above) the actual data used to create the charts. Includes a quick note for each year of noteworthy items. The figures for next year's budget (FY24) are only an estimate and therefore should not be relied on too heavily, especially the 'Payroll as a % of Income' amount.
 - The column 'Actual %' is the deficit or surplus as a percentage of total income.

Bet Ha'am's Annual Meeting 2023 – Treasurer's Report Page **27** of **29** Two Pie Charts:

- FY23 Projected Profit and Loss Pie Chart two pie charts on this page, one for income, the other expenses for the current year. Uses the projected final numbers as there is still one month to go.
 - Note that Dues make up 60% of our income and Salaries and Benefits make up 60% of expenses.
 - As we have virtually no endowment, there is no endowment income shown. For an organization our size, we should have at least a three-million-dollar endowment, which would add up to \$120,000 towards the operating budget (or help with increasing maintenance expenses). The Life and Legacy program, just finishing its second year, will help correct this deficiency. Forty individuals have already included Bet Ha'am in their will. Often with a small percentage gift (1% to 5%) of their estate. But this can be significant the face value of these gifts is \$1,192,000. The Life and Legacy group will continue contacting individuals for this important program.



• FY23 Projected Dues Pie Chart – two pie charts on this page, one broken down by amounts, the other by households. Uses the projected final numbers as there is still one month to go.



I hope this report has been helpful and not too confusing. I am always available by email (<u>Camp_Rosen@hotmail.com</u>) if you have any questions or suggestions.

My thanks to the Finance Committee, Lynn Mansfield and Teri Berenson for all their support.

Tom Rosen