

	A	B	C	D	E	F	G
1	2019 Proposed Budget- 2018 numbers are based on Actuals 2018 Jan-Aug and projects Sept-Dec based on trends of this year compared to 2017. In some cases judgement calls have been used to adjust those predictions based on experience or plans for next year.	2017	2018	2019		Change (\$)	Change(%)
2		Actuals	Actuals Jan-Aug, Projected Sept-Dec	Proposed Budget		Reflects Change from 2018 Actuals/Projected to 2019 Budget	
8							
9	Profit & Loss (Accrual) -- Retail						
12	Gross Sales Income (2019 budget Actuals Sept 2017 -Aug 2018)	\$ 631,999	\$ 578,263	\$ 589,828		\$ 11,565	2%
24	Cost of Goods sold (2019 budget Actuals Sept 2017 -Aug 2018)	\$ 434,704	\$ 366,126	\$ 373,449		\$ 7,323	2%
25	Gross Profit	\$ 197,296	\$ 212,136	\$ 216,379		\$ 4,243	2%
26	Gross Profit Ratio (Gross Profit/Gross Sales)	31.2%	36.7%	36.7%			
27							
28	Expenses -- Retail						
29	Retail Operating Expenses						
30	Personnel (includes gross wages, taxes and employee insurances)	\$ 102,971	\$ 78,790	\$ 101,556		\$ 22,766	29%
31	Includes Min. Wage Incr., Bumps Sched. Hrs from 98.25 to 104.5 weekly, also 2018 reflects half a year w/o full management						
39	Employee Discounts	\$ 8,538	\$ 3,560	\$ 5,002		\$ 1,442	41%
41	Training & Education (propose flexibility for managers to use in adv. w/approval from finance/personnell)	\$ 215	\$ 3,190	\$ 2,010		\$ (1,180)	-37%
42	Working Member Discounts	\$ 24,123	\$ 12,178	\$ 14,674		\$ 2,496	21%
44	Bank Charges -- Retail	\$ 517	\$ 90	\$ 90		\$ -	0%
48	Credit Card Fees	\$ 9,120	\$ 8,074	\$ 8,477		\$ 404	5%
49	Equipment Rental / Lease -- Retail	\$ 2,654	\$ -	\$ -		\$ -	
50	Janitorial Services & Supplies -- Retail	\$ 155	\$ 250	\$ 250		\$ -	0%
52	Non-Capitalized Equipment Purchase -- Retail	\$ 941	\$ 855	\$ 1,000		\$ 145	17%
53	Over / Shorts	\$ (2)	\$ (65)	\$ -		\$ 65	-100%
55	Store Supplies	\$ 4,179	\$ 2,369	\$ 2,996		\$ 628	27%
56	Telephone -- Retail	\$ 978	\$ 987	\$ 1,007		\$ 20	2%
57	Trash -- Retail	\$ 642	\$ 661	\$ 674		\$ 13	2%
58	Total Retail Operating Expenses	\$ 155,032	\$ 110,939	\$ 137,736		\$ 26,798	24%
59	Retail Occupancy Expenses						
60	Occupancy Transfer (to cover % of shared expenses) -- Retail (\$306 weekly)	\$ 16,204	\$ 15,762	\$ 15,912		\$ 150	1%
61	License & Fees -- Retail (Ag & Markets License)	\$ 400	\$ -	\$ 400		\$ 400	
62	Repairs & Maintenance -- Retail - includes (equipment repair)	\$ 2,454	\$ 1,420	\$ 1,664		\$ 244	17%
66	Utilities -- Retail (electric & water)	\$ 8,145	\$ 7,560	\$ 7,952		\$ 392	5%
70	Total Retail Occupancy Expenses	\$ 27,203	\$ 24,742	\$ 25,928		\$ 1,186	5%

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2		Actuals	Actuals Jan-Aug, Projected Sept-Dec	Proposed Budget		Reflects Change from 2018 Actuals/Projected to 2019 Budget	
71							
72	Retail Administration Expense						
73	Accounting -- Retail						
74	Bookkeeper 80% retail, see general for 20% (2018 was budgeted 50/50 split)	\$ 8,172	\$ 18,687	\$ 22,050		\$ 3,364	18%
76	Contributions & Donations -- Retail	\$ 287	\$ 15	\$ 150		\$ 135	900%
77	Dues & Subscriptions -- Retail	\$ 347	\$ 130	\$ 456		\$ 325	250%
78	Marketing -- Retail (includes newsletter, community outreach, & reg.advertising & samples)	\$ 4,388	\$ 3,353	\$ 4,019		\$ 666	20%
85	Other Discounts - Supporting & Senior	\$ 7,019	\$ 6,539	\$ 6,539		\$ -	0%
89	Office Supplies -- Retail	\$ 1,506	\$ 2,439	\$ 2,250		\$ (189)	-8%
90	Payroll Service	\$ 1,412	\$ 1,275	\$ 1,364		\$ 89	7%
91	Postage -- Retail	\$ 560	\$ 812	\$ 804		\$ (8)	-1%
92	Total Retail Administrative Expense	\$ 23,691	\$ 33,250	\$ 37,632		\$ 4,382	13%
93	Retail Other Income						
97	Total Other Retail Income (includes dividends, sales tax collection credit)	\$ 1,094	\$ 1,134	\$ 572		\$ (562)	-50%
98	Retail Other Expense						
100	Total Retail Other Expense	\$ -	\$ -	\$ -			
101	Total Retail Income	\$ 633,094	\$ 579,397	\$ 590,400		\$ 11,003	2%
102	Total Goods Purchased	\$ 434,704	\$ 366,126	\$ 373,449		\$ 7,323	2%
103	Total Retail Expense	\$ 205,926	\$ 168,930	\$ 201,296		\$ 32,366	19%
104	Net Retail Income	\$ (7,536)	\$ 44,340	\$ 15,655		\$ (28,686)	-65%
106	Cash Flow Statement (Trial report - very approximate)						
107	Other Operating Activities -- Retail						
108	Retail Net Income	\$ (7,536)	\$ 44,340	\$ 15,655		\$ (28,686)	-65%
109	Accounts Receivable - Retail	\$ (80)	\$ (271)	\$ -		\$ 271	-100%
110	Gift Certificate Liability	\$ 464	\$ (516)	\$ -		\$ 516	-100%
111	Payroll Liabilities	\$ 1,052	\$ 61	\$ 61		\$ -	0%
116	Sales Tax Payable	\$ (58)	\$ (42)	\$ (42)		\$ -	0%
117	Accounts Payable - Retail (predicts Higher Dec. being pd. In Jan.)	\$ (24,321)	\$ (14,986)	\$ (3,747)		\$ 11,240	-75%
118	Total Retail Operating Activities	\$ (30,478)	\$ 28,587	\$ 11,927		\$ (16,660)	-58%
119	Investing Activities -- Retail	\$ -	\$ -	\$ -			
120	Investment Assets -- Retail (CLF, Fedco, & Frontier investments/dividends)	\$ (173)	\$ 24	\$ -		\$ (24)	-100%
125	Inventory (Budgets for Increase in Inventory in 2019)	\$ 4,166	\$ (3,998)	\$ (2,399)		\$ 1,599	-40%
126	Prepaid Expenses -- Retail (includes advertising & disability)	\$ (165)	\$ (200)	\$ -		\$ 200	-100%
129	Total Retail Investing Activities	\$ 3,828	\$ (4,537)	\$ (2,399)		\$ 2,139	-47%
130	Financing Activities -- Retail	\$ -	\$ -	\$ -			

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2		Actuals	Actuals Jan-Aug, Projected Sept-Dec	Proposed Budget		Reflects Change from 2018 Actuals/Projected to 2019 Budget	
132	Total Retail Financing Activities	\$ -	\$ -	\$ -			
133							
134	Cash Increase / Decrease Retail Only	\$ (26,651)	\$ 24,049	\$ 9,528		\$ (14,521)	-60%
135	Subtotal Cash On Hand -Retail (end period) (approximate)	\$ 6,382	\$ 38,959	\$ 48,488		\$ 9,528	24%
136							
137	Restricted Funds-- Retail						
138	Adj from other Departments -- Retail		\$ 928	\$ -		\$ (928)	-100%
139	Retail - Total Funds (restricted & non-restricted)	\$ 6,382	\$ 38,959	\$ 48,488		\$ 9,528	24%
140	Enter Changes in the Accounts Below (increase / decrease) -- Retail						
141	Cash Drawer	\$ 645	\$ 598	\$ 598		\$ -	0%
142	Petty Cash	\$ 50	\$ 41	\$ 41		\$ -	0%
143	Payroll Holding	\$ -	\$ -	\$ -		\$ -	
144	Sales Tax Holding	\$ 369	\$ 45	\$ 45		\$ -	0%
145	Operational Reserve -- Retail (includes \$100 a month transfer in 2019 to build reserves)	\$ 1,371	\$ 1,373	\$ 3,358		\$ 1,985	145%
146	Total Changes	\$ 2,436	\$ 2,057	\$ 4,042		\$ 1,985	96%
147	Total Retail Retstricted Funds	\$ 2,436	\$ 2,057	\$ 4,042		\$ 1,985	96%
148	Total Retail Available Funds	\$ 11,546	\$ 36,902	\$ 44,446		\$ 7,544	20%
149							
150	Long Term Retail Reserve Goal	\$ 160,157	\$ 133,764	\$ 143,686			

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2		Actuals	Actuals Jan-Aug, Projected Sept-Dec	Proposed Budget		Reflects Change from 2018 Actuals/Projected to 2019 Budget	
151							
152	BUILDING						
155	Building Income						
156	Interest Income -- Building	\$ 3	\$ 1	\$ -		\$ (1)	-100%
157	Rental Income						
158	Occupancy Transfer (Retail %)	\$ 16,204	\$ 15,762	\$ 15,912		\$ 150	1%
159	Tenants (upstairs) (budget does not currently include possible tenant for office 2)	\$ 9,945	\$ 11,074	\$ 11,280		\$ 206	2%
160	Total Building Income	\$ 26,152	\$ 26,837	\$ 27,192		\$ 355	1%
161	Building Expense					\$ -	
162	Insurance (Building)	\$ 3,507	\$ 3,015	\$ 3,563		\$ 548	18%
163	Workers Compensation (Building Contractors)	\$ -	\$ -	\$ 300		\$ 300	
164	Janitorial -- Building	\$ -	\$ 11	\$ 380		\$ 369	3278%
166	Bank Charges -- Building	\$ 106	\$ -	\$ -		\$ -	
167	Service Charge / Late Fees -- Building	\$ 2	\$ 3	\$ 3		\$ -	0%
168	Depreciation Expense (Did not include in budget CPA will determine)	\$ 3,727	\$ -	\$ -		\$ -	
169	Landscaping & Plowing -- Building	\$ 800	\$ 1,190	\$ 1,309		\$ 119	10%
170	Interest Expense -- Building	\$ 420	\$ -	\$ 420		\$ 420	
171	Mortgage Int. (Wright / Warren) (increases in 2020 to \$174 per month Int and Principal)	\$ 1,030	\$ 1,030	\$ 1,030		\$ -	0%
172	Mortgage Int. (CLF 2040)	\$ 5,494	\$ 5,093	\$ 5,039		\$ (54)	-1%
175	Repairs & Maintenance -- Building	\$ 719	\$ 4,457	\$ 3,600		\$ (857)	-19%
176	Taxes -- Building					\$ -	
177	Property (Includes Village, Town, School)	\$ 4,685	\$ 4,410	\$ 4,673		\$ 263	6%
181	Utilities -- Building	\$ 3,559	\$ 5,194	\$ 5,467		\$ 273	5%
185	Total Building Expense	\$ 24,051	\$ 24,404	\$ 25,784		\$ 1,380	6%
186	Net Building Income	\$ 2,101	\$ 2,433	\$ 1,408		\$ (1,025)	-42%
188	Cash Flow Statement (Trial report - very approximate)						
189	Building Operating Activities						
190	Building Net Income	\$ 2,101	\$ 2,433	\$ 1,408		\$ (1,025)	-42%
191	Accounts Receivable - Building (2019 reflects pre-payment adj. from 2018 for off. 1)	\$ 190	\$ 55	\$ (3,150)		\$ (3,205)	-5806%
192	Abstract Escrow	\$ -	\$ -	\$ -		\$ -	
193	Accounts Payable - Building	\$ (743)	\$ 1,435	\$ -		\$ (1,435)	-100%
194	Escrow Interest Liability	\$ 0	\$ (1)	\$ -		\$ 1	-100%
196	Security Holding	\$ 5	\$ 3	\$ -		\$ (3)	-100%
197	Total Building Operating Activities	\$ 1,554	\$ 3,926	\$ (1,742)		\$ (5,667)	-144%
198							

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2		Actuals	Actuals Jan-Aug, Projected Sept-Dec	Proposed Budget		Reflects Change from 2018 Actuals/Projected to 2019 Budget	
199							
200	Building Investing Activities						
201	Building	\$ -	\$ -	\$ -			
202	Land	\$ -	\$ -	\$ -			
203	Equipment -- Building	\$ -	\$ -	\$ -			
204	Accumulated Depreciation (Did not include in budget CPA will determine)	\$ 3,727	\$ -	\$ -			
205	Prepaid Expenses adj -- Building (includes insurance, property tax adj, fuel oil)	\$ (390)	\$ (446)	\$ -	\$ 446		-100%
211	Security Deposit	\$ -	\$ -	\$ -	\$ -		
212	Total Building Investing Activities	\$ 3,337	\$ (446)	\$ -	\$ 446		-100%
213	Building Financing Activities	\$ -	\$ -	\$ -	\$ -		
214	Mortgage (2040) Principal Only	\$ (2,280)	\$ (2,747)	\$ (2,735)	\$ 12		0%
215	Mortgage (Wright / Warren) 2035 Principal Only	\$ -	\$ -	\$ -	\$ -		
216	Total Building Financing Activities	\$ (2,280)	\$ (2,747)	\$ (2,735)	\$ 12		0%
217	Cash Increase / Decrease Building Only	\$ 2,611	\$ 732	\$ (4,477)	\$ (5,209)		-711%
218	Subtotal Cash on Hand - Building (end period)	\$ 9,774	\$ 10,586	\$ 6,116	\$ (4,470)		-42%
220							
221	Restricted Funds -- Building						
222	Adj. from other departments -- Building		\$ (988)	\$ -	\$ 988		-100%
223	Building Total Funds (restricted & non-restricted)	\$ 9,774	\$ 10,593	\$ 6,116	\$ (4,477)		-42%
224	Enter Changes in the Accounts Below (Enter Increase or Decrease)	\$ -	\$ -	\$ -			
225	Rental Escrow	\$ 932	\$ 1,222	\$ 932	\$ (290)		-24%
226	Operational Reserve -- Building	\$ -	\$ -	\$ -			
227	Restricted Funds, Other -- Building	\$ 801	\$ 3,153	\$ 3,227	\$ 74		2%
228	Total Changes -- Building	\$ 1,733	\$ 4,374	\$ 4,159	\$ (216)		-5%
229	Total Building Restricted Funds	\$ 1,733	\$ 4,374	\$ 4,159	\$ (216)		-5%
230	Total Building Available Funds	\$ 8,121	\$ 6,219	\$ 1,965	\$ (4,254)		-68%

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2		Actuals	Actuals Jan-Aug, Projected Sept-Dec	Proposed Budget		Reflects Change from 2018 Actuals/Projected to 2019 Budget	
232							
233	GENERAL						
236	General Other Income						
237	Special Events (included as income for operations)	\$ 10,788	\$ 8,671	\$ 7,000		\$ (1,671)	-19%
238	Membership Dues	\$ 8,724	\$ 9,222	\$ 9,222		\$ -	0%
239	Member Donations	\$ 1,698	\$ 2,791	\$ 1,045		\$ (1,746)	-63%
240	Other General Income	\$ 26	\$ 20	\$ -		\$ (20)	-100%
241	Total General Other Income	\$ 21,236	\$ 20,704	\$ 17,267		\$ (3,437)	-17%
242	General Other Expense						
243	Accountant	\$ 535	\$ 600	\$ 750		\$ 150	25%
244	Bookkeeper general 20%, see retail for remaining 80%	\$ 2,099	\$ 15,900	\$ 5,565		\$ (10,335)	-65%
246	Board Insurance (Professional Liability)	\$ 1,042	\$ 1,042	\$ 1,000		\$ (42)	-4%
247	Consultants	\$ 1,560	\$ -	\$ -		\$ -	
248	Meetings	\$ 350	\$ 80	\$ 200		\$ 120	151%
249	Member Loans Interest	\$ -	\$ -	\$ -		\$ -	
250	Special Events	\$ 667	\$ 1,665	\$ 1,850		\$ 185	11%
251	Taxes (Income) (Federal & State)	\$ 47	\$ 1,862	\$ 4,986		\$ 3,124	168%
255	Total General Other Expense	\$ 6,300	\$ 21,149	\$ 14,351		\$ (6,797)	-32%
256	Net General Other Income	\$ 14,936	\$ (445)	\$ 2,916		\$ 3,361	-755%
258							
259	Cash Flow Statement (Trial report - very approximate)						
260	General Operating Activities						
261	General Net Income	\$ 14,936	\$ (445)	\$ 2,916		\$ 3,361	-755%
262	Prepaid Member Dues	\$ 728	\$ 3,011	\$ -		\$ (3,011)	-100%
263	Sponsorship Liability	\$ 220	\$ (330)	\$ -		\$ 330	-100%
264	Total General Operating Activities	\$ 15,884	\$ 2,236	\$ 2,916		\$ 680	30%
265	General Investing Activities						
266	Prepaid Expenses	\$ (0)	\$ (0)	\$ -		\$ 0	-100%
267	Total General Investing Activities	\$ (0)	\$ (0)	\$ -		\$ 0	-100%
268	General Financing Activities	\$ -	\$ -	\$ -			
269	Loans, Personal Principal Only - No payments are scheduled in 2019	\$ -	\$ -	\$ -		\$ -	
277	Total General Financing Activities	\$ -	\$ -	\$ -		\$ -	
278						\$ -	
279	Cash Increase / Decrease General Only	\$ 15,884	\$ 2,236	\$ 2,916		\$ 680	30%
280	Subtotal Cash on Hand - General (end period)	\$ 20,703	\$ 15,260	\$ 17,883		\$ 2,623	17%

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2		Actuals	Actuals Jan-Aug, Projected Sept- Dec	Proposed Budget		Reflects Change from 2018 Actuals/Projected to 2019 Budget	
282							
283							
284	Restricted Funds -- General						
285	Adj. from other departments -- General		\$ (747)	\$ -		\$ 747	-100%
286	General - Total Funds (restricted & non-restricted)	\$ 20,703	\$ 14,967	\$ 17,883		\$ 2,916	19%
287	General Restricted Funds (Enter Increase or Decrease)						
288	Prepaid Membership Holding	\$ 728	\$ 5,420	\$ 1,800		\$ (3,620)	-67%
289	Sponsorship Holding	\$ 220	\$ 275	\$ -		\$ (275)	-100%
290	Special Events / Projects (2018 projection is low, 2019 does not include adding picnic funds - they are part of operating)	\$ 9,071	\$ 7,576	\$ 16,956		\$ 9,380	124%
291	Total Changes -- General	\$ 10,019	\$ 13,272	\$ 18,756		\$ 5,484	41%
292	Total General Restricted Funds	\$ 10,019	\$ 13,272	\$ 18,756		\$ 5,484	41%
293	Total General Funds Available (operating in negative - with out picnic would be	\$ 3,005	\$ 1,695	\$ (873)		\$ (2,569)	-152%
295							

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296							
297							
298	<u>COMPANY-WIDE TOTALS</u>						
300	Total Income	\$ 680,482	\$ 626,937	\$ 634,859		\$ 7,922	1%
301	Total Expense	\$ 670,981	\$ 580,609	\$ 614,880		\$ 34,271	6%
302	Net Income	\$ 9,501	\$ 46,328	\$ 19,978		\$ (26,350)	-57%
304							
306	Operating Activities	\$ (13,041)	\$ 34,748	\$ 13,101		\$ (21,648)	-62%
307	Investing	\$ 7,165	\$ (4,984)	\$ (2,399)		\$ 2,585	-52%
308	Financing	\$ (2,280)	\$ (2,747)	\$ (2,735)		\$ 12	0%
309	Total Cash Increase / Decrease	\$ (8,156)	\$ 27,018	\$ 7,967		\$ (19,051)	-71%
310	Cash on Hand - End of Period	\$ 36,859	\$ 63,877	\$ 72,487		\$ 8,610	13%
311	Restricted Funds	\$ 14,188	\$ 19,703	\$ 26,956		\$ 7,253	37%
312	Available Funds (approx. will depend on 2018 year end)	\$ 22,671	\$ 44,173	\$ 45,530		\$ 1,357	3%
313							
314	Long Term Company Wide Reserve Goal (1qtr expense)	\$ 167,745	\$ 145,152	\$ 153,720			