Moscow Food Co-op
Profit & Loss Budget vs. Actual
July through September 2019

			Jul - Sep 19
Ordinary Income/Expense			
Income			
40000 · SALES			
40100 · DEPARTMENTAL SALES			
40110 · GROCERY		1,262,312.88	
40120 · PREPARED FOODS		716,192.39	
40125 · MOSCOW BAKEHOUSE		0.00	
40130 · CAMPUS SALES			
401310 · CAMPUS GROCERY	11,565.31		
401320 · CAMPUS PREPARED FOODS	23,848.28		
401340 · CAMPUS WELLNESS	422.84		
401370 · CAMPUS PRODUCE	295.28		
40130 · CAMPUS SALES - Other	0.00		
Total 40130 · CAMPUS SALES		36,131.71	
40140 · WELLNESS		394,949.71	
40160 · MEAT		212,604.01	
40170 · FRESH		299,069.19	
40180 · INTERCOMPANY SALES ELIMINATION		-11,508.29	
Total 40100 · DEPARTMENTAL SALES			2,909,751.60
40190 · CO-OP PROMOTIONAL SALES			60.00
40200 · SALES DISCOUNTS			
40205 · CO-OP SALES DISCOUNTS		-3,029.74	
4020530 · CAMPUS - CO-OP SALES DISCOUNTS		0.00	
Total 40200 · SALES DISCOUNTS			-3,029.74
40800 · A/R SALES ACCOUNT			0.00
Total 40000 · SALES			2,906,781.86
Total Income			2,906,781.86
Cost of Goods Sold			
50000 · COST OF GOODS			
50100 · PURCHASES			
50110 · GROCERY		851,832.59	
50120 · PREPARED FOODS		295,670.07	
50125 · MOSCOW BAKEHOUSE		0.00	
50130 · CAMPUS PURCHASES			
501310 · CAMPUS GROCERY	8,512.16		
501320 · CAMPUS PREPARED FOODS	14,632.60		
501340 · CAMPUS WELLNESS	196.93		
501370 · CAMPUS PRODUCE	146.32		
50130 · CAMPUS PURCHASES - Other	0.00		
Total 50130 · CAMPUS PURCHASES		23,488.01	
50140 · WELLNESS		236,257.67	
50160 · MEAT		156,622.70	
50170 · FRESH		211,866.14	
50180 · INTERCOMPANY COGS ELIMINATION		-11,508.29	
Total 50100 · PURCHASES			1,764,228.89
50200 · FREIGHT			
50280 · GENERAL		740.00	
Total 50200 · FREIGHT			740.00
50400 · PURCHASE DISCOUNTS & REBATES			-26,611.67
50500 · HOLDING ACCOUNT			0.00
50600 · INVENTORY ADJUSTMENT			
50610 · GROCERY		-7,507.14	
50620 · PREPARED FOODS		-2,863.77	
50630 · CAMPUS INV ADJMT			

Moscow Food Co-op
Profit & Loss Budget vs. Actual
July through September 2019

	Jul - Sep 19		
506310 · CAMPUS GROCERY	-378.82		
506340 · CAMPUS WELLNESS	-13.99		
Total 50630 · CAMPUS INV ADJMT		-392.81	
50640 · WELLNESS		-7,407.34	
50660 · MEAT		-3,109.41	
50670 · FRESH		-3,033.01	
Total 50600 · INVENTORY ADJUSTMENT			-24,313.48
Total 50000 · COST OF GOODS			1,714,043.74
Total COGS			1,714,043.74
Gross Profit			1,192,738.12
Expense			
60000 · PERSONNEL EXPENSES			
60100 · WAGES AND SALARIES			
60110 · GROCERY		56,754.07	
60120 · PREPARED FOODS		214,496.50	
60125 · MOSCOW BAKEHOUSE		0.00	
60130 · CAMPUS		7,791.01	
60140 · WELLNESS		25,583.05	
60160 · MEAT		22,915.87	
60170 · FRESH		24,383.75	
60180 · ADMIN & OVERHEAD		106,895.71	
60182 · FRONT END		63,579.52	
60190 · PTO EXPENSE		44,785.70	
60191 · HOLIDAY		11,167.48	
60192 · OVERTIME		5,467.60	
Total 60100 · WAGES AND SALARIES			583,820.26
60200 · PAYROLL TAXES			47,245.67
60220 · MOSCOW BAKEHOUSE PR TAXES			0.00
60230 · CAMPUS PAYROLL TAXES			716.86
60400 · WORKERS COMPENSATION INSURANCE			15,181.74
60500 · EMPLOYER RETIREMT CONTRIB EXP			6,063.74
60501 · RETIREMENT ACCOUNT EXPENSES			1,007.48
60600 · MEDICAL & STAFF INSUR EXP			71,676.32
60601 · HRA REIMB PLAN EXPENSES			819.26
60800 · ACCRUED PTO EXPENSE			-6,238.23
60900 · STAFF EXPENSES			
60905 · HIRING COSTS		505.65	
60910 · STAFF DISCOUNTS		19,423.97	
60920 · STAFF MTGS/TRNGS/EDUCATION		1,179.85	
609202 · MOSC BAKEHOUSE STAFF MTGS/ED		0.00	
60930 · STAFF RECOGNITION		684.72	
609302 · MOSC BAKEHOUSE STAFF RECOG		0.00	
60940 · STAFF OTHER		1,629.34	
Total 60900 · STAFF EXPENSES			23,423.53
Total 60000 · PERSONNEL EXPENSES			743,716.63
71000 · OCCUPANCY EXPENSES			
71012 · EQUIPMENT LEASE			0.00
71013 · INSURANCE - BLDG			1,184.73
71014 · JANITORIAL SERVICES			9,290.00
71018 · JANITORIAL SUPPLIES			5,943.61
71026 · PROPERTY TAXES			5,985.30
7102630 · CAMPUS PROPERTY TAX			138.00
71030 · RENT			38,695.95
710302 · BAKEHOUSE RENT			4,650.00
7103030 · CAMPUS RENT			2,505.00
71034 · REPAIRS AND MAINTENANCE			11,844.93
7103430 · CAMPUS REPAIRS and MAINT			45.28

Moscow Food Co-op
Profit & Loss Budget vs. Actual
July through September 2019

		Jul - Sep 19	
71046 · UTILITIES			
710462 · CITY WATER SEWER REFUSE		7,602.62	
7104622 · BAKEHOUSE CITY UTILITIES		352.91	
710464 · ELECTRIC AND GAS		14,948.08	
7104642 · BAKEHOUSE ELEC AND GAS		83.90	
7104643 · CAMPUS ELECTRIC & GAS		830.01	
710466 · CARDBOARD & OIL RECYCLING		0.00	
710468 · TELEPHONE		1,394.73	
7104682 · BAKEHOUSE TELEPHONE		270.23	
7104683 · CAMPUS TELEPHONE		389.88	
Total 71046 · UTILITIES			25,872.36
Total 71000 · OCCUPANCY EXPENSES			106,155.16
72000 · OPERATIONS EXPENSES			
72100 · ADMINISTRATIVE EXPENSES			
72101 · BAD DEBT EXPENSE		0.00	
72102 · BANK SERVICE CHARGES		1,259.02	
72106 · CREDIT CARD SERVICE CHARGES		48,278.41	
72110 · FINANCE CHARGES/LATE FEES		0.00	
72114 · CASH & CREDIT CARDS OVER/SHORT		-15.09	
7211430 · CAMPUS CASH OVER/SHORT		9.12	
72116 · DEPRECIATION EXPENSE		52,325.00	
72118 · INSURANCE		5,494.74	
72120 · INTEREST EXPENSE		6,749.97	
72122 · MEMBER LOAN INTEREST EXPENSE		0.00	
72123 · PATRONAGE DIV PROCESSING COST		0.00	
72124 · TRAVEL EXPENSE		4,471.36	
72126 · MEALS		228.57	
Total 72100 · ADMINISTRATIVE EXPENSES			118,801.10
72200 · MARKETING & OUTREACH			
72208 · COMMUNITY SUPPORT		3,991.50	
72212 · ADVERTISING & DIRECT MARKETING		8,323.01	
72216 · PUBLICATIONS		4,446.58	
72218 · OWNER SERVICES EXPENSE		1,155.88	
72220 · EDUCATION & EVENTS		2,241.09	
72221 · PARTICIPATING OWNER EXPENSES		0.00	
72224 · PROMOTIONS		8,504.93	
7222420 · BAKEHOUSE PROMOTIONS		0.00	
7222430 · CAMPUS PROMOTIONS		61.66	
72225 · MISC MARKETING EXPENSE		0.00	
72228 · IN-STORE MARKETING DISCOUNTS			
7222801 · ACCESS DISCOUNTS	42,285.64		
7222804 · HOUSE COUPONS	17.96		
Total 72228 · IN-STORE MARKETING DISCOUNTS		42,303.60	
72230 · PARTIC OWNER DISCOUNTS		12,690.69	
72240 · OWNER DISCOUNTS		33,817.18	
72260 · MERCHANDISING		603.48	
Total 72200 · MARKETING & OUTREACH			118,139.60
72400 · STORE OPERATIONS			
72410 · DUES,FEES,SUBSCRIPTS&LICENSES		20,549.46	
72414 · EQUIPMENT RENTAL		0.00	
72418 · IT EXPENSES		13,527.67	
72420 · MISCELLANEOUS EXPENSES		65.01	
72422 · PROFESSIONAL SERVICES/EXPENSES		9,472.24	
72425 · UNIFORMS		284.76	
72426 · SUPPLIES		23,883.83	
7242620 · BAKEHOUSE SUPPLIES		0.00	
7242630 · CAMPUS SUPPLIES		917.10	
72427 · PACKAGING		23,996.45	
7242720 · BAKEHOUSE PACKAGING		0.00	

Moscow Food Co-op
Profit & Loss Budget vs. Actual
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	Jul - Sep 19	
7242730 · CAMPUS PACKAGING	223.54	
72428 · OFFICE SUPPLIES AND POSTAGE	3,453.11	
7242820 · BAKEHOUSE OFFICE SUPPLIES	0.00	
7242830 · CAMPUS OFFICE SUPPLIES	21.99	
72432 · SMALL TOOLS/EQUIP/FIXTURES	3,876.77	
7243220 · BAKEHOUSE SMALL TOOLS	0.00	
7243230 · CAMPUS SMALL TOOLS	0.00	
72438 · TAXES	2,113.69	
Total 72400 · STORE OPERATIONS		102,385.62
Total 72000 · OPERATIONS EXPENSES		339,326.32
72600 · GOVERNANCE EXPENSES		
72601 · ANNUAL MEETING & REPORT		0.00
72605 · CONSULTING		1,790.00
72606 · D & O INSURANCE		2,423.25
72612 · OWNER ENGAGEMENT COMMITTEE		0.00
72616 · ELECTIONS/VOTING		0.00
72620 · GENERAL BOD EXPENSES		579.82
72626 · GM SEARCH & HIRE		0.00
72630 · GREEN COMMERCE COMMITTEE		0.00
72635 · RETREATS		0.00
72640 · STRATEGIC PLANNING COMMITTEE		0.00
72645 · SUSTAINABILITY COMMITTEE		0.00
72685 · TRAININGS		626.48
Total 72600 · GOVERNANCE EXPENSES		5,419.55
Total Expense		1,194,617.66
Net Ordinary Income		-1,879.54
Other Income/Expense		
Other Income		
80100 · OTHER INCOME		
80110 · PUBLICATIONS INCOME		1,000.00
80120 · INCOMING DONATIONS		2,365.35
80140 · DIVIDEND INCOME		
801401 · QUALIFIED DIVIDEND	6,515.69	
Total 80140 · DIVIDEND INCOME		6,515.69
80141 · INTEREST INCOME		2,742.90
80150 · MISCELLANEOUS INCOME		
801501 · CLASSES	122.05	
801505 · VENDOR BOOTHS	23.00	
801507 · REIMBURSEMTS/EXP REFUNDS/MISC	1,200.00	
Total 80150 · MISCELLANEOUS INCOME		1,345.05
Total 80100 · OTHER INCOME		13,968.99
Total Other Income		13,968.99
Net Other Income		13,968.99
Net Income		**12,089.45**

Moscow Food Co-op
Profit & Loss Budget vs. Actual
July through September 2019

	Budget		
Ordinary Income/Expense			
Income			
40000 · SALES			
40100 · DEPARTMENTAL SALES			
40110 · GROCERY		1,304,271.00	
40120 · PREPARED FOODS		814,438.00	
40125 · MOSCOW BAKEHOUSE		0.00	
40130 · CAMPUS SALES			
401310 · CAMPUS GROCERY			
401320 · CAMPUS PREPARED FOODS			
401340 · CAMPUS WELLNESS			
401370 · CAMPUS PRODUCE			
40130 · CAMPUS SALES - Other	46,000.00		
Total 40130 · CAMPUS SALES		46,000.00	
40140 · WELLNESS		391,669.00	
40160 · MEAT		219,707.00	
40170 · FRESH		307,395.00	
40180 · INTERCOMPANY SALES ELIMINATION			
Total 40100 · DEPARTMENTAL SALES			3,083,480.00
40190 · CO-OP PROMOTIONAL SALES			
40200 · SALES DISCOUNTS			
40205 · CO-OP SALES DISCOUNTS		-3,307.00	
4020530 · CAMPUS - CO-OP SALES DISCOUNTS		-138.00	
Total 40200 · SALES DISCOUNTS			-3,445.00
40800 · A/R SALES ACCOUNT			
Total 40000 · SALES			3,080,035.00
Total Income			3,080,035.00
Cost of Goods Sold			
50000 · COST OF GOODS			
50100 · PURCHASES			
50110 · GROCERY		851,492.00	
50120 · PREPARED FOODS		312,494.00	
50125 · MOSCOW BAKEHOUSE		0.00	
50130 · CAMPUS PURCHASES			
501310 · CAMPUS GROCERY			
501320 · CAMPUS PREPARED FOODS			
501340 · CAMPUS WELLNESS			
501370 · CAMPUS PRODUCE			
50130 · CAMPUS PURCHASES - Other	29,440.00		
Total 50130 · CAMPUS PURCHASES		29,440.00	
50140 · WELLNESS		227,894.00	
50160 · MEAT		158,188.00	
50170 · FRESH		215,176.00	
50180 · INTERCOMPANY COGS ELIMINATION			
Total 50100 · PURCHASES			1,794,684.00
50200 · FREIGHT			
50280 · GENERAL		900.00	
Total 50200 · FREIGHT			900.00
50400 · PURCHASE DISCOUNTS & REBATES			-26,858.00
50500 · HOLDING ACCOUNT			
50600 · INVENTORY ADJUSTMENT			
50610 · GROCERY			
50620 · PREPARED FOODS			
50630 · CAMPUS INV ADJMT			

Moscow Food Co-op
Profit & Loss Budget vs. Actual
July through September 2019

	Budget	
506310 · CAMPUS GROCERY		
506340 · CAMPUS WELLNESS		
Total 50630 · CAMPUS INV ADJMT		
50640 · WELLNESS		
50660 · MEAT		
50670 · FRESH		
Total 50600 · INVENTORY ADJUSTMENT		
Total 50000 · COST OF GOODS		1,768,726.00
Total COGS		1,768,726.00
Gross Profit		1,311,309.00
Expense		
60000 · PERSONNEL EXPENSES		
60100 · WAGES AND SALARIES		
60110 · GROCERY	59,996.00	
60120 · PREPARED FOODS	224,881.00	
60125 · MOSCOW BAKEHOUSE	0.00	
60130 · CAMPUS	9,720.00	
60140 · WELLNESS	27,416.00	
60160 · MEAT	28,782.00	
60170 · FRESH	28,895.00	
60180 · ADMIN & OVERHEAD	120,198.00	
60182 · FRONT END	77,001.00	
60190 · PTO EXPENSE	42,023.00	
60191 · HOLIDAY		
60192 · OVERTIME		
Total 60100 · WAGES AND SALARIES	618,912.00	
60200 · PAYROLL TAXES	53,758.46	
60220 · MOSCOW BAKEHOUSE PR TAXES	0.00	
60230 · CAMPUS PAYROLL TAXES	882.00	
60400 · WORKERS COMPENSATION INSURANCE	15,183.00	
60500 · EMPLOYER RETIREMT CONTRIB EXP	7,241.00	
60501 · RETIREMENT ACCOUNT EXPENSES	930.00	
60600 · MEDICAL & STAFF INSUR EXP	92,400.00	
60601 · HRA REIMB PLAN EXPENSES	2,250.00	
60800 · ACCRUED PTO EXPENSE	0.00	
60900 · STAFF EXPENSES		
60905 · HIRING COSTS	420.00	
60910 · STAFF DISCOUNTS	23,642.00	
60920 · STAFF MTGS/TRNGS/EDUCATION	1,425.00	
609202 · MOSC BAKEHOUSE STAFF MTGS/ED	0.00	
60930 · STAFF RECOGNITION	2,370.00	
609302 · MOSC BAKEHOUSE STAFF RECOG	0.00	
60940 · STAFF OTHER		
Total 60900 · STAFF EXPENSES	27,857.00	
Total 60000 · PERSONNEL EXPENSES		819,413.46
71000 · OCCUPANCY EXPENSES		
71012 · EQUIPMENT LEASE	0.00	
71013 · INSURANCE - BLDG	1,200.00	
71014 · JANITORIAL SERVICES	9,310.00	
71018 · JANITORIAL SUPPLIES	9,000.00	
71026 · PROPERTY TAXES	6,090.00	
7102630 · CAMPUS PROPERTY TAX	138.00	
71030 · RENT	37,644.72	
710302 · BAKEHOUSE RENT	4,650.00	
7103030 · CAMPUS RENT	2,505.00	
71034 · REPAIRS AND MAINTENANCE	16,200.00	
7103430 · CAMPUS REPAIRS and MAINT	135.00	

Moscow Food Co-op
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		Budget	
71046 · UTILITIES			
710462 · CITY WATER SEWER REFUSE		6,980.00	
7104622 · BAKEHOUSE CITY UTILITIES		750.00	
710464 · ELECTRIC AND GAS		15,870.00	
7104642 · BAKEHOUSE ELEC AND GAS		900.00	
7104643 · CAMPUS ELECTRIC & GAS		950.00	
710466 · CARDBOARD & OIL RECYCLING		0.00	
710468 · TELEPHONE		1,410.00	
7104682 · BAKEHOUSE TELEPHONE		540.00	
7104683 · CAMPUS TELEPHONE		390.00	
Total 71046 · UTILITIES			27,790.00
Total 71000 · OCCUPANCY EXPENSES			114,662.72
72000 · OPERATIONS EXPENSES			
72100 · ADMINISTRATIVE EXPENSES			
72101 · BAD DEBT EXPENSE		0.00	
72102 · BANK SERVICE CHARGES		1,269.00	
72106 · CREDIT CARD SERVICE CHARGES		55,441.00	
72110 · FINANCE CHARGES/LATE FEES		0.00	
72114 · CASH & CREDIT CARDS OVER/SHORT		0.00	
7211430 · CAMPUS CASH OVER/SHORT		0.00	
72116 · DEPRECIATION EXPENSE		39,000.00	
72118 · INSURANCE		5,496.00	
72120 · INTEREST EXPENSE		6,749.97	
72122 · MEMBER LOAN INTEREST EXPENSE		0.00	
72123 · PATRONAGE DIV PROCESSING COST		0.00	
72124 · TRAVEL EXPENSE		4,445.00	
72126 · MEALS		300.00	
Total 72100 · ADMINISTRATIVE EXPENSES			112,700.97
72200 · MARKETING & OUTREACH			
72208 · COMMUNITY SUPPORT		2,365.00	
72212 · ADVERTISING & DIRECT MARKETING		7,500.00	
72216 · PUBLICATIONS		4,800.00	
72218 · OWNER SERVICES EXPENSE		1,125.00	
72220 · EDUCATION & EVENTS		2,150.00	
72221 · PARTICIPATING OWNER EXPENSES		0.00	
72224 · PROMOTIONS		4,315.00	
7222420 · BAKEHOUSE PROMOTIONS		0.00	
7222430 · CAMPUS PROMOTIONS		195.00	
72225 · MISC MARKETING EXPENSE		120.00	
72228 · IN-STORE MARKETING DISCOUNTS			
7222801 · ACCESS DISCOUNTS	33,880.00		
7222804 · HOUSE COUPONS	90.00		
Total 72228 · IN-STORE MARKETING DISCOUNTS		33,970.00	
72230 · PARTIC OWNER DISCOUNTS		15,401.00	
72240 · OWNER DISCOUNTS		34,597.00	
72260 · MERCHANDISING		3,000.00	
Total 72200 · MARKETING & OUTREACH			109,538.00
72400 · STORE OPERATIONS			
72410 · DUES,FEES,SUBSCRIPTS&LICENSES		10,578.00	
72414 · EQUIPMENT RENTAL		0.00	
72418 · IT EXPENSES		10,482.00	
72420 · MISCELLANEOUS EXPENSES		0.00	
72422 · PROFESSIONAL SERVICES/EXPENSES		9,069.00	
72425 · UNIFORMS		330.00	
72426 · SUPPLIES		30,687.00	
7242620 · BAKEHOUSE SUPPLIES		0.00	
7242630 · CAMPUS SUPPLIES		1,650.00	
72427 · PACKAGING		27,261.00	
7242720 · BAKEHOUSE PACKAGING		0.00	

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	Budget	
7242730 · CAMPUS PACKAGING	120.00	
72428 · OFFICE SUPPLIES AND POSTAGE	3,660.00	
7242820 · BAKEHOUSE OFFICE SUPPLIES	0.00	
7242830 · CAMPUS OFFICE SUPPLIES	30.00	
72432 · SMALL TOOLS/EQUIP/FIXTURES	3,561.00	
7243220 · BAKEHOUSE SMALL TOOLS	0.00	
7243230 · CAMPUS SMALL TOOLS	75.00	
72438 · TAXES	2,400.00	
Total 72400 · STORE OPERATIONS		99,903.00
Total 72000 · OPERATIONS EXPENSES		322,141.97
72600 · GOVERNANCE EXPENSES		
72601 · ANNUAL MEETING & REPORT	0.00	
72605 · CONSULTING	1,791.00	
72606 · D & O INSURANCE	2,423.25	
72612 · OWNER ENGAGEMENT COMMITTEE	51.00	
72616 · ELECTIONS/VOTING	0.00	
72620 · GENERAL BOD EXPENSES	300.00	
72626 · GM SEARCH & HIRE	0.00	
72630 · GREEN COMMERCE COMMITTEE	0.00	
72635 · RETREATS	0.00	
72640 · STRATEGIC PLANNING COMMITTEE	0.00	
72645 · SUSTAINABILITY COMMITTEE	0.00	
72685 · TRAININGS	1,170.00	
Total 72600 · GOVERNANCE EXPENSES		5,735.25
Total Expense		1,261,953.40
Net Ordinary Income		49,355.60
Other Income/Expense		
Other Income		
80100 · OTHER INCOME		
80110 · PUBLICATIONS INCOME		
80120 · INCOMING DONATIONS		
80140 · DIVIDEND INCOME		
801401 · QUALIFIED DIVIDEND		
Total 80140 · DIVIDEND INCOME		
80141 · INTEREST INCOME		
80150 · MISCELLANEOUS INCOME		
801501 · CLASSES		
801505 · VENDOR BOOTHS		
801507 · REIMBURSEMTS/EXP REFUNDS/MISC		
Total 80150 · MISCELLANEOUS INCOME		
Total 80100 · OTHER INCOME		
Total Other Income		
Net Other Income		
Net Income		**49,355.60**