Moscow Food Co-op
Profit & Loss Budget vs. Actual
October through December 2019

	Oct - Dec 19	Budget	$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
40000 · SALES				
40100 · DEPARTMENTAL SALES				
40110 · GROCERY	1,211,844.31	1,290,321.00	-78,476.69	93.9%
40120 · PREPARED FOODS	734,333.36	802,138.00	-67,804.64	91.5%
40125 · MOSCOW BAKEHOUSE	0.00	0.00	0.00	0.0%
40130 · CAMPUS SALES				
401310 · CAMPUS GROCERY	13,640.95			
401320 · CAMPUS PREPARED FOODS	30,368.87			
401340 · CAMPUS WELLNESS	262.77			
401370 · CAMPUS PRODUCE	223.76			
40130 · CAMPUS SALES - Other	0.00	44,900.00	-44,900.00	0.0%
Total 40130 · CAMPUS SALES	44,496.35	44,900.00	-403.65	99.1%
40140 · WELLNESS	405,451.07	420,810.00	-15,358.93	96.4%
40160 · MEAT	204,201.97	210,586.00	-6,384.03	97.0%
40170 · FRESH	289,873.49	302,361.00	-12,487.51	95.9%
40180 · INTERCOMPANY SALES ELIMINATION	-15,765.80			
Total 40100 · DEPARTMENTAL SALES	2,874,434.75	3,071,116.00	-196,681.25	93.6%
40190 · CO-OP PROMOTIONAL SALES	-145.00			
40200 · SALES DISCOUNTS				
40205 · CO-OP SALES DISCOUNTS	-2,361.07	-3,301.00	939.93	71.5%
4020530 · CAMPUS - CO-OP SALES DISCOUNTS	-0.21	-135.00	134.79	0.2%
Total 40200 · SALES DISCOUNTS	-2,361.28	-3,436.00	1,074.72	68.7%
40800 · A/R SALES ACCOUNT	0.00			
Total 40000 · SALES	2,871,928.47	3,067,680.00	-195,751.53	93.6%
Total Income	2,871,928.47	3,067,680.00	-195,751.53	93.6%
Cost of Goods Sold				
50000 · COST OF GOODS				
50100 · PURCHASES				
50110 · GROCERY	808,419.03	842,838.00	-34,418.97	95.9%
50120 · PREPARED FOODS	302,755.95	308,013.00	-5,257.05	98.3%
50125 · MOSCOW BAKEHOUSE	0.00	0.00	0.00	0.0%
50130 · CAMPUS PURCHASES				
501310 · CAMPUS GROCERY	7,993.57			
501320 · CAMPUS PREPARED FOODS	16,999.18			
501340 · CAMPUS WELLNESS	239.23			
501370 · CAMPUS PRODUCE	128.50			
50130 · CAMPUS PURCHASES - Other	0.00	28,736.00	-28,736.00	0.0%
Total 50130 · CAMPUS PURCHASES	25,360.48	28,736.00	-3,375.52	88.3%
50140 · WELLNESS	225,774.60	246,871.00	-21,096.40	91.5%
50160 · MEAT	162,216.56	151,621.00	10,595.56	107.0%
50170 · FRESH	193,864.05	211,653.00	-17,788.95	91.6%
50180 · INTERCOMPANY COGS ELIMINATION	-15,765.80			
Total 50100 · PURCHASES	1,702,624.87	1,789,732.00	-87,107.13	95.1%
50200 · FREIGHT				
50260 · MEAT	44.53			
50280 · GENERAL	692.50	900.00	-207.50	76.9%
Total 50200 · FREIGHT	737.03	900.00	-162.97	81.9%
50400 · PURCHASE DISCOUNTS & REBATES	-26,525.69	-26,160.00	-365.69	101.4%
50500 · HOLDING ACCOUNT	0.00			
50600 · INVENTORY ADJUSTMENT				
50610 · GROCERY	14,579.04			
50620 · PREPARED FOODS	1,011.60			
50630 · CAMPUS INV ADJMT				
506310 · CAMPUS GROCERY	180.40			
506320 · CAMPUS PREPARED FOODS	50.60			
506340 · CAMPUS WELLNESS	-130.75			
506370 · CAMPUS PRODUCE	24.86			
Total 50630 · CAMPUS INV ADJMT	125.11			
50640 · WELLNESS	-962.17			
50660 · MEAT	-11,795.19			
50670 · FRESH	2,790.30			
Total 50600 · INVENTORY ADJUSTMENT	5,748.69			
Total 50000 · COST OF GOODS	1,682,584.90	1,764,472.00	-81,887.10	95.4%
Total COGS	1,682,584.90	1,764,472.00	-81,887.10	95.4%
Gross Profit	1,189,343.57	1,303,208.00	-113,864.43	91.3%
Expense				
60000 · PERSONNEL EXPENSES				
60100 · WAGES AND SALARIES				
60110 · GROCERY	62,760.15	59,355.00	3,405.15	105.7%
60120 · PREPARED FOODS	239,438.55	221,624.00	17,814.55	108.0%
60125 · MOSCOW BAKEHOUSE	0.00	0.00	0.00	0.0%
60130 · CAMPUS	8,060.03	8,365.00	-304.97	96.4%
60140 · WELLNESS	25,933.80	29,457.00	-3,523.20	88.0%
60160 · MEAT	21,985.74	27,587.00	-5,601.26	79.7%
60170 · FRESH	24,069.79	28,421.00	-4,351.21	84.7%
60180 · ADMIN & OVERHEAD	108,889.88	120,238.00	-11,348.12	90.6%
60182 · FRONT END	66,669.67	76,691.00	-10,021.33	86.9%
60190 · PTO EXPENSE	57,544.58	42,882.00	14,662.58	134.2%
60191 · HOLIDAY	2,222.21			
60192 · OVERTIME	10,336.58			
Total 60100 · WAGES AND SALARIES	627,910.98	614,620.00	13,290.98	102.2%
60200 · PAYROLL TAXES	50,936.89	53,391.46	-2,454.57	95.4%
60220 · MOSCOW BAKEHOUSE PR TAXES	0.00	0.00	0.00	0.0%
60230 · CAMPUS PAYROLL TAXES	896.60	870.00	26.60	103.1%
60400 · WORKERS COMPENSATION INSURANCE	15,181.74	15,183.00	-1.26	100.0%
60500 · EMPLOYER RETIREMT CONTRIB EXP	5,483.90	7,191.00	-1,707.10	76.3%
60501 · RETIREMENT ACCOUNT EXPENSES	1,033.73	1,180.00	-146.27	87.6%
60600 · MEDICAL & STAFF INSUR EXP	67,180.68	92,400.00	-25,219.32	72.7%
60601 · HRA REIMB PLAN EXPENSES	2,246.06	2,250.00	-3.94	99.8%
60800 · ACCRUED PTO EXPENSE	-27,447.27	0.00	-27,447.27	100.0%
60900 · STAFF EXPENSES				
60905 · HIRING COSTS	492.39	420.00	72.39	117.2%
60910 · STAFF DISCOUNTS	20,170.92	23,478.00	-3,307.08	85.9%
60920 · STAFF MTGS/TRNGS/EDUCATION	2,237.91	2,325.00	-87.09	96.3%
609202 · MOSC BAKEHOUSE STAFF MTGS/ED	0.00	0.00	0.00	0.0%
60930 · STAFF RECOGNITION	1,243.12	2,370.00	-1,126.88	52.5%
609302 · MOSC BAKEHOUSE STAFF RECOG	0.00	0.00	0.00	0.0%
60940 · STAFF OTHER	1,004.40			
Total 60900 · STAFF EXPENSES	25,148.74	28,593.00	-3,444.26	88.0%
Total 60000 · PERSONNEL EXPENSES	768,572.05	815,678.46	-47,106.41	94.2%
71000 · OCCUPANCY EXPENSES				
71012 · EQUIPMENT LEASE	0.00	0.00	0.00	0.0%
71013 · INSURANCE - BLDG	1,184.73	1,200.00	-15.27	98.7%
71014 · JANITORIAL SERVICES	9,255.00	9,255.00	0.00	100.0%
71018 · JANITORIAL SUPPLIES	6,017.13	9,000.00	-2,982.87	66.9%
71026 · PROPERTY TAXES	10,583.38	6,090.00	4,493.38	173.8%
7102630 · CAMPUS PROPERTY TAX	172.38	138.00	34.38	124.9%
71030 · RENT	38,695.95	37,644.72	1,051.23	102.8%
710302 · BAKEHOUSE RENT	4,650.00	4,650.00	0.00	100.0%
7103030 · CAMPUS RENT	2,505.00	2,505.00	0.00	100.0%
71034 · REPAIRS AND MAINTENANCE	12,711.54	16,200.00	-3,488.46	78.5%
7103420 · BAKEHOUSE REPAIRS AND MAINT	75.41			
7103430 · CAMPUS REPAIRS and MAINT	330.62	135.00	195.62	244.9%
71046 · UTILITIES				

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710462 · CITY WATER SEWER REFUSE	7,476.16	7,000.00	476.16	106.8%
7104622 · BAKEHOUSE CITY UTILITIES	490.40	750.00	-259.60	65.4%
710464 · ELECTRIC AND GAS	15,258.75	14,950.00	308.75	102.1%
7104642 · BAKEHOUSE ELEC AND GAS	659.57	900.00	-240.43	73.3%
7104643 · CAMPUS ELECTRIC & GAS	673.01	910.00	-236.99	74.0%
710466 · CARDBOARD & OIL RECYCLING	451.39	400.00	51.39	112.8%
710468 · TELEPHONE	1,394.73	1,410.00	-15.27	98.9%
7104682 · BAKEHOUSE TELEPHONE	1,027.19	810.00	217.19	126.8%
7104683 · CAMPUS TELEPHONE	389.88	390.00	-0.12	100.0%
Total 71046 · UTILITIES	27,821.08	27,520.00	301.08	101.1%
Total 71000 · OCCUPANCY EXPENSES	114,002.22	114,337.72	-335.50	99.7%
72000 · OPERATIONS EXPENSES				
72100 · ADMINISTRATIVE EXPENSES				
72101 · BAD DEBT EXPENSE	0.00	0.00	0.00	0.0%
72102 · BANK SERVICE CHARGES	1,425.38	1,269.00	156.38	112.3%
72106 · CREDIT CARD SERVICE CHARGES	50,672.30	55,218.00	-4,545.70	91.8%
72110 · FINANCE CHARGES/LATE FEES	0.00	0.00	0.00	0.0%
72114 · CASH & CREDIT CARDS OVER/SHORT	-99.78	0.00	-99.78	100.0%
7211430 · CAMPUS CASH OVER/SHORT	46.21	0.00	46.21	100.0%
72116 · DEPRECIATION EXPENSE	86,295.00	39,000.00	47,295.00	221.3%
72118 · INSURANCE	5,582.33	5,496.00	86.33	101.6%
72120 · INTEREST EXPENSE	6,483.29	6,483.29	0.00	100.0%
72122 · MEMBER LOAN INTEREST EXPENSE	0.00	0.00	0.00	0.0%
72123 · PATRONAGE DIV PROCESSING COST	0.00	0.00	0.00	0.0%
72124 · TRAVEL EXPENSE	5,506.18	7,165.00	-1,658.82	76.8%
72126 · MEALS	583.82	140.00	443.82	417.0%
Total 72100 · ADMINISTRATIVE EXPENSES	156,494.73	114,771.29	41,723.44	136.4%
72200 · MARKETING & OUTREACH				
72208 · COMMUNITY SUPPORT	7,961.45	1,565.00	6,396.45	508.7%
72212 · ADVERTISING & DIRECT MARKETING	7,942.63	7,500.00	442.63	105.9%
72216 · PUBLICATIONS	3,827.64	4,750.00	-922.36	80.6%
72218 · OWNER SERVICES EXPENSE	1,721.78	1,125.00	596.78	153.0%
72220 · EDUCATION & EVENTS	1,470.81	2,000.00	-529.19	73.5%
72221 · PARTICIPATING OWNER EXPENSES	0.00	0.00	0.00	0.0%
72224 · PROMOTIONS	9,250.95	2,815.00	6,435.95	328.6%
7222420 · BAKEHOUSE PROMOTIONS	0.00	0.00	0.00	0.0%
7222430 · CAMPUS PROMOTIONS	59.35	195.00	-135.65	30.4%
72225 · MISC MARKETING EXPENSE	0.00	120.00	-120.00	0.0%
72228 · IN-STORE MARKETING DISCOUNTS				
7222801 · ACCESS DISCOUNTS	48,966.49	33,744.00	15,222.49	145.1%
7222804 · HOUSE COUPONS	4.78	90.00	-85.22	5.3%
Total 72228 · IN-STORE MARKETING DISCOUNTS	48,971.27	33,834.00	15,137.27	144.7%
72230 · PARTIC OWNER DISCOUNTS	14,349.05	15,338.00	-988.95	93.6%
72240 · OWNER DISCOUNTS	6,642.96	6,135.00	507.96	108.3%
72260 · MERCHANDISING	165.60	3,000.00	-2,834.40	5.5%
Total 72200 · MARKETING & OUTREACH	102,363.49	78,377.00	23,986.49	130.6%
72400 · STORE OPERATIONS				
72410 · DUES,FEES,SUBSCRIPTS&LICENSES	18,800.06	10,487.00	8,313.06	179.3%
72414 · EQUIPMENT RENTAL	194.88	0.00	194.88	100.0%
72418 · IT EXPENSES	11,160.76	10,482.00	678.76	106.5%
72420 · MISCELLANEOUS EXPENSES	1,629.24	0.00	1,629.24	100.0%
72422 · PROFESSIONAL SERVICES/EXPENSES	22,898.50	27,996.00	-5,097.50	81.8%
72425 · UNIFORMS	3,761.64	330.00	3,431.64	1,139.9%
72426 · SUPPLIES	26,691.63	30,417.00	-3,725.37	87.8%
7242620 · BAKEHOUSE SUPPLIES	0.00	0.00	0.00	0.0%
7242630 · CAMPUS SUPPLIES	659.46	1,650.00	-990.54	40.0%
72427 · PACKAGING	23,125.19	26,744.00	-3,618.81	86.5%
7242720 · BAKEHOUSE PACKAGING	0.00	0.00	0.00	0.0%
7242730 · CAMPUS PACKAGING	310.06	120.00	190.06	258.4%
72428 · OFFICE SUPPLIES AND POSTAGE	5,391.45	3,660.00	1,731.45	147.3%
7242820 · BAKEHOUSE OFFICE SUPPLIES	0.00	0.00	0.00	0.0%
7242830 · CAMPUS OFFICE SUPPLIES	21.44	30.00	-8.56	71.5%
72432 · SMALL TOOLS/EQUIP/FIXTURES	2,867.78	3,561.00	-693.22	80.5%
7243220 · BAKEHOUSE SMALL TOOLS	0.00	0.00	0.00	0.0%
7243230 · CAMPUS SMALL TOOLS	0.00	75.00	-75.00	0.0%
72438 · TAXES	1,244.85	2,400.00	-1,155.15	51.9%
72440 · VAN EXPENSES	1,844.11			
Total 72400 · STORE OPERATIONS	120,601.05	117,952.00	2,649.05	102.2%
Total 72000 · OPERATIONS EXPENSES	379,459.27	311,100.29	68,358.98	122.0%
72600 · GOVERNANCE EXPENSES				
72601 · ANNUAL MEETING & REPORT	0.00	0.00	0.00	0.0%
72605 · CONSULTING	1,790.00	1,791.00	-1.00	99.9%
72606 · D & O INSURANCE	2,423.25	2,423.25	0.00	100.0%
72612 · OWNER ENGAGEMENT COMMITTEE	0.00	51.00	-51.00	0.0%
72616 · ELECTIONS/VOTING	0.00	0.00	0.00	0.0%
72620 · GENERAL BOD EXPENSES	876.27	600.00	276.27	146.0%
72626 · GM SEARCH & HIRE	0.00	0.00	0.00	0.0%
72630 · GREEN COMMERCE COMMITTEE	0.00	0.00	0.00	0.0%
72635 · RETREATS	0.00	1,000.00	-1,000.00	0.0%
72640 · STRATEGIC PLANNING COMMITTEE	0.00	0.00	0.00	0.0%
72645 · SUSTAINABILITY COMMITTEE	0.00	0.00	0.00	0.0%
72685 · TRAININGS	3,913.59	1,170.00	2,743.59	334.5%
Total 72600 · GOVERNANCE EXPENSES	9,003.11	7,035.25	1,967.86	128.0%
Total Expense	1,271,036.65	1,248,151.72	22,884.93	101.8%
Net Ordinary Income	-81,693.08	55,056.28	-136,749.36	-148.4%
Other Income/Expense				
Other Income				
80100 · OTHER INCOME				
80112 · SHIPPING AND HANDLING	38.60			
80120 · INCOMING DONATIONS	4,153.03			
80141 · INTEREST INCOME	1,610.18			
80150 · MISCELLANEOUS INCOME				
801501 · CLASSES	374.66			
801505 · VENDOR BOOTHS	59.00			
801507 · REIMBURSEMTS/EXP REFUNDS/MISC	16,037.96			
Total 80150 · MISCELLANEOUS INCOME	16,471.62			
Total 80100 · OTHER INCOME	22,273.43			
Total Other Income	22,273.43			
Net Other Income	22,273.43			
Net Income	**-59,419.65**	**55,056.28**	**-114,475.93**	**-107.9%**