Moscow Food Co-op
Profit & Loss Budget vs. Actual
July through September 2022

	Jul - Sep 22	Budget	$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
40000 · SALES				
40100 · DEPARTMENTAL SALES				
40110 · GROCERY	1,257,998.20	1,249,880.00	8,118.20	100.6%
40120 · PREPARED FOODS	486,138.83	493,993.00	-7,854.17	98.4%
40125 · MOSCOW BAKEHOUSE	150,852.59	175,998.00	-25,145.41	85.7%
40130 · CAMPUS SALES				
401310 · CAMPUS GROCERY	9,860.98	0.00	9,860.98	100.0%
401320 · CAMPUS PREPARED FOODS	18,687.61	0.00	18,687.61	100.0%
401340 · CAMPUS WELLNESS	517.69	0.00	517.69	100.0%
401370 · CAMPUS PRODUCE	22.91	0.00	22.91	100.0%
40130 · CAMPUS SALES - Other	0.00	28,000.00	-28,000.00	0.0%
Total 40130 · CAMPUS SALES	29,089.19	28,000.00	1,089.19	103.9%
40140 · WELLNESS	321,951.55	382,232.00	-60,280.45	84.2%
40160 · MEAT	226,721.60	217,999.00	8,722.60	104.0%
40170 · FRESH	353,103.87	313,992.00	39,111.87	112.5%
40180 · INTERCOMPANY SALES ELIMINATION	-6,901.36	0.00	-6,901.36	100.0%
Total 40100 · DEPARTMENTAL SALES	2,818,954.47	2,862,094.00	-43,139.53	98.5%
40200 · SALES DISCOUNTS				
40205 · CO-OP SALES DISCOUNTS	-828.27	-715.00	-113.27	115.8%
4020530 · CAMPUS - CO-OP SALES DISCOUNTS	0.00	0.00	0.00	0.0%
Total 40200 · SALES DISCOUNTS	-828.27	-715.00	-113.27	115.8%
40800 · A/R SALES ACCOUNT	0.00	0.00	0.00	0.0%
Total 40000 · SALES	2,818,126.20	2,861,379.00	-43,252.80	98.5%
Total Income	2,818,126.20	2,861,379.00	-43,252.80	98.5%
Cost of Goods Sold				
50000 · COST OF GOODS				
50100 · PURCHASES				
50110 · GROCERY	853,578.18	817,885.00	35,693.18	104.4%
50120 · PREPARED FOODS	222,242.16	191,758.00	30,484.16	115.9%
50125 · MOSCOW BAKEHOUSE	47,225.80	70,400.00	-23,174.20	67.1%
50130 · CAMPUS PURCHASES				
501310 · CAMPUS GROCERY	2,995.12	0.00	2,995.12	100.0%
501320 · CAMPUS PREPARED FOODS	9,371.64	0.00	9,371.64	100.0%
501340 · CAMPUS WELLNESS	560.92	0.00	560.92	100.0%
501370 · CAMPUS PRODUCE	15.44	0.00	15.44	100.0%
50130 · CAMPUS PURCHASES - Other	0.00	11,760.00	-11,760.00	0.0%
Total 50130 · CAMPUS PURCHASES	12,943.12	11,760.00	1,183.12	110.1%
50140 · WELLNESS	158,065.92	210,570.00	-52,504.08	75.1%
50160 · MEAT	166,427.61	156,956.00	9,471.61	106.0%
50170 · FRESH	250,003.93	200,956.00	49,047.93	124.4%
50180 · INTERCOMPANY COGS ELIMINATION	-6,901.36	0.00	-6,901.36	100.0%
Total 50100 · PURCHASES	1,703,585.36	1,660,285.00	43,300.36	102.6%
50200 · FREIGHT				
50280 · GENERAL	3,460.00	1,050.00	2,410.00	329.5%
Total 50200 · FREIGHT	3,460.00	1,050.00	2,410.00	329.5%
50400 · PURCHASE DISCOUNTS & REBATES	-33,929.29	-32,430.00	-1,499.29	104.6%
50430 · CAMPUS PURCHASE DISCOUNTS	0.00	0.00	0.00	0.0%
50500 · HOLDING ACCOUNT	0.00	0.00	0.00	0.0%
50600 · INVENTORY ADJUSTMENT				
50610 · GROCERY	-17,564.98	0.00	-17,564.98	100.0%
50620 · PREPARED FOODS	224.20	0.00	224.20	100.0%
50625 · MOSCOW BAKEHOUSE	0.00	0.00	0.00	0.0%
50630 · CAMPUS INV ADJMT				
506310 · CAMPUS GROCERY	-325.81	0.00	-325.81	100.0%
506320 · CAMPUS PREPARED FOODS	0.00	0.00	0.00	0.0%
506340 · CAMPUS WELLNESS	-18.25	0.00	-18.25	100.0%
506370 · CAMPUS PRODUCE	0.00	0.00	0.00	0.0%
Total 50630 · CAMPUS INV ADJMT	-344.06	0.00	-344.06	100.0%
50640 · WELLNESS	14,748.16	0.00	14,748.16	100.0%
50660 · MEAT	3,767.22	0.00	3,767.22	100.0%
50670 · FRESH	-1,257.64	0.00	-1,257.64	100.0%
Total 50600 · INVENTORY ADJUSTMENT	-427.10	0.00	-427.10	100.0%
Total 50000 · COST OF GOODS	1,672,688.97	1,628,905.00	43,783.97	102.7%
Total COGS	1,672,688.97	1,628,905.00	43,783.97	102.7%
Gross Profit	1,145,437.23	1,232,474.00	-87,036.77	92.9%
Expense				
60000 · PERSONNEL EXPENSES				
60100 · WAGES AND SALARIES				
60110 · GROCERY	62,702.99	57,494.00	5,208.99	109.1%
60120 · PREPARED FOODS	151,305.96	168,546.00	-17,240.04	89.8%
60125 · MOSCOW BAKEHOUSE	65,426.59	59,840.00	5,586.59	109.3%
60130 · CAMPUS	5,242.40	7,840.00	-2,597.60	66.9%
60140 · WELLNESS	20,253.01	26,756.00	-6,502.99	75.7%
60160 · MEAT	25,246.90	27,250.00	-2,003.10	92.6%
60170 · FRESH	32,462.47	29,202.00	3,260.47	111.2%
60180 · ADMIN & OVERHEAD	87,492.85	82,557.00	4,935.85	106.0%
60182 · FRONT END	77,540.89	83,268.00	-5,727.11	93.1%
60190 · PTO EXPENSE	37,033.81	36,008.00	1,025.81	102.8%
60191 · HOLIDAY	12,479.98	0.00	12,479.98	100.0%
60192 · OVERTIME	1,765.00	0.00	1,765.00	100.0%
60194 · BONUSES & PROFIT SHARING	0.00	0.00	0.00	0.0%
Total 60100 · WAGES AND SALARIES	578,952.85	578,761.00	191.85	100.0%
60200 · PAYROLL TAXES	39,762.61	43,857.00	-4,094.39	90.7%
60220 · MOSCOW BAKEHOUSE PR TAXES	5,655.19	5,646.00	9.19	100.2%
60230 · CAMPUS PAYROLL TAXES	428.66	680.00	-251.34	63.0%
60400 · WORKERS COMPENSATION INSURANCE	10,005.24	10,029.00	-23.76	99.8%
60500 · EMPLOYER RETIREMT CONTRIB EXP	7,057.92	6,945.00	112.92	101.6%
60501 · RETIREMENT ACCOUNT EXPENSES	1,545.51	1,065.00	480.51	145.1%
60600 · MEDICAL & STAFF INSUR EXP	54,888.45	72,171.00	-17,282.55	76.1%
60601 · HRA REIMB PLAN EXPENSES	714.60	1,950.00	-1,235.40	36.6%
60800 · ACCRUED PTO EXPENSE	1,144.23	0.00	1,144.23	100.0%
60900 · STAFF EXPENSES				
60905 · HIRING COSTS	0.00	60.00	-60.00	0.0%
60910 · STAFF DISCOUNTS	16,484.81	19,157.00	-2,672.19	86.1%
60920 · STAFF MTGS/TRNGS/EDUCATION	300.00	270.00	30.00	111.1%
609202 · MOSC BAKEHOUSE STAFF MTGS/ED	0.00	30.00	-30.00	0.0%
60930 · STAFF RECOGNITION	192.08	1,245.00	-1,052.92	15.4%
609302 · MOSC BAKEHOUSE STAFF RECOG	0.00	30.00	-30.00	0.0%
60940 · STAFF OTHER	674.00	675.00	-1.00	99.9%
Total 60900 · STAFF EXPENSES	17,650.89	21,467.00	-3,816.11	82.2%
Total 60000 · PERSONNEL EXPENSES	717,806.15	742,571.00	-24,764.85	96.7%
71000 · OCCUPANCY EXPENSES				
71012 · EQUIPMENT LEASE	0.00	0.00	0.00	0.0%
71013 · INSURANCE - BLDG	1,551.18	1,488.75	62.43	104.2%
71014 · JANITORIAL SERVICES	9,075.00	9,600.00	-525.00	94.5%
71018 · JANITORIAL SUPPLIES	5,937.49	7,500.00	-1,562.51	79.2%
71026 · PROPERTY TAXES	7,073.49	6,906.84	166.65	102.4%
7102630 · CAMPUS PROPERTY TAX	141.00	141.00	0.00	100.0%
71030 · RENT	41,773.80	41,728.83	44.97	100.1%
7103020 · BAKEHOUSE RENT	5,475.00	5,475.00	0.00	100.0%
7103030 · CAMPUS RENT	2,505.00	2,505.00	0.00	100.0%
71034 · REPAIRS AND MAINTENANCE	10,759.59	14,700.00	-3,940.41	73.2%
7103420 · BAKEHOUSE REPAIRS AND MAINT	1,366.31	1,350.00	16.31	101.2%
7103430 · CAMPUS REPAIRS and MAINT	67.95	255.00	-187.05	26.6%

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71046 · UTILITIES				
710462 · CITY UTILITIES	9,634.14	9,600.00	34.14	100.4%
7104622 · BAKEHOUSE CITY UTILITIES	1,115.16	1,050.00	65.16	106.2%
710464 · ELECTRIC AND GAS	14,569.16	13,950.00	619.16	104.4%
7104642 · BAKEHOUSE ELEC AND GAS	2,645.14	2,475.00	170.14	106.9%
7104643 · CAMPUS ELECTRIC & GAS	798.19	765.00	33.19	104.3%
710466 · CARDBOARD & OIL RECYCLING	0.00	0.00	0.00	0.0%
710468 · TELEPHONE	1,635.94	1,560.00	75.94	104.9%
7104682 · BAKEHOUSE TELEPHONE	809.91	795.00	14.91	101.9%
7104683 · CAMPUS TELEPHONE	473.88	459.00	14.88	103.2%
Total 71046 · UTILITIES	31,681.52	30,654.00	1,027.52	103.4%
Total 71000 · OCCUPANCY EXPENSES	117,407.33	122,304.42	-4,897.09	96.0%
72000 · OPERATIONS EXPENSES				
72100 · ADMINISTRATIVE EXPENSES				
72108 · ON-LINE SALES FEES	166.59	1,517.00	-1,350.41	11.0%
72101 · BAD DEBT EXPENSE	0.00	0.00	0.00	0.0%
72102 · BANK SERVICE CHARGES	1,007.84	900.00	107.84	112.0%
72106 · CREDIT CARD SERVICE CHARGES	48,460.17	42,922.00	5,538.17	112.9%
72110 · FINANCE CHARGES/LATE FEES	0.00	0.00	0.00	0.0%
72114 · CASH & CREDIT CARDS OVER/SHORT	-9.25	0.00	-9.25	100.0%
7211430 · CAMPUS CASH OVER/SHORT	-12.50	0.00	-12.50	100.0%
72116 · DEPRECIATION EXPENSE	35,850.00	48,375.00	-12,525.00	74.1%
72118 · INSURANCE	7,893.13	8,028.00	-134.87	98.3%
72120 · INTEREST EXPENSE	3,188.31	3,189.00	-0.69	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	4,052.87	230.00	3,822.87	1,762.1%
72126 · MEALS	77.78	0.00	77.78	100.0%
Total 72100 · ADMINISTRATIVE EXPENSES	100,674.94	105,161.00	-4,486.06	95.7%
72200 · MARKETING & OUTREACH				
72208 · COMMUNITY SUPPORT	426.96	1,105.00	-678.04	38.6%
72212 · ADVERTISING & DIRECT MARKETING	865.12	1,875.00	-1,009.88	46.1%
72216 · PUBLICATIONS	0.00	0.00	0.00	0.0%
72218 · OWNER SERVICES EXPENSE	78.27	480.00	-401.73	16.3%
72220 · EDUCATION & EVENTS	938.97	375.00	563.97	250.4%
72221 · PARTICIPATING OWNER EXPENSES	0.00	0.00	0.00	0.0%
72224 · PROMOTIONS	2,925.23	2,085.00	840.23	140.3%
7222420 · BAKEHOUSE PROMOTIONS	0.00	120.00	-120.00	0.0%
7222430 · CAMPUS PROMOTIONS	4.76	0.00	4.76	100.0%
72225 · MISC MARKETING EXPENSE	0.00	60.00	-60.00	0.0%
72228 · IN-STORE MARKETING DISCOUNTS				
7222801 · ACCESS DISCOUNTS	58,453.01	39,709.00	18,744.01	147.2%
7222804 · HOUSE COUPONS	0.00	120.00	-120.00	0.0%
Total 72228 · IN-STORE MARKETING DISCOUNTS	58,453.01	39,829.00	18,624.01	146.8%
72230 · PARTIC OWNER DISCOUNTS	7,981.16	11,446.00	-3,464.84	69.7%
72240 · OWNER DISCOUNTS	5,500.70	13,223.00	-7,722.30	41.6%
72260 · MERCHANDISING	468.39	105.00	363.39	446.1%
Total 72200 · MARKETING & OUTREACH	77,642.57	70,703.00	6,939.57	109.8%
72400 · STORE OPERATIONS				
72410 · DUES,FEES,SUBSCRIPTS&LICENSES	16,598.96	16,452.00	146.96	100.9%
72414 · EQUIPMENT RENTAL	0.00	0.00	0.00	0.0%
72418 · IT EXPENSES	9,581.65	12,000.00	-2,418.35	79.8%
72420 · MISCELLANEOUS EXPENSES	119.38	300.00	-180.62	39.8%
72422 · PROFESSIONAL SERVICES/EXPENSES	18,115.36	21,100.00	-2,984.64	85.9%
72425 · UNIFORMS	195.26	810.00	-614.74	24.1%
72426 · SUPPLIES	14,929.89	19,761.00	-4,831.11	75.6%
7242620 · BAKEHOUSE SUPPLIES	4,564.19	4,928.00	-363.81	92.6%
7242630 · CAMPUS SUPPLIES	400.94	560.00	-159.06	71.6%
72427 · PACKAGING	22,616.97	23,069.00	-452.03	98.0%
7242720 · BAKEHOUSE PACKAGING	4,219.22	6,688.00	-2,468.78	63.1%
7242730 · CAMPUS PACKAGING	335.47	168.00	167.47	199.7%
72428 · OFFICE SUPPLIES AND POSTAGE	1,647.91	2,565.00	-917.09	64.2%
7242820 · BAKEHOUSE OFFICE SUPPLIES	0.00	60.00	-60.00	0.0%
7242830 · CAMPUS OFFICE SUPPLIES	0.00	15.00	-15.00	0.0%
72432 · SMALL TOOLS/EQUIP/FIXTURES	444.12	2,220.00	-1,775.88	20.0%
7243220 · BAKEHOUSE SMALL TOOLS	352.83	990.00	-637.17	35.6%
7243230 · CAMPUS SMALL TOOLS	50.00	75.00	-25.00	66.7%
72438 · TAXES	1,217.32	1,260.00	-42.68	96.6%
72440 · VAN EXPENSES	737.02	675.00	62.02	109.2%
Total 72400 · STORE OPERATIONS	96,126.49	113,696.00	-17,569.51	84.5%
Total 72000 · OPERATIONS EXPENSES	274,444.00	289,560.00	-15,116.00	94.8%
72600 · GOVERNANCE EXPENSES				
72601 · ANNUAL MEETING & REPORT	0.00	0.00	0.00	0.0%
72605 · CONSULTING	1,862.51	2,364.00	-501.49	78.8%
72606 · D & O INSURANCE	1,062.51	1,062.00	0.51	100.0%
72612 · OWNER ENGAGEMENT COMMITTEE	0.00	0.00	0.00	0.0%
72616 · ELECTIONS/VOTING	0.00	0.00	0.00	0.0%
72620 · GENERAL BOD EXPENSES	538.71	750.00	-211.29	71.8%
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	0.00	0.00	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	0.00	0.00	0.00	0.0%
Total 72600 · GOVERNANCE EXPENSES	3,463.73	4,176.00	-712.27	82.9%
Total Expense	1,113,121.21	1,158,611.42	-45,490.21	96.1%
Net Ordinary Income	32,316.02	73,862.58	-41,546.56	43.8%
Other Income/Expense				
Other Income				
80100 · OTHER INCOME				
801509 · PPP COVID FUNDS/LOAN FORGIVEN	0.00	0.00	0.00	0.0%
80112 · SHIPPING AND HANDLING	0.00	0.00	0.00	0.0%
80110 · PUBLICATIONS INCOME	0.00	0.00	0.00	0.0%
80120 · INCOMING DONATIONS	0.00	0.00	0.00	0.0%
80130 · BAD DEBT RECOVERY	0.00	0.00	0.00	0.0%
80140 · DIVIDEND INCOME				
801401 · QUALIFIED DIVIDEND	0.00	0.00	0.00	0.0%
801402 · NON-QUALIFIED DIVIDEND	0.00	0.00	0.00	0.0%
80140 · DIVIDEND INCOME - Other	0.00	0.00	0.00	0.0%
Total 80140 · DIVIDEND INCOME	0.00	0.00	0.00	0.0%
80141 · INTEREST INCOME	242.14	1,300.00	-1,057.86	18.6%
80150 · MISCELLANEOUS INCOME				
801506 · CURBSIDE SERVICE	285.00	0.00	285.00	100.0%
801501 · CLASSES	312.00	0.00	312.00	100.0%
801502 · CONSULTING	0.00	0.00	0.00	0.0%
801503 · DEMO DOLLARS	0.00	0.00	0.00	0.0%
801504 · EVENTS	0.00	0.00	0.00	0.0%
801505 · VENDOR BOOTHS	4.00	0.00	4.00	100.0%
801507 · REIMBURSEMTS/EXP REFUNDS/MISC	305.40	0.00	305.40	100.0%
Total 80150 · MISCELLANEOUS INCOME	906.40	0.00	906.40	100.0%
80155 · GAIN ON ASSET DISPOSAL	0.00	0.00	0.00	0.0%
80160 · PATRONAGE GAIN/LOSS	0.00	0.00	0.00	0.0%
Total 80100 · OTHER INCOME	1,148.54	1,300.00	-151.46	88.3%
Total Other Income	1,148.54	1,300.00	-151.46	88.3%
Net Other Income	1,148.54	1,300.00	-151.46	88.3%
Net Income	**33,464.56**	**75,162.58**	**-41,698.02**	**44.5%**