Moscow Food Co-op
Profit & Loss Budget vs. Actual
July through September 2020

	Jul - Sep 20	Budget	$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
40000 · SALES				
40100 · DEPARTMENTAL SALES				
40110 · GROCERY	1,247,959.66	1,295,932.55	-47,972.89	96.3%
40120 · PREPARED FOODS	314,779.50	507,019.00	-192,239.50	62.1%
40125 · MOSCOW BAKEHOUSE	161,918.00	226,199.00	-64,281.00	71.6%
40130 · CAMPUS SALES				
401310 · CAMPUS GROCERY	3,273.66			
401320 · CAMPUS PREPARED FOODS	6,287.27			
401340 · CAMPUS WELLNESS	151.22			
401370 · CAMPUS PRODUCE	12.97			
40130 · CAMPUS SALES - Other	0.00	37,215.65	-37,215.65	0.0%
Total 40130 · CAMPUS SALES	9,725.12	37,215.65	-27,490.53	26.1%
40140 · WELLNESS	354,075.18	401,407.22	-47,332.04	88.2%
40160 · MEAT	249,306.46	223,150.00	26,156.46	111.7%
40170 · FRESH	332,866.74	314,022.00	18,844.74	106.0%
40180 · INTERCOMPANY SALES ELIMINATION	-5,198.64			
Total 40100 · DEPARTMENTAL SALES	2,665,432.02	3,004,945.42	-339,513.40	88.7%
40200 · SALES DISCOUNTS				
40205 · CO-OP SALES DISCOUNTS	-1,692.70	-3,454.00	1,761.30	49.0%
4020530 · CAMPUS - CO-OP SALES DISCOUNTS	-1.22			
Total 40200 · SALES DISCOUNTS	-1,693.92	-3,454.00	1,760.08	49.0%
40800 · A/R SALES ACCOUNT	0.00			
Total 40000 · SALES	2,663,738.10	3,001,491.42	-337,753.32	88.7%
Total Income	2,663,738.10	3,001,491.42	-337,753.32	88.7%
Cost of Goods Sold				
50000 · COST OF GOODS				
50100 · PURCHASES				
50110 · GROCERY	843,745.72	846,622.07	-2,876.35	99.7%
50120 · PREPARED FOODS	144,263.33	200,961.00	-56,697.67	71.8%
50125 · MOSCOW BAKEHOUSE	52,301.84	80,219.00	-27,917.16	65.2%
50130 · CAMPUS PURCHASES				
501310 · CAMPUS GROCERY	2,563.12			
501320 · CAMPUS PREPARED FOODS	5,686.84			
501340 · CAMPUS WELLNESS	208.98			
501370 · CAMPUS PRODUCE	15.81			
50130 · CAMPUS PURCHASES - Other	0.00	23,334.21	-23,334.21	0.0%
Total 50130 · CAMPUS PURCHASES	8,474.75	23,334.21	-14,859.46	36.3%
50140 · WELLNESS	186,486.11	220,723.17	-34,237.06	84.5%
50160 · MEAT	184,116.61	160,669.00	23,447.61	114.6%
50170 · FRESH	230,351.05	207,254.00	23,097.05	111.1%
50180 · INTERCOMPANY COGS ELIMINATION	-5,198.64			
Total 50100 · PURCHASES	1,644,540.77	1,739,782.45	-95,241.68	94.5%
50200 · FREIGHT				
50280 · GENERAL	0.00	750.00	-750.00	0.0%
Total 50200 · FREIGHT	0.00	750.00	-750.00	0.0%
50400 · PURCHASE DISCOUNTS & REBATES	-23,012.39	-26,573.61	3,561.22	86.6%
50500 · HOLDING ACCOUNT	0.00			
50600 · INVENTORY ADJUSTMENT				
50610 · GROCERY	4,543.23			
50620 · PREPARED FOODS	8,162.07			
50625 · MOSCOW BAKEHOUSE	2,555.94			
50630 · CAMPUS INV ADJMT				
506310 · CAMPUS GROCERY	-514.27			
506340 · CAMPUS WELLNESS	-197.70			
Total 50630 · CAMPUS INV ADJMT	-711.97			
50640 · WELLNESS	18,100.20			
50660 · MEAT	-7,895.49			
50670 · FRESH	-335.50			
Total 50600 · INVENTORY ADJUSTMENT	24,418.48			
Total 50000 · COST OF GOODS	1,645,946.86	1,713,958.84	-68,011.98	96.0%

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Total COGS	1,645,946.86	1,713,958.84	-68,011.98	96.0%
Gross Profit	1,017,791.24	1,287,532.58	-269,741.34	79.0%
Expense				
60000 · PERSONNEL EXPENSES				
60100 · WAGES AND SALARIES				
60110 · GROCERY	67,016.87	59,612.90	7,403.97	112.4%
60120 · PREPARED FOODS	126,066.07	167,826.00	-41,759.93	75.1%
60125 · MOSCOW BAKEHOUSE	78,124.32	70,574.00	7,550.32	110.7%
60130 · CAMPUS	5,939.03	8,931.76	-2,992.73	66.5%
60140 · WELLNESS	15,644.19	29,302.72	-13,658.53	53.4%
60160 · MEAT	22,142.53	29,455.00	-7,312.47	75.2%
60170 · FRESH	30,420.52	28,890.00	1,530.52	105.3%
60180 · ADMIN & OVERHEAD	101,504.73	103,866.00	-2,361.27	97.7%
60182 · FRONT END	69,899.20	75,038.00	-5,138.80	93.2%
60190 · PTO EXPENSE	29,504.55	41,023.22	-11,518.67	71.9%
60191 · HOLIDAY	11,155.58	0.00	11,155.58	100.0%
60192 · OVERTIME	1,413.89	0.00	1,413.89	100.0%
60194 · BONUSES & PROFIT SHARING	0.00	0.00	0.00	0.0%
Total 60100 · WAGES AND SALARIES	558,831.48	614,519.60	-55,688.12	90.9%
60200 · PAYROLL TAXES	37,325.52	46,448.48	-9,122.96	80.4%
60220 · MOSCOW BAKEHOUSE PR TAXES	6,994.88	6,538.00	456.88	107.0%
60230 · CAMPUS PAYROLL TAXES	510.48	837.75	-327.27	60.9%
60400 · WORKERS COMPENSATION INSURANCE	16,699.74	16,710.00	-10.26	99.9%
60500 · EMPLOYER RETIREMT CONTRIB EXP	5,776.04	6,300.00	-523.96	91.7%
60501 · RETIREMENT ACCOUNT EXPENSES	1,161.26	1,125.00	36.26	103.2%
60600 · MEDICAL & STAFF INSUR EXP	73,127.76	81,000.00	-7,872.24	90.3%
60601 · HRA REIMB PLAN EXPENSES	771.86	1,650.00	-878.14	46.8%
60800 · ACCRUED PTO EXPENSE	1,662.96	0.00	1,662.96	100.0%
60900 · STAFF EXPENSES				
60905 · HIRING COSTS	459.01	450.00	9.01	102.0%
60910 · STAFF DISCOUNTS	22,018.47	21,200.00	818.47	103.9%
60920 · STAFF MTGS/TRNGS/EDUCATION	236.25	1,350.00	-1,113.75	17.5%
609202 · MOSC BAKEHOUSE STAFF MTGS/ED	0.00	30.00	-30.00	0.0%
60930 · STAFF RECOGNITION	1,047.97	1,395.00	-347.03	75.1%
609302 · MOSC BAKEHOUSE STAFF RECOG	0.00	30.00	-30.00	0.0%
60940 · STAFF OTHER	590.70	1,050.00	-459.30	56.3%
60900 · STAFF EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 60900 · STAFF EXPENSES	24,352.40	25,505.00	-1,152.60	95.5%
Total 60000 · PERSONNEL EXPENSES	727,214.38	800,633.83	-73,419.45	90.8%
69800 · Uncategorized Expenses	0.00	0.00	0.00	0.0%
71000 · OCCUPANCY EXPENSES				
71012 · EQUIPMENT LEASE	0.00	0.00	0.00	0.0%
71013 · INSURANCE - BLDG	1,195.68	1,185.00	10.68	100.9%
71014 · JANITORIAL SERVICES	9,215.00	9,315.00	-100.00	98.9%
71018 · JANITORIAL SUPPLIES	7,468.39	6,900.00	568.39	108.2%
71026 · PROPERTY TAXES	7,212.78	7,212.78	0.00	100.0%
7102630 · CAMPUS PROPERTY TAX	146.61	150.00	-3.39	97.7%
71030 · RENT	39,669.90	38,016.00	1,653.90	104.4%
7103020 · BAKEHOUSE RENT	5,175.00	4,800.00	375.00	107.8%
7103030 · CAMPUS RENT	2,505.00	2,505.00	0.00	100.0%
71034 · REPAIRS AND MAINTENANCE	11,138.72	16,200.00	-5,061.28	68.8%
7103420 · BAKEHOUSE REPAIRS AND MAINT	2,601.45	300.00	2,301.45	867.2%
7103430 · CAMPUS REPAIRS and MAINT	120.11	150.00	-29.89	80.1%
71046 · UTILITIES				
710462 · CITY WATER SEWER REFUSE	6,411.95	7,900.00	-1,488.05	81.2%
7104622 · BAKEHOUSE CITY UTILITIES	943.74	825.00	118.74	114.4%
710464 · ELECTRIC AND GAS	13,075.34	15,250.00	-2,174.66	85.7%
7104642 · BAKEHOUSE ELEC AND GAS	2,897.42	3,000.00	-102.58	96.6%
7104643 · CAMPUS ELECTRIC & GAS	682.51	750.00	-67.49	91.0%
710466 · CARDBOARD & OIL RECYCLING	0.00	0.00	0.00	0.0%
710468 · TELEPHONE	1,382.12	1,395.00	-12.88	99.1%
7104682 · BAKEHOUSE TELEPHONE	794.91	795.00	-0.09	100.0%
7104683 · CAMPUS TELEPHONE	425.88	390.00	35.88	109.2%
71046 · UTILITIES - Other	0.00	0.00	0.00	0.0%
Total 71046 · UTILITIES	26,613.87	30,305.00	-3,691.13	87.8%
71000 · OCCUPANCY EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 71000 · OCCUPANCY EXPENSES	113,062.51	117,038.78	-3,976.27	96.6%
72000 · OPERATIONS EXPENSES				
72100 · ADMINISTRATIVE EXPENSES				

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72108 · ON-LINE SALES FEES	3,630.72			
72101 · BAD DEBT EXPENSE	0.00	0.00	0.00	0.0%
72102 · BANK SERVICE CHARGES	747.21	1,350.00	-602.79	55.3%
72106 · CREDIT CARD SERVICE CHARGES	39,094.34	54,027.00	-14,932.66	72.4%
72110 · FINANCE CHARGES/LATE FEES	0.00	0.00	0.00	0.0%
72114 · CASH & CREDIT CARDS OVER/SHORT	6.25	0.00	6.25	100.0%
7211430 · CAMPUS CASH OVER/SHORT	-1.56	0.00	-1.56	100.0%
72116 · DEPRECIATION EXPENSE	60,000.00	60,000.00	0.00	100.0%
72118 · INSURANCE	7,883.01	7,650.00	233.01	103.0%
72120 · INTEREST EXPENSE	5,554.18	5,554.18	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	0.00	3,395.00	-3,395.00	0.0%
72126 · MEALS	0.00	200.00	-200.00	0.0%
72100 · ADMINISTRATIVE EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 72100 · ADMINISTRATIVE EXPENSES	116,914.15	132,176.18	-15,262.03	88.5%
72200 · MARKETING & OUTREACH				
72208 · COMMUNITY SUPPORT	145.26	2,530.00	-2,384.74	5.7%
72212 · ADVERTISING & DIRECT MARKETING	2,060.46	7,500.00	-5,439.54	27.5%
72216 · PUBLICATIONS	0.00	3,000.00	-3,000.00	0.0%
72218 · OWNER SERVICES EXPENSE	1,376.06	1,200.00	176.06	114.7%
72220 · EDUCATION & EVENTS	11.39	1,800.00	-1,788.61	0.6%
72221 · PARTICIPATING OWNER EXPENSES	0.00	0.00	0.00	0.0%
72224 · PROMOTIONS	1,395.72	4,155.00	-2,759.28	33.6%
7222420 · BAKEHOUSE PROMOTIONS	0.00	30.00	-30.00	0.0%
7222430 · CAMPUS PROMOTIONS	0.00	105.00	-105.00	0.0%
72225 · MISC MARKETING EXPENSE	0.00	30.00	-30.00	0.0%
72228 · IN-STORE MARKETING DISCOUNTS				
7222801 · ACCESS DISCOUNTS	48,239.23	45,022.00	3,217.23	107.1%
7222804 · HOUSE COUPONS	10.00	30.00	-20.00	33.3%
72228 · IN-STORE MARKETING DISCOUNTS - Other	0.00	0.00	0.00	0.0%
Total 72228 · IN-STORE MARKETING DISCOUNTS	48,249.23	45,052.00	3,197.23	107.1%
72230 · PARTIC OWNER DISCOUNTS	10,579.00	15,007.00	-4,428.00	70.5%
72240 · OWNER DISCOUNTS	29,029.87	33,159.00	-4,129.13	87.5%
72260 · MERCHANDISING	0.00	1,050.00	-1,050.00	0.0%
72200 · MARKETING & OUTREACH - Other	0.00	0.00	0.00	0.0%
Total 72200 · MARKETING & OUTREACH	92,846.99	114,618.00	-21,771.01	81.0%
72400 · STORE OPERATIONS				
72410 · DUES,FEES,SUBSCRIPTS&LICENSES	16,863.78	16,379.00	484.78	103.0%
72414 · EQUIPMENT RENTAL	0.00	0.00	0.00	0.0%
72418 · IT EXPENSES	8,860.04	12,000.00	-3,139.96	73.8%
72420 · MISCELLANEOUS EXPENSES	47.07	105.00	-57.93	44.8%
72422 · PROFESSIONAL SERVICES/EXPENSES	13,555.38	16,063.00	-2,507.62	84.4%
72425 · UNIFORMS	420.96	1,500.00	-1,079.04	28.1%
72426 · SUPPLIES	18,027.63	21,681.00	-3,653.37	83.1%
7242620 · BAKEHOUSE SUPPLIES	4,054.70	4,822.00	-767.30	84.1%
7242630 · CAMPUS SUPPLIES	176.36	825.00	-648.64	21.4%
72427 · PACKAGING	16,840.62	19,896.00	-3,055.38	84.6%
7242720 · BAKEHOUSE PACKAGING	6,493.12	6,331.00	162.12	102.6%
7242730 · CAMPUS PACKAGING	5.70	260.51	-254.81	2.2%
72428 · OFFICE SUPPLIES AND POSTAGE	3,756.45	4,440.00	-683.55	84.6%
7242820 · BAKEHOUSE OFFICE SUPPLIES	37.13	30.00	7.13	123.8%
7242830 · CAMPUS OFFICE SUPPLIES	0.00	30.00	-30.00	0.0%
72432 · SMALL TOOLS/EQUIP/FIXTURES	526.19	2,865.00	-2,338.81	18.4%
7243220 · BAKEHOUSE SMALL TOOLS	196.78	900.00	-703.22	21.9%
7243230 · CAMPUS SMALL TOOLS	0.00	75.00	-75.00	0.0%
72438 · TAXES	1,341.29	1,500.00	-158.71	89.4%
72440 · VAN EXPENSES	788.61	1,350.00	-561.39	58.4%
72400 · STORE OPERATIONS - Other	0.00	0.00	0.00	0.0%
Total 72400 · STORE OPERATIONS	91,991.81	111,052.51	-19,060.70	82.8%
72000 · OPERATIONS EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 72000 · OPERATIONS EXPENSES	301,752.95	357,846.69	-56,093.74	84.3%
72600 · GOVERNANCE EXPENSES				
72601 · ANNUAL MEETING & REPORT	0.00	0.00	0.00	0.0%
72605 · CONSULTING	1,750.00	1,800.00	-50.00	97.2%
72606 · D & O INSURANCE	624.99	627.00	-2.01	99.7%
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	88.67	333.00	-244.33	26.6%
72626 · GM SEARCH & HIRE	0.00	0.00	0.00	0.0%

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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	1,500.00	-1,500.00	0.0%
72600 · GOVERNANCE EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 72600 · GOVERNANCE EXPENSES	2,463.66	4,260.00	-1,796.34	57.8%
Total Expense	1,144,493.50	1,279,779.30	-135,285.80	89.4%
Net Ordinary Income	-126,702.26	7,753.28	-134,455.54	-1,634.2%
Other Income/Expense				
Other Income				
80100 · OTHER INCOME				
80112 · SHIPPING AND HANDLING	33.40			
80110 · PUBLICATIONS INCOME	0.00	750.00	-750.00	0.0%
80120 · INCOMING DONATIONS	26.15			
80141 · INTEREST INCOME	982.66			
80150 · MISCELLANEOUS INCOME				
801501 · CLASSES	0.00	255.00	-255.00	0.0%
801505 · VENDOR BOOTHS	0.00	36.00	-36.00	0.0%
801507 · REIMBURSEMTS/EXP REFUNDS/MISC	7,967.15			
Total 80150 · MISCELLANEOUS INCOME	7,967.15	291.00	7,676.15	2,737.9%
Total 80100 · OTHER INCOME	9,009.36	1,041.00	7,968.36	865.5%
Total Other Income	9,009.36	1,041.00	7,968.36	865.5%
Other Expense				
80500 · OTHER EXPENSES				
80540 · OTHER EXPENSE	2,977.33			
Total 80500 · OTHER EXPENSES	2,977.33			
Total Other Expense	2,977.33			
Net Other Income	6,032.03	1,041.00	4,991.03	579.4%
Net Income	**-120,670.23**	**8,794.28**	**-129,464.51**	**-1,372.1%**