Moscow Food Co-op
Profit & Loss
July through September 2020

	Jul - Sep 20	Jul - Sep 19	% Change
Ordinary Income/Expense			
Income			
40000 · SALES			
40100 · DEPARTMENTAL SALES			
40110 · GROCERY	1,247,959.66	1,262,312.88	-1.1%
40120 · PREPARED FOODS	314,779.50	716,192.39	-56.1%
40125 · MOSCOW BAKEHOUSE	161,918.00	0.00	100.0%
40130 · CAMPUS SALES			
401310 · CAMPUS GROCERY	3,273.66	11,565.31	-71.7%
401320 · CAMPUS PREPARED FOODS	6,287.27	23,848.28	-73.6%
401340 · CAMPUS WELLNESS	151.22	422.84	-64.2%
401370 · CAMPUS PRODUCE	12.97	295.28	-95.6%
Total 40130 · CAMPUS SALES	9,725.12	36,131.71	-73.1%
40140 · WELLNESS	354,075.18	394,949.71	-10.4%
40160 · MEAT	249,306.46	212,604.01	17.3%
40170 · FRESH	332,866.74	299,069.19	11.3%
40180 · INTERCOMPANY SALES ELIMINATION	-5,198.64	-11,508.29	54.8%
Total 40100 · DEPARTMENTAL SALES	2,665,432.02	2,909,751.60	-8.4%
40190 · CO-OP PROMOTIONAL SALES	0.00	60.00	-100.0%
40200 · SALES DISCOUNTS			
40205 · CO-OP SALES DISCOUNTS	-1,692.70	-3,029.74	44.1%
4020530 · CAMPUS - CO-OP SALES DISCOUNTS	-1.22	0.00	-100.0%
Total 40200 · SALES DISCOUNTS	-1,693.92	-3,029.74	44.1%
40800 · A/R SALES ACCOUNT	0.00	0.00	0.0%
Total 40000 · SALES	2,663,738.10	2,906,781.86	-8.4%
Total Income	2,663,738.10	2,906,781.86	-8.4%
Cost of Goods Sold			
50000 · COST OF GOODS			
50100 · PURCHASES			
50110 · GROCERY	843,745.72	851,832.59	-1.0%
50120 · PREPARED FOODS	144,263.33	295,670.07	-51.2%
50125 · MOSCOW BAKEHOUSE	52,301.84	0.00	100.0%
50130 · CAMPUS PURCHASES			
501310 · CAMPUS GROCERY	2,563.12	8,512.16	-69.9%
501320 · CAMPUS PREPARED FOODS	5,686.84	14,632.60	-61.1%
501340 · CAMPUS WELLNESS	208.98	196.93	6.1%
501370 · CAMPUS PRODUCE	15.81	146.32	-89.2%
Total 50130 · CAMPUS PURCHASES	8,474.75	23,488.01	-63.9%
50140 · WELLNESS	186,486.11	236,257.67	-21.1%
50160 · MEAT	184,116.61	156,622.70	17.6%
50170 · FRESH	230,351.05	211,866.14	8.7%
50180 · INTERCOMPANY COGS ELIMINATION	-5,198.64	-11,508.29	54.8%
Total 50100 · PURCHASES	1,644,540.77	1,764,228.89	-6.8%
50200 · FREIGHT			
50280 · GENERAL	0.00	740.00	-100.0%
Total 50200 · FREIGHT	0.00	740.00	-100.0%
50400 · PURCHASE DISCOUNTS & REBATES	-23,012.39	-26,611.67	13.5%
50500 · HOLDING ACCOUNT	0.00	0.00	0.0%
50600 · INVENTORY ADJUSTMENT			
50610 · GROCERY	4,543.23	-7,507.14	160.5%
50620 · PREPARED FOODS	8,162.07	-2,863.77	385.0%
50625 · MOSCOW BAKEHOUSE	2,555.94	0.00	100.0%
50630 · CAMPUS INV ADJMT			
506310 · CAMPUS GROCERY	-514.27	-378.82	-35.8%
506340 · CAMPUS WELLNESS	-197.70	-13.99	-1,313.2%
Total 50630 · CAMPUS INV ADJMT	-711.97	-392.81	-81.3%
50640 · WELLNESS	18,100.20	-7,407.34	344.4%
50660 · MEAT	-7,895.49	-3,109.41	-153.9%
50670 · FRESH	-335.50	-3,033.01	88.9%
Total 50600 · INVENTORY ADJUSTMENT	24,418.48	-24,313.48	200.4%
Total 50000 · COST OF GOODS	1,645,946.86	1,714,043.74	-4.0%
Total COGS	1,645,946.86	1,714,043.74	-4.0%
Gross Profit	1,017,791.24	1,192,738.12	-14.7%
Expense			
60000 · PERSONNEL EXPENSES			
60100 · WAGES AND SALARIES			
60110 · GROCERY	67,016.87	56,754.07	18.1%
60120 · PREPARED FOODS	126,066.07	214,496.50	-41.2%
60125 · MOSCOW BAKEHOUSE	78,124.32	0.00	100.0%
60130 · CAMPUS	5,939.03	7,791.01	-23.8%
60140 · WELLNESS	15,644.19	25,583.05	-38.9%
60160 · MEAT	22,142.53	22,915.87	-3.4%
60170 · FRESH	30,420.52	24,383.75	24.8%
60180 · ADMIN & OVERHEAD	101,504.73	106,895.71	-5.0%
60182 · FRONT END	69,899.20	63,579.52	9.9%
60190 · PTO EXPENSE	29,504.55	44,785.70	-34.1%
60191 · HOLIDAY	11,155.58	11,167.48	-0.1%
60192 · OVERTIME	1,413.89	5,467.60	-74.1%
Total 60100 · WAGES AND SALARIES	558,831.48	583,820.26	-4.3%
60200 · PAYROLL TAXES	37,325.52	47,245.67	-21.0%
60220 · MOSCOW BAKEHOUSE PR TAXES	6,994.88	0.00	100.0%
60230 · CAMPUS PAYROLL TAXES	510.48	716.86	-28.8%
60400 · WORKERS COMPENSATION INSURANCE	16,699.74	15,181.74	10.0%
60500 · EMPLOYER RETIREMT CONTRIB EXP	5,776.04	6,063.74	-4.7%
60501 · RETIREMENT ACCOUNT EXPENSES	1,161.26	1,007.48	15.3%
60600 · MEDICAL & STAFF INSUR EXP	73,127.76	71,676.32	2.0%
60601 · HRA REIMB PLAN EXPENSES	771.86	819.26	-5.8%
60800 · ACCRUED PTO EXPENSE	1,662.96	-6,238.23	126.7%
60900 · STAFF EXPENSES			

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60905 · HIRING COSTS	459.01	505.65	-9.2%
60910 · STAFF DISCOUNTS	22,018.47	19,423.97	13.4%
60920 · STAFF MTGS/TRNGS/EDUCATION	236.25	1,179.85	-80.0%
60930 · STAFF RECOGNITION	1,047.97	684.72	53.1%
60940 · STAFF OTHER	590.70	1,629.34	-63.8%
Total 60900 · STAFF EXPENSES	24,352.40	23,423.53	4.0%
Total 60000 · PERSONNEL EXPENSES	727,214.38	743,716.63	-2.2%
71000 · OCCUPANCY EXPENSES			
71013 · INSURANCE - BLDG	1,195.68	1,184.73	0.9%
71014 · JANITORIAL SERVICES	9,215.00	9,290.00	-0.8%
71018 · JANITORIAL SUPPLIES	7,468.39	5,943.61	25.7%
71026 · PROPERTY TAXES	7,212.78	5,985.30	20.5%
7102630 · CAMPUS PROPERTY TAX	146.61	138.00	6.2%
71030 · RENT	39,669.90	38,695.95	2.5%
7103020 · BAKEHOUSE RENT	5,175.00	4,650.00	11.3%
7103030 · CAMPUS RENT	2,505.00	2,505.00	0.0%
71034 · REPAIRS AND MAINTENANCE	11,138.72	11,779.74	-5.4%
7103420 · BAKEHOUSE REPAIRS AND MAINT	2,601.45	0.00	100.0%
7103430 · CAMPUS REPAIRS and MAINT	120.11	45.28	165.3%
71046 · UTILITIES			
710462 · CITY WATER SEWER REFUSE	6,411.95	7,602.62	-15.7%
7104622 · BAKEHOUSE CITY UTILITIES	943.74	352.91	167.4%
710464 · ELECTRIC AND GAS	13,075.34	14,948.08	-12.5%
7104642 · BAKEHOUSE ELEC AND GAS	2,897.42	83.90	3,353.4%
7104643 · CAMPUS ELECTRIC & GAS	682.51	830.01	-17.8%
710468 · TELEPHONE	1,382.12	1,394.73	-0.9%
7104682 · BAKEHOUSE TELEPHONE	794.91	270.23	194.2%
7104683 · CAMPUS TELEPHONE	425.88	389.88	9.2%
Total 71046 · UTILITIES	26,613.87	25,872.36	2.9%
Total 71000 · OCCUPANCY EXPENSES	113,062.51	106,089.97	6.6%
72000 · OPERATIONS EXPENSES			
72100 · ADMINISTRATIVE EXPENSES			
72108 · ON-LINE SALES FEES	3,630.72	0.00	100.0%
72102 · BANK SERVICE CHARGES	747.21	1,259.02	-40.7%
72106 · CREDIT CARD SERVICE CHARGES	39,094.34	48,278.41	-19.0%
72114 · CASH & CREDIT CARDS OVER/SHORT	6.25	-15.09	141.4%
7211430 · CAMPUS CASH OVER/SHORT	-1.56	9.12	-117.1%
72116 · DEPRECIATION EXPENSE	60,000.00	52,325.00	14.7%
72118 · INSURANCE	7,883.01	5,494.74	43.5%
72120 · INTEREST EXPENSE	5,554.18	6,749.97	-17.7%
72124 · TRAVEL EXPENSE	0.00	4,471.36	-100.0%
72126 · MEALS	0.00	228.57	-100.0%
Total 72100 · ADMINISTRATIVE EXPENSES	116,914.15	118,801.10	-1.6%
72200 · MARKETING & OUTREACH			
72208 · COMMUNITY SUPPORT	145.26	3,991.50	-96.4%
72212 · ADVERTISING & DIRECT MARKETING	2,060.46	8,323.01	-75.2%
72216 · PUBLICATIONS	0.00	4,446.58	-100.0%
72218 · OWNER SERVICES EXPENSE	1,376.06	1,155.88	19.1%
72220 · EDUCATION & EVENTS	11.39	2,241.09	-99.5%
72224 · PROMOTIONS	1,395.72	8,407.52	-83.4%
7222430 · CAMPUS PROMOTIONS	0.00	61.66	-100.0%
72228 · IN-STORE MARKETING DISCOUNTS			
7222801 · ACCESS DISCOUNTS	48,239.23	42,285.64	14.1%
7222804 · HOUSE COUPONS	10.00	17.96	-44.3%
Total 72228 · IN-STORE MARKETING DISCOUNTS	48,249.23	42,303.60	14.1%
72230 · PARTIC OWNER DISCOUNTS	10,579.00	12,690.69	-16.6%
72240 · OWNER DISCOUNTS	29,029.87	33,817.18	-14.2%
72260 · MERCHANDISING	0.00	700.89	-100.0%
Total 72200 · MARKETING & OUTREACH	92,846.99	118,139.60	-21.4%
72400 · STORE OPERATIONS			
72410 · DUES,FEES,SUBSCRIPTS&LICENSES	16,863.78	20,549.46	-17.9%
72418 · IT EXPENSES	8,860.04	13,527.67	-34.5%
72420 · MISCELLANEOUS EXPENSES	47.07	65.01	-27.6%
72422 · PROFESSIONAL SERVICES/EXPENSES	13,555.38	9,472.24	43.1%
72425 · UNIFORMS	420.96	284.76	47.8%
72426 · SUPPLIES	18,027.63	23,949.02	-24.7%
7242620 · BAKEHOUSE SUPPLIES	4,054.70	0.00	100.0%
7242630 · CAMPUS SUPPLIES	176.36	917.10	-80.8%
72427 · PACKAGING	16,840.62	23,996.45	-29.8%
7242720 · BAKEHOUSE PACKAGING	6,493.12	0.00	100.0%
7242730 · CAMPUS PACKAGING	5.70	223.54	-97.5%
72428 · OFFICE SUPPLIES AND POSTAGE	3,756.45	3,453.11	8.8%
7242820 · BAKEHOUSE OFFICE SUPPLIES	37.13	0.00	100.0%
7242830 · CAMPUS OFFICE SUPPLIES	0.00	21.99	-100.0%
72432 · SMALL TOOLS/EQUIP/FIXTURES	526.19	3,876.77	-86.4%
7243220 · BAKEHOUSE SMALL TOOLS	196.78	0.00	100.0%
72438 · TAXES	1,341.29	2,113.69	-36.5%
72440 · VAN EXPENSES	788.61	0.00	100.0%
Total 72400 · STORE OPERATIONS	91,991.81	102,450.81	-10.2%
Total 72000 · OPERATIONS EXPENSES	301,752.95	339,391.51	-11.1%
72600 · GOVERNANCE EXPENSES			
72605 · CONSULTING	1,750.00	1,790.00	-2.2%
72606 · D & O INSURANCE	624.99	2,423.25	-74.2%
72620 · GENERAL BOD EXPENSES	88.67	579.82	-84.7%
72685 · TRAININGS	0.00	626.48	-100.0%
Total 72600 · GOVERNANCE EXPENSES	2,463.66	5,419.55	-54.5%
Total Expense	1,144,493.50	1,194,617.66	-4.2%
Net Ordinary Income	-126,702.26	-1,879.54	-6,641.1%
Other Income/Expense			
Other Income			
80100 · OTHER INCOME			
80112 · SHIPPING AND HANDLING	33.40	0.00	100.0%
80110 · PUBLICATIONS INCOME	0.00	1,000.00	-100.0%

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80120 · INCOMING DONATIONS	26.15	2,365.35	-98.9%
80140 · DIVIDEND INCOME			
801401 · QUALIFIED DIVIDEND	0.00	6,515.69	-100.0%
Total 80140 · DIVIDEND INCOME	0.00	6,515.69	-100.0%
80141 · INTEREST INCOME	982.66	2,742.90	-64.2%
80150 · MISCELLANEOUS INCOME			
801501 · CLASSES	0.00	122.05	-100.0%
801505 · VENDOR BOOTHS	0.00	23.00	-100.0%
801507 · REIMBURSEMTS/EXP REFUNDS/MISC	7,967.15	1,200.00	563.9%
Total 80150 · MISCELLANEOUS INCOME	7,967.15	1,345.05	492.3%
Total 80100 · OTHER INCOME	9,009.36	13,968.99	-35.5%
Total Other Income	9,009.36	13,968.99	-35.5%
Other Expense			
80500 · OTHER EXPENSES			
80540 · OTHER EXPENSE	2,977.33	0.00	100.0%
Total 80500 · OTHER EXPENSES	2,977.33	0.00	100.0%
Total Other Expense	2,977.33	0.00	100.0%
Net Other Income	6,032.03	13,968.99	-56.8%
Net Income	**-120,670.23**	**12,089.45**	**-1,098.1%**