Moscow Food Co-op
Profit & Loss Budget vs. Actual
January through March 2020

	Jan - Mar 20	Budget	$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
40000 · SALES				
40100 · DEPARTMENTAL SALES				
40110 · GROCERY	1,274,526.35	1,282,753.50	-8,227.15	99.4%
40120 · PREPARED FOODS	414,465.53	478,415.00	-63,949.47	86.6%
40125 · MOSCOW BAKEHOUSE	189,524.66	221,358.00	-31,833.34	85.6%
40130 · CAMPUS SALES				
401310 · CAMPUS GROCERY	9,517.58			
401320 · CAMPUS PREPARED FOODS	19,764.66			
401340 · CAMPUS WELLNESS	239.88			
401370 · CAMPUS PRODUCE	122.32			
40130 · CAMPUS SALES - Other	0.00	38,567.19	-38,567.19	0.0%
Total 40130 · CAMPUS SALES	29,644.44	38,567.19	-8,922.75	76.9%
40140 · WELLNESS	412,558.96	380,073.78	32,485.18	108.5%
40160 · MEAT	211,406.67	205,969.00	5,437.67	102.6%
40170 · FRESH	327,340.79	311,948.00	15,392.79	104.9%
40180 · INTERCOMPANY SALES ELIMINATION	-11,385.31			
Total 40100 · DEPARTMENTAL SALES	2,848,082.09	2,919,084.47	-71,002.38	97.6%
40200 · SALES DISCOUNTS				
40205 · CO-OP SALES DISCOUNTS	-2,366.93	-3,385.00	1,018.07	69.9%
4020530 · CAMPUS - CO-OP SALES DISCOUNTS	-8.37			
Total 40200 · SALES DISCOUNTS	-2,375.30	-3,385.00	1,009.70	70.2%
40800 · A/R SALES ACCOUNT	0.00			
Total 40000 · SALES	2,845,706.79	2,915,699.47	-69,992.68	97.6%
Total Income	2,845,706.79	2,915,699.47	-69,992.68	97.6%
Cost of Goods Sold				
50000 · COST OF GOODS				
50100 · PURCHASES				
50110 · GROCERY	855,372.53	836,627.06	18,745.47	102.2%
50120 · PREPARED FOODS	204,936.11	188,797.00	16,139.11	108.5%
50125 · MOSCOW BAKEHOUSE	63,017.69	78,969.00	-15,951.31	79.8%
50130 · CAMPUS PURCHASES				
501310 · CAMPUS GROCERY	8,464.68			
501320 · CAMPUS PREPARED FOODS	12,770.05			
501340 · CAMPUS WELLNESS	151.57			
501370 · CAMPUS PRODUCE	55.05			
50130 · CAMPUS PURCHASES - Other	0.00	24,181.63	-24,181.63	0.0%
Total 50130 · CAMPUS PURCHASES	21,441.35	24,181.63	-2,740.28	88.7%
50140 · WELLNESS	227,671.01	207,578.91	20,092.10	109.7%
50160 · MEAT	139,609.86	148,297.00	-8,687.14	94.1%
50170 · FRESH	219,807.77	205,885.00	13,922.77	106.8%
50180 · INTERCOMPANY COGS ELIMINATION	-11,385.31			
Total 50100 · PURCHASES	1,720,471.01	1,690,335.60	30,135.41	101.8%
50200 · FREIGHT				
50280 · GENERAL	673.00	750.00	-77.00	89.7%
Total 50200 · FREIGHT	673.00	750.00	-77.00	89.7%
50400 · PURCHASE DISCOUNTS & REBATES	-26,495.45	-26,106.17	-389.28	101.5%
50500 · HOLDING ACCOUNT	0.00			
50600 · INVENTORY ADJUSTMENT				
50610 · GROCERY	-9,184.13			
50620 · PREPARED FOODS	-3,559.59			
50625 · MOSCOW BAKEHOUSE	-3,369.08			
50630 · CAMPUS INV ADJMT				
506310 · CAMPUS GROCERY	-1,788.51			
506320 · CAMPUS PREPARED FOODS	93.77			
506340 · CAMPUS WELLNESS	8.82			
Total 50630 · CAMPUS INV ADJMT	-1,685.92			
50640 · WELLNESS	-10,281.46			
50660 · MEAT	13,898.60			
50670 · FRESH	-4,980.66			
Total 50600 · INVENTORY ADJUSTMENT	-19,162.24			
Total 50000 · COST OF GOODS	1,675,486.32	1,664,979.43	10,506.89	100.6%
Total COGS	1,675,486.32	1,664,979.43	10,506.89	100.6%
Gross Profit	1,170,220.47	1,250,720.04	-80,499.57	93.6%
Expense				
60000 · PERSONNEL EXPENSES				
60100 · WAGES AND SALARIES				
60110 · GROCERY	69,002.21	59,006.66	9,995.55	116.9%
60120 · PREPARED FOODS	163,357.59	158,357.00	5,000.59	103.2%
60125 · MOSCOW BAKEHOUSE	91,487.18	69,063.00	22,424.18	132.5%
60130 · CAMPUS	6,156.63	9,256.12	-3,099.49	66.5%
60140 · WELLNESS	23,010.95	27,745.38	-4,734.43	82.9%
60160 · MEAT	24,214.60	27,188.00	-2,973.40	89.1%
60170 · FRESH	29,619.01	28,699.00	920.01	103.2%
60180 · ADMIN & OVERHEAD	110,117.24	103,386.00	6,731.24	106.5%
60182 · FRONT END	64,429.58	72,892.00	-8,462.42	88.4%
60190 · PTO EXPENSE	36,307.10	39,952.80	-3,645.70	90.9%
60191 · HOLIDAY	0.00	0.00	0.00	0.0%
60192 · OVERTIME	3,020.73	0.00	3,020.73	100.0%
60194 · BONUSES & PROFIT SHARING	0.00	0.00	0.00	0.0%
Total 60100 · WAGES AND SALARIES	620,722.82	595,545.96	25,176.86	104.2%
60200 · PAYROLL TAXES	43,633.95	51,292.62	-7,658.67	85.1%
60220 · MOSCOW BAKEHOUSE PR TAXES	8,243.35	0.00	8,243.35	100.0%
60230 · CAMPUS PAYROLL TAXES	596.38	868.17	-271.79	68.7%
60400 · WORKERS COMPENSATION INSURANCE	16,698.78	16,710.00	-11.22	99.9%
60500 · EMPLOYER RETIREMT CONTRIB EXP	5,637.14	6,300.00	-662.86	89.5%
60501 · RETIREMENT ACCOUNT EXPENSES	1,099.97	1,125.00	-25.03	97.8%
60600 · MEDICAL & STAFF INSUR EXP	82,779.20	81,000.00	1,779.20	102.2%
60601 · HRA REIMB PLAN EXPENSES	907.97	1,650.00	-742.03	55.0%
60800 · ACCRUED PTO EXPENSE	1,211.09	0.00	1,211.09	100.0%
60900 · STAFF EXPENSES				
60905 · HIRING COSTS	231.46	450.00	-218.54	51.4%
60910 · STAFF DISCOUNTS	23,064.57	20,546.00	2,518.57	112.3%
60920 · STAFF MTGS/TRNGS/EDUCATION	678.54	395.00	283.54	171.8%
609202 · MOSC BAKEHOUSE STAFF MTGS/ED	0.00	30.00	-30.00	0.0%
60930 · STAFF RECOGNITION	1,106.12	1,395.00	-288.88	79.3%
609302 · MOSC BAKEHOUSE STAFF RECOG	10.92	30.00	-19.08	36.4%
60940 · STAFF OTHER	925.20	1,050.00	-124.80	88.1%
60900 · STAFF EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 60900 · STAFF EXPENSES	26,016.81	23,896.00	2,120.81	108.9%
Total 60000 · PERSONNEL EXPENSES	807,547.46	778,387.75	29,159.71	103.7%
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	1,184.73	1,185.00	-0.27	100.0%
71014 · JANITORIAL SERVICES	9,355.00	9,315.00	40.00	100.4%
71018 · JANITORIAL SUPPLIES	7,776.46	6,900.00	876.46	112.7%
71026 · PROPERTY TAXES	7,134.30	7,107.30	27.00	100.4%
7102630 · CAMPUS PROPERTY TAX	146.55	150.00	-3.45	97.7%
71030 · RENT	38,703.95	36,927.00	1,776.95	104.8%
710302 · 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	16,738.55	16,200.00	538.55	103.3%
7103420 · BAKEHOUSE REPAIRS AND MAINT	1,383.06	800.00	583.06	172.9%
7103430 · CAMPUS REPAIRS and MAINT	266.86	150.00	116.86	177.9%

Moscow Food Co-op
Profit & Loss Budget vs. Actual
January through March 2020

	Jan - Mar 20	Budget	$ Over Budget	% of Budget
71046 · UTILITIES				
710462 · CITY WATER SEWER REFUSE	8,079.77	7,400.00	679.77	109.2%
7104622 · BAKEHOUSE CITY UTILITIES	680.39	700.00	-19.61	97.2%
710464 · ELECTRIC AND GAS	14,200.99	15,900.00	-1,699.01	89.3%
7104642 · BAKEHOUSE ELEC AND GAS	2,571.76	2,600.00	-28.24	98.9%
7104643 · CAMPUS ELECTRIC & GAS	597.24	750.00	-152.76	79.6%
710466 · CARDBOARD & OIL RECYCLING	0.00	0.00	0.00	0.0%
710468 · TELEPHONE	1,490.74	1,395.00	95.74	106.9%
7104682 · BAKEHOUSE TELEPHONE	794.91	795.00	-0.09	100.0%
7104683 · CAMPUS TELEPHONE	413.88	390.00	23.88	106.1%
71046 · UTILITIES - Other	0.00	0.00	0.00	0.0%
Total 71046 · UTILITIES	28,829.68	29,930.00	-1,100.32	96.3%
71000 · OCCUPANCY EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 71000 · OCCUPANCY EXPENSES	119,199.14	115,969.30	3,229.84	102.8%
72000 · OPERATIONS EXPENSES				
72100 · ADMINISTRATIVE EXPENSES				
72101 · BAD DEBT EXPENSE	0.00	0.00	0.00	0.0%
72102 · BANK SERVICE CHARGES	1,088.86	1,350.00	-261.14	80.7%
72106 · CREDIT CARD SERVICE CHARGES	46,930.39	52,482.00	-5,551.61	89.4%
72110 · FINANCE CHARGES/LATE FEES	0.00	0.00	0.00	0.0%
72114 · CASH & CREDIT CARDS OVER/SHORT	-51.99	0.00	-51.99	100.0%
7211430 · CAMPUS CASH OVER/SHORT	-0.07	0.00	-0.07	100.0%
72116 · DEPRECIATION EXPENSE	86,295.00	86,295.00	0.00	100.0%
72118 · INSURANCE	7,597.35	7,650.00	-52.65	99.3%
72120 · INTEREST EXPENSE	6,106.17	6,212.91	-106.74	98.3%
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	516.47	120.00	396.47	430.4%
72126 · MEALS	0.00	0.00	0.00	0.0%
72100 · ADMINISTRATIVE EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 72100 · ADMINISTRATIVE EXPENSES	148,482.18	154,109.91	-5,627.73	96.3%
72200 · MARKETING & OUTREACH				
72208 · COMMUNITY SUPPORT	1,206.24	2,780.00	-1,573.76	43.4%
72212 · ADVERTISING & DIRECT MARKETING	7,903.74	7,500.00	403.74	105.4%
72216 · PUBLICATIONS	1,358.26	3,000.00	-1,641.74	45.3%
72218 · OWNER SERVICES EXPENSE	1,686.30	1,200.00	486.30	140.5%
72220 · EDUCATION & EVENTS	875.02	1,800.00	-924.98	48.6%
72221 · PARTICIPATING OWNER EXPENSES	0.00	0.00	0.00	0.0%
72224 · PROMOTIONS	1,936.80	4,155.00	-2,218.20	46.6%
7222420 · BAKEHOUSE PROMOTIONS	0.00	30.00	-30.00	0.0%
7222430 · CAMPUS PROMOTIONS	1.06	105.00	-103.94	1.0%
72225 · MISC MARKETING EXPENSE	0.00	30.00	-30.00	0.0%
72228 · IN-STORE MARKETING DISCOUNTS				
7222801 · ACCESS DISCOUNTS	51,969.14	43,736.00	8,233.14	118.8%
7222804 · HOUSE COUPONS	0.00	30.00	-30.00	0.0%
72228 · IN-STORE MARKETING DISCOUNTS - Other	0.00	0.00	0.00	0.0%
Total 72228 · IN-STORE MARKETING DISCOUNTS	51,969.14	43,766.00	8,203.14	118.7%
72230 · PARTIC OWNER DISCOUNTS	15,213.55	14,579.00	634.55	104.4%
72240 · OWNER DISCOUNTS	33,330.57	29,585.00	3,745.57	112.7%
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	115,480.68	109,580.00	5,900.68	105.4%
72400 · STORE OPERATIONS				
72410 · DUES,FEES,SUBSCRIPTS&LICENSES	17,166.08	17,709.00	-542.92	96.9%
72414 · EQUIPMENT RENTAL	0.00	0.00	0.00	0.0%
72418 · IT EXPENSES	9,304.65	12,000.00	-2,695.35	77.5%
72420 · MISCELLANEOUS EXPENSES	175.47	105.00	70.47	167.1%
72422 · PROFESSIONAL SERVICES/EXPENSES	7,478.64	13,263.00	-5,784.36	56.4%
72425 · UNIFORMS	255.24	1,500.00	-1,244.76	17.0%
72426 · SUPPLIES	24,813.74	21,271.00	3,542.74	116.7%
7242620 · BAKEHOUSE SUPPLIES	5,725.51	4,787.00	938.51	119.6%
7242630 · CAMPUS SUPPLIES	562.42	825.00	-262.58	68.2%
72427 · PACKAGING	19,199.01	18,891.00	308.01	101.6%
7242720 · BAKEHOUSE PACKAGING	6,897.04	6,371.00	526.04	108.3%
7242730 · CAMPUS PACKAGING	119.51	269.97	-150.46	44.3%
72428 · OFFICE SUPPLIES AND POSTAGE	3,826.88	4,440.00	-613.12	86.2%
7242820 · BAKEHOUSE OFFICE SUPPLIES	0.00	30.00	-30.00	0.0%
7242830 · CAMPUS OFFICE SUPPLIES	0.00	30.00	-30.00	0.0%
72432 · SMALL TOOLS/EQUIP/FIXTURES	1,314.94	2,865.00	-1,550.06	45.9%
7243220 · BAKEHOUSE SMALL TOOLS	2,476.76	900.00	1,576.76	275.2%
7243230 · CAMPUS SMALL TOOLS	0.00	75.00	-75.00	0.0%
72438 · TAXES	1,324.14	1,500.00	-175.86	88.3%
72440 · VAN EXPENSES	1,366.64	1,350.00	16.64	101.2%
72400 · STORE OPERATIONS - Other	0.00	0.00	0.00	0.0%
Total 72400 · STORE OPERATIONS	102,006.67	108,181.97	-6,175.30	94.3%
72000 · OPERATIONS EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 72000 · OPERATIONS EXPENSES	365,969.53	371,871.88	-5,902.35	98.4%
72600 · GOVERNANCE EXPENSES				
72601 · ANNUAL MEETING & REPORT	0.00	0.00	0.00	0.0%
72605 · CONSULTING	1,900.00	1,800.00	100.00	105.6%
72606 · D & O INSURANCE	625.03	627.00	-1.97	99.7%
72612 · OWNER ENGAGEMENT COMMITTEE	0.00	0.00	0.00	0.0%
72616 · ELECTIONS/VOTING	39.50	0.00	39.50	100.0%
72620 · GENERAL BOD EXPENSES	465.21	999.00	-533.79	46.6%
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%
72600 · GOVERNANCE EXPENSES - Other	0.00	0.00	0.00	0.0%
Total 72600 · GOVERNANCE EXPENSES	3,029.74	3,426.00	-396.26	88.4%
Total Expense	1,295,745.87	1,269,654.93	26,090.94	102.1%
Net Ordinary Income	-125,525.40	-18,934.89	-106,590.51	662.9%
Other Income/Expense				
Other Income				
80100 · OTHER INCOME				
80110 · PUBLICATIONS INCOME	0.00	750.00	-750.00	0.0%
80120 · INCOMING DONATIONS	0.00			
80140 · DIVIDEND INCOME				
801401 · QUALIFIED DIVIDEND	1,493.14			
Total 80140 · DIVIDEND INCOME	1,493.14			
80141 · INTEREST INCOME	753.89			
80150 · MISCELLANEOUS INCOME				
801501 · CLASSES	103.73	255.00	-151.27	40.7%
801505 · VENDOR BOOTHS	16.00	36.00	-20.00	44.4%
801507 · REIMBURSEMTS/EXP REFUNDS/MISC	4,542.24			
Total 80150 · MISCELLANEOUS INCOME	4,661.97	291.00	4,370.97	1,602.1%
Total 80100 · OTHER INCOME	6,909.00	1,041.00	5,868.00	663.7%
Total Other Income	6,909.00	1,041.00	5,868.00	663.7%
Net Other Income	6,909.00	1,041.00	5,868.00	663.7%
Net Income	**-118,616.40**	**-17,893.89**	**-100,722.51**	**662.9%**