Moscow Food Co-op
Profit & Loss Budget vs. Actual
April through June 2022

	Apr - Jun 22	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
40000 · SALES			
40100 · DEPARTMENTAL SALES			
40110 · GROCERY	1,242,130.36	1,199,773.00	42,357.36
40120 · PREPARED FOODS	481,216.23	427,788.00	53,428.23
40125 · MOSCOW BAKEHOUSE	148,500.84	178,512.00	-30,011.16
40130 · CAMPUS SALES			
401310 · CAMPUS GROCERY	6,641.27	0.00	6,641.27
401320 · CAMPUS PREPARED FOODS	12,962.97	0.00	12,962.97
401340 · CAMPUS WELLNESS	398.79	0.00	398.79
401370 · CAMPUS PRODUCE	24.49	0.00	24.49
40130 · CAMPUS SALES - Other	0.00	32,001.00	-32,001.00
Total 40130 · CAMPUS SALES	20,027.52	32,001.00	-11,973.48
40140 · WELLNESS	337,090.66	362,663.00	-25,572.34
40160 · MEAT	221,962.76	207,997.00	13,965.76
40170 · FRESH	376,282.39	305,096.00	71,186.39
40180 · INTERCOMPANY SALES ELIMINATION	-5,259.46	0.00	-5,259.46
Total 40100 · DEPARTMENTAL SALES	2,821,951.30	2,713,830.00	108,121.30
40200 · SALES DISCOUNTS			
40205 · CO-OP SALES DISCOUNTS	-721.32	-678.00	-43.32
4020530 · CAMPUS - CO-OP SALES DISCOUNTS	0.00	0.00	0.00
Total 40200 · SALES DISCOUNTS	-721.32	-678.00	-43.32
40800 · A/R SALES ACCOUNT	0.00	0.00	0.00
Total 40000 · SALES	2,821,229.98	2,713,152.00	108,077.98
Total Income	2,821,229.98	2,713,152.00	108,077.98
Cost of Goods Sold			
50000 · COST OF GOODS			
50100 · PURCHASES			
50110 · GROCERY	823,673.36	785,036.00	38,637.36
50120 · PREPARED FOODS	211,918.10	166,153.00	45,765.10
50125 · MOSCOW BAKEHOUSE	48,586.99	71,405.00	-22,818.01
50130 · CAMPUS PURCHASES			
501310 · CAMPUS GROCERY	3,685.54	0.00	3,685.54
501320 · CAMPUS PREPARED FOODS	6,624.27	0.00	6,624.27
501340 · CAMPUS WELLNESS	10.84	0.00	10.84
501370 · CAMPUS PRODUCE	12.10	0.00	12.10
50130 · CAMPUS PURCHASES - Other	0.00	13,440.00	-13,440.00
Total 50130 · CAMPUS PURCHASES	10,332.75	13,440.00	-3,107.25
50140 · WELLNESS	173,068.84	199,750.00	-26,681.16
50160 · MEAT	160,027.96	149,758.00	10,269.96
50170 · FRESH	260,427.18	195,261.00	65,166.18
50180 · INTERCOMPANY COGS ELIMINATION	-5,259.46	0.00	-5,259.46
Total 50100 · PURCHASES	1,682,775.72	1,580,803.00	101,972.72

Moscow Food Co-op
Profit & Loss Budget vs. Actual
April through June 2022

	Apr - Jun 22		Budget		$ Over Budget	
50200 · FREIGHT						
50280 · GENERAL	3,140.00		1,050.00		2,090.00	
Total 50200 · FREIGHT		3,140.00		1,050.00		2,090.00
50400 · PURCHASE DISCOUNTS & REBATES		-30,465.17		-31,201.00		735.83
50430 · CAMPUS PURCHASE DISCOUNTS		0.00		0.00		0.00
50500 · HOLDING ACCOUNT		0.00		0.00		0.00
50600 · INVENTORY ADJUSTMENT						
50610 · GROCERY	-4,231.08		0.00		-4,231.08	
50620 · PREPARED FOODS	-9.99		0.00		-9.99	
50625 · MOSCOW BAKEHOUSE	0.00		0.00		0.00	
50630 · CAMPUS INV ADJMT						
506310 · CAMPUS GROCERY	643.11		0.00		643.11	
506320 · CAMPUS PREPARED FOODS	-367.72		0.00		-367.72	
506340 · CAMPUS WELLNESS	3.08		0.00		3.08	
506370 · CAMPUS PRODUCE	0.00		0.00		0.00	
Total 50630 · CAMPUS INV ADJMT		278.47		0.00		278.47
50640 · WELLNESS		6,878.40		0.00		6,878.40
50660 · MEAT		2,742.66		0.00		2,742.66
50670 · FRESH		-2,183.92		0.00		-2,183.92
Total 50600 · INVENTORY ADJUSTMENT		3,474.54		0.00		3,474.54
Total 50000 · COST OF GOODS		1,658,925.09		1,550,652.00		108,273.09
Total COGS		1,658,925.09		1,550,652.00		108,273.09
Gross Profit		1,162,304.89		1,162,500.00		-195.11
Expense						
60000 · PERSONNEL EXPENSES						
60100 · WAGES AND SALARIES						
60110 · GROCERY		70,367.59		55,190.00		15,177.59
60120 · PREPARED FOODS		157,531.79		145,875.00		11,656.79
60125 · MOSCOW BAKEHOUSE		63,869.69		60,694.00		3,175.69
60130 · CAMPUS		4,603.92		8,960.00		-4,356.08
60140 · WELLNESS		21,653.51		25,386.00		-3,732.49
60160 · MEAT		26,392.95		25,999.00		393.95
60170 · FRESH		34,518.49		28,374.00		6,144.49
60180 · ADMIN & OVERHEAD		82,784.18		82,557.00		227.18
60182 · FRONT END		81,243.15		78,953.00		2,290.15
60190 · PTO EXPENSE		33,735.71		34,130.00		-394.29
60191 · HOLIDAY		6,234.15		0.00		6,234.15
60192 · OVERTIME		2,171.94		0.00		2,171.94
60194 · BONUSES & PROFIT SHARING		0.00		0.00		0.00
Total 60100 · WAGES AND SALARIES		585,107.07		546,118.00		38,989.07

Moscow Food Co-op
Profit & Loss Budget vs. Actual
April through June 2022

	Apr - Jun 22	Budget	$ Over Budget
60200 · PAYROLL TAXES	40,257.98	40,845.00	-587.02
60220 · MOSCOW BAKEHOUSE PR TAXES	5,651.12	5,726.00	-74.88
60230 · CAMPUS PAYROLL TAXES	385.23	777.00	-391.77
60400 · WORKERS COMPENSATION INSURANCE	10,029.24	10,029.00	0.24
60500 · EMPLOYER RETIREMT CONTRIB EXP	6,139.98	6,553.00	-413.02
60501 · RETIREMENT ACCOUNT EXPENSES	1,510.51	1,065.00	445.51
60600 · MEDICAL & STAFF INSUR EXP	63,344.93	68,102.00	-4,757.07
60601 · HRA REIMB PLAN EXPENSES	889.18	1,950.00	-1,060.82
60800 · ACCRUED PTO EXPENSE	-5,821.38	0.00	-5,821.38
60900 · STAFF EXPENSES			
60905 · HIRING COSTS	0.00	60.00	-60.00
60910 · STAFF DISCOUNTS	18,200.07	18,076.00	124.07
60920 · STAFF MTGS/TRNGS/EDUCATION	1,361.00	2,020.00	-659.00
609202 · MOSC BAKEHOUSE STAFF MTGS/ED	0.00	30.00	-30.00
60930 · STAFF RECOGNITION	1,240.50	1,245.00	-4.50
609302 · MOSC BAKEHOUSE STAFF RECOG	0.00	30.00	-30.00
60940 · STAFF OTHER	720.00	675.00	45.00
Total 60900 · STAFF EXPENSES	21,521.57	22,136.00	-614.43
Total 60000 · PERSONNEL EXPENSES	729,015.43	703,301.00	25,714.43
71000 · OCCUPANCY EXPENSES			
71012 · EQUIPMENT LEASE	0.00	0.00	0.00
71013 · INSURANCE - BLDG	1,551.18	1,488.75	62.43
71014 · JANITORIAL SERVICES	9,225.00	9,600.00	-375.00
71018 · JANITORIAL SUPPLIES	6,160.60	7,500.00	-1,339.40
71026 · PROPERTY TAXES	7,073.45	6,906.84	166.61
7102630 · CAMPUS PROPERTY TAX	141.00	141.00	0.00
71030 · RENT	41,773.84	41,728.83	45.01
7103020 · BAKEHOUSE RENT	5,475.00	5,475.00	0.00
7103030 · CAMPUS RENT	2,505.00	2,505.00	0.00
71034 · REPAIRS AND MAINTENANCE	14,867.16	14,700.00	167.16
7103420 · BAKEHOUSE REPAIRS AND MAINT	-810.52	1,350.00	-2,160.52
7103430 · CAMPUS REPAIRS and MAINT	19.49	255.00	-235.51
71046 · UTILITIES			
710462 · CITY UTILITIES	7,980.28	10,600.00	-2,619.72
7104622 · BAKEHOUSE CITY UTILITIES	1,102.05	1,050.00	52.05
710464 · ELECTRIC AND GAS	14,246.92	12,900.00	1,346.92
7104642 · BAKEHOUSE ELEC AND GAS	2,812.62	2,550.00	262.62
7104643 · CAMPUS ELECTRIC & GAS	638.25	610.00	28.25
710466 · CARDBOARD & OIL RECYCLING	0.00	0.00	0.00
710468 · TELEPHONE	1,633.08	1,560.00	73.08
7104682 · BAKEHOUSE TELEPHONE	809.91	795.00	14.91
7104683 · CAMPUS TELEPHONE	473.88	459.00	14.88
Total 71046 · UTILITIES	29,696.99	30,524.00	-827.01
Total 71000 · OCCUPANCY EXPENSES	117,678.19	122,174.42	-4,496.23

Moscow Food Co-op
Profit & Loss Budget vs. Actual
April through June 2022

	Apr - Jun 22	Budget	$ Over Budget
72000 · OPERATIONS EXPENSES			
72100 · ADMINISTRATIVE EXPENSES			
72108 · ON-LINE SALES FEES	390.22	1,439.00	-1,048.78
72101 · BAD DEBT EXPENSE	0.00	0.00	0.00
72102 · BANK SERVICE CHARGES	951.76	900.00	51.76
72106 · CREDIT CARD SERVICE CHARGES	48,492.55	40,697.00	7,795.55
72110 · FINANCE CHARGES/LATE FEES	0.00	0.00	0.00
72114 · CASH & CREDIT CARDS OVER/SHORT	14.34	0.00	14.34
7211430 · CAMPUS CASH OVER/SHORT	20.33	0.00	20.33
72116 · DEPRECIATION EXPENSE	35,850.00	48,375.00	-12,525.00
72118 · INSURANCE	7,903.09	8,028.00	-124.91
72120 · INTEREST EXPENSE	3,498.44	3,498.00	0.44
72122 · MEMBER LOAN INTEREST EXPENSE	0.00	0.00	0.00
72123 · PATRONAGE DIV PROCESSING COST	0.00	0.00	0.00
72124 · TRAVEL EXPENSE	586.34	2,130.00	-1,543.66
72126 · MEALS	0.00	200.00	-200.00
Total 72100 · ADMINISTRATIVE EXPENSES	97,707.07	105,267.00	-7,559.93
72200 · MARKETING & OUTREACH			
72208 · COMMUNITY SUPPORT	145.50	705.00	-559.50
72212 · ADVERTISING & DIRECT MARKETING	1,023.09	1,875.00	-851.91
72216 · PUBLICATIONS	0.00	0.00	0.00
72218 · OWNER SERVICES EXPENSE	92.01	480.00	-387.99
72220 · EDUCATION & EVENTS	565.40	375.00	190.40
72221 · PARTICIPATING OWNER EXPENSES	0.00	0.00	0.00
72224 · PROMOTIONS	1,909.52	2,085.00	-175.48
7222420 · BAKEHOUSE PROMOTIONS	0.00	120.00	-120.00
7222430 · CAMPUS PROMOTIONS	0.00	0.00	0.00
72225 · MISC MARKETING EXPENSE	0.00	60.00	-60.00
72228 · IN-STORE MARKETING DISCOUNTS			
7222801 · ACCESS DISCOUNTS	57,390.31	56,976.00	414.31
7222804 · HOUSE COUPONS	0.00	120.00	-120.00
Total 72228 · IN-STORE MARKETING DISCOUNTS	57,390.31	57,096.00	294.31
72230 · PARTIC OWNER DISCOUNTS	9,082.75	10,853.00	-1,770.25
72240 · OWNER DISCOUNTS	6,700.21	12,926.00	-6,225.79
72260 · MERCHANDISING	259.21	105.00	154.21
Total 72200 · MARKETING & OUTREACH	77,168.00	86,680.00	-9,512.00
72400 · STORE OPERATIONS			
72410 · DUES,FEES,SUBSCRIPTS&LICENSES	15,752.43	15,142.00	610.43
72414 · EQUIPMENT RENTAL	0.00	0.00	0.00
72418 · IT EXPENSES	14,158.33	12,000.00	2,158.33
72420 · MISCELLANEOUS EXPENSES	63.26	300.00	-236.74
72422 · PROFESSIONAL SERVICES/EXPENSES	15,423.54	18,300.00	-2,876.46
72425 · UNIFORMS	0.00	810.00	-810.00
72426 · SUPPLIES	13,032.27	18,991.00	-5,958.73
7242620 · BAKEHOUSE SUPPLIES	3,611.11	4,999.00	-1,387.89
7242630 · CAMPUS SUPPLIES	331.99	640.00	-308.01
72427 · PACKAGING	24,283.91	20,365.00	3,918.91
7242720 · BAKEHOUSE PACKAGING	3,974.31	6,783.00	-2,808.69
7242730 · CAMPUS PACKAGING	213.82	192.00	21.82
72428 · OFFICE SUPPLIES AND POSTAGE	2,658.41	2,565.00	93.41
7242820 · BAKEHOUSE OFFICE SUPPLIES	0.00	60.00	-60.00

Moscow Food Co-op
Profit & Loss Budget vs. Actual
April through June 2022

	Apr - Jun 22	Budget	$ Over Budget
7242830 · CAMPUS OFFICE SUPPLIES	0.00	15.00	-15.00
72432 · SMALL TOOLS/EQUIP/FIXTURES	792.95	2,220.00	-1,427.05
7243220 · BAKEHOUSE SMALL TOOLS	190.47	990.00	-799.53
7243230 · CAMPUS SMALL TOOLS	0.00	75.00	-75.00
72438 · TAXES	1,373.25	1,260.00	113.25
72440 · VAN EXPENSES	714.68	675.00	39.68
Total 72400 · STORE OPERATIONS	96,574.73	106,382.00	-9,807.27
Total 72000 · OPERATIONS EXPENSES	271,449.80	298,329.00	-26,879.20
72600 · GOVERNANCE EXPENSES			
72601 · ANNUAL MEETING & REPORT	7.95	2,500.00	-2,492.05
72605 · CONSULTING	1,862.49	2,364.00	-501.51
72606 · D & O INSURANCE	1,062.51	1,062.00	0.51
72612 · OWNER ENGAGEMENT COMMITTEE	0.00	0.00	0.00
72616 · ELECTIONS/VOTING	0.00	0.00	0.00
72620 · GENERAL BOD EXPENSES	1,818.59	750.00	1,068.59
72626 · GM SEARCH & HIRE	0.00	0.00	0.00
72630 · GREEN COMMERCE COMMITTEE	0.00	0.00	0.00
72635 · RETREATS	2,201.01	500.00	1,701.01
72640 · STRATEGIC PLANNING COMMITTEE	0.00	0.00	0.00
72645 · SUSTAINABILITY COMMITTEE	0.00	0.00	0.00
72685 · TRAININGS	0.00	5,000.00	-5,000.00
Total 72600 · GOVERNANCE EXPENSES	6,952.55	12,176.00	-5,223.45
Total Expense	1,125,095.97	1,135,980.42	-10,884.45
Net Ordinary Income	37,208.92	26,519.58	10,689.34
Other Income/Expense			
Other Income			
80100 · OTHER INCOME			
801509 · PPP COVID FUNDS/LOAN FORGIVEN	0.00	0.00	0.00
80112 · SHIPPING AND HANDLING	0.00	0.00	0.00
80110 · PUBLICATIONS INCOME	0.00	0.00	0.00
80120 · INCOMING DONATIONS	0.00	0.00	0.00
80130 · BAD DEBT RECOVERY	0.00	0.00	0.00
80140 · DIVIDEND INCOME			
801401 · QUALIFIED DIVIDEND	25,923.60	0.00	25,923.60
801402 · NON-QUALIFIED DIVIDEND	0.00	0.00	0.00
80140 · DIVIDEND INCOME - Other	0.00	0.00	0.00
Total 80140 · DIVIDEND INCOME	25,923.60	0.00	25,923.60
80141 · INTEREST INCOME	536.79	1,300.00	-763.21
80150 · MISCELLANEOUS INCOME			
801506 · CURBSIDE SERVICE	580.00	0.00	580.00
801501 · CLASSES	4.00	0.00	4.00
801502 · CONSULTING	0.00	0.00	0.00
801503 · DEMO DOLLARS	0.00	0.00	0.00
801504 · EVENTS	0.00	0.00	0.00
801505 · VENDOR BOOTHS	16.00	0.00	16.00
801507 · REIMBURSEMTS/EXP REFUNDS/MISC	15,434.76	0.00	15,434.76
Total 80150 · MISCELLANEOUS INCOME	16,034.76	0.00	16,034.76

Moscow Food Co-op
Profit & Loss Budget vs. Actual
April through June 2022

	Apr - Jun 22	Budget	$ Over Budget
80155 · GAIN ON ASSET DISPOSAL	0.00	0.00	0.00
80160 · PATRONAGE GAIN/LOSS	0.00	0.00	0.00
Total 80100 · OTHER INCOME	42,495.15	1,300.00	41,195.15
Total Other Income	42,495.15	1,300.00	41,195.15
Net Other Income	42,495.15	1,300.00	41,195.15
Net Income	**79,704.07**	**27,819.58**	**51,884.49**