ST. JOHN'S
EPISCOPAL CHURCH

FINANCE PRESENTATION
NOVEMBER 30, 2022

Summary Comments

- Cashflow plan for November projected a surplus of $1,554. Actual result was a surplus of $1,230. Year to date deficit is now ($13,563).
- Transferred from Restricted into Operating Account and $2,852 of monthly annual pledges and Wavecrest monthly rent for $975.
- Request any church contractor if they will require a 1099/1096 so Realm can be flagged accordingly.
- Projected year end deficit of $6k - $10k.

NOVEMBER 2022 CASH ON HAND

SEACOAST BANK

Cash Operating	$	5,398
Cash Restricted	$	43,352
Total Cash	$	48,750

BETHPAGE FEDERAL CREDIT UNION

Money Market	$	75,375
Interest Earned	$	1,576
Total Cash	$	76,951

TOTAL CASH	$	125,701

Money Market Interest rate increase to 1.76%

NOVEMBER 2022 FINANCIAL SUMMARY

REVENUES	MTD ACTUAL	MTD BUDGET	MTD BUDGET REMAINING	YTD ACTUAL	YTD BUDGET	YTD BUDGET REMAINING	TOTAL BUDGET
Total Collections	$ 18,304	$ 18,050	$ 254	$179,062	$ 185,100	$ (6,038)	$ 215,578
Total Other Receipts	$ 1,493	$ 2,225	$ (732)	$ 24,842	$ 23,372	$ 1,470	$ 25,522
Total Temp Restr Recpts	$ 10	$ -	$ 10	$ 163	$ -	$ 163	$ -
TOTAL REVENUES	**$ 19,807**	**$ 20,275**	**$ (468)**	**$204,067**	**$ 208,472**	**$ (4,405)**	**$ 241,100**

EXPENSES	MTD ACTUAL	MTD BUDGET	MTD BUDGET REMAINING	YTD ACTUAL	YTD BUDGET	YTD BUDGET REMAINING	TOTAL BUDGET
Employee Costs	$ 12,693	$ 12,922	$ (229)	$134,442	$ 137,267	$ (2,825)	$ 155,302
Parish Operations	$ 1,512	$ 1,176	$ 336	$ 17,099	$ 13,622	$ 3,477	$ 19,172
Parish Facilities	$ 2,558	$ 2,795	$ (237)	$ 45,747	$ 44,082	$ 1,665	$ 45,941
Parish Programs	$ 26	$ 200	$ (174)	$ 496	$ 1,150	$ (654)	$ 1,150
Outreach	$ 175	$ -	$ 175	$ 1,925	$ -	$ 1,925	$ -
Diocesan Pledge	$ 1,613	$ 1,628	$ (15)	$ 17,921	$ 17,907	$ 14	$ 19,535
TOTAL EXPENSES	**$ 18,577**	**$ 18,721**	**$ (144)**	**$217,630**	**$ 214,028**	**$ 3,602**	**$ 241,100**
NET TOTAL	**$ 1,230**	**$ 1,554**	**$ (324)**	**$ (13,563)**	**$ (5,556)**	**$ (8,007)**	**$ -**

NOVEMBER 2022 CASH FLOW

BUDGET POSITION 2022	Jan	Feb	Mar	April	May	June	Jul	Aug	Sep	Oct	Nov	Dec
BEGINNING CASH BALANCE*	$ 18,820.10	$ 9,742.92	$ 11,250.00	$ 12,911.91	$ 10,407.73	$ 13,142.80	$ 14,407.88	$ 8,738.70	$ 8,738.77	$ 10,228.84	$ 7,709.66	$ 9,263.74
TOTAL INCOME	$ 17,150.00	$ 19,147.00	$ 18,840.00	$ 20,440.00	$ 19,795.00	$ 18,225.00	$ 17,325.00	$ 17,775.00	$ 18,800.00	$ 20,700.00	$ 20,275.00	$ 32,628.00
TOTAL EXPENSES	$ 22,227.18	$ 17,639.93	$ 17,178.09	$ 22,944.18	$ 17,059.93	$ 16,959.93	$ 22,994.18	$ 17,774.93	$ 17,309.93	$ 23,219.18	$ 18,720.93	$ 27,071.64
NET CASH	$ (5,077.18)	$ 1,507.07	$ 1,661.91	$ (2,504.18)	$ 2,735.07	$ 1,265.07	$ (5,669.18)	$ 0.07	$ 1,490.07	$ (2,519.18)	$ 1,554.07	$ 5,556.36
2021 RESTRICTED OPER RESERVE(done)	$ (4,000.00)											
ENDING CASH BALANCE	**$ 9,742.92**	**$ 11,250.00**	**$ 12,911.91**	**$ 10,407.73**	**$ 13,142.80**	**$ 14,407.88**	**$ 8,738.70**	**$ 8,738.77**	**$ 10,228.84**	**$ 7,709.66**	**$ 9,263.74**	**$ 14,820.10**

*ACS 01/01/22 Beginning Balance(incls outstanding checks)

ACTUAL POSITION	Jan	Feb	Mar	April	May	June	Jul	Aug	Sep	Oct	Nov	Dec
BEGINNING CASH BALANCE	$ 18,820.10	$ 5,475.13	$ 3,730.65	$ 6,908.73	$ 4,892.05	$ 4,700.83	$ 7,349.74	$ 1,605.94	$ 832.37	$ 1,957.11	$ (41.49)	$ 1,188.22
ACTUAL INCOME	$ 15,013.00	$ 16,426.35	$ 20,555.87	$ 20,796.85	$ 17,347.54	$ 19,710.00	$ 18,944.30	$ 16,558.90	$ 15,119.10	$ 23,788.05	$ 19,806.87	$ -
ACTUAL EXPENSES	$ 24,357.97	$ 18,170.83	$ 17,377.79	$ 22,813.53	$ 17,538.76	$ 17,061.09	$ 24,688.10	$ 17,332.47	$ 13,994.36	$ 25,786.65	$ 18,577.16	$ -
NET CASH	$ (9,344.97)	$ (1,744.48)	$ 3,178.08	$ (2,016.68)	$ (191.22)	$ 2,648.91	$ (5,743.80)	$ (773.57)	$ 1,124.74	$ (1,998.60)	$ 1,229.71	$ -
2021 RESTRICTED OPER RESERVE(done)	$ (4,000.00)											
ENDING CASH BALANCE	**$ 5,475.13**	**$ 3,730.65**	**$ 6,908.73**	**$ 4,892.05**	**$ 4,700.83**	**$ 7,349.74**	**$ 1,605.94**	**$ 832.37**	**$ 1,957.11**	**$ (41.49)**	**$ 1,188.22**	**$ 1,188.22**

YEAR TO DATE COMPARISON												
ACTUALS												
YEAR TO DATE INCOME	$ 15,013.00	$ 31,439.35	$ 51,995.22	$ 72,792.07	$ 90,139.61	$ 109,849.61	$ 128,793.91	$ 145,352.81	$ 160,471.91	$ 184,259.96	$ 204,066.83	$ -
YEAR TO DATE EXPENSES	$ 24,357.97	$ 42,585.52	$ 59,963.31	$ 82,776.84	$100,316.00	$ 117,376.69	$ 142,064.79	$ 159,397.26	$ 173,391.62	$ 199,178.27	$ 217,630.43	$ -
BUDGET												
YEAR TO DATE INCOME	$ 17,150.00	$ 36,297.00	$ 55,137.00	$ 75,577.00	$ 95,372.00	$ 113,597.00	$ 130,922.00	$ 148,697.00	$ 167,497.00	$ 188,197.00	$ 208,472.00	$ 241,100.00
YEAR TO DATE EXPENSES	$ 22,227.18	$ 39,867.11	$ 57,045.19	$ 79,989.37	$ 97,049.30	$ 114,009.23	$ 137,003.40	$ 154,778.33	$ 172,088.26	$ 195,307.44	$ 214,028.36	$ 241,100.00
YTD INCOME(NEGATIVE=good)	$ 2,137.00	$ 4,857.65	$ 3,141.78	$ 2,784.93	$ 5,232.39	$ 3,747.39	$ 2,128.09	$ 3,344.19	$ 7,025.09	$ 3,937.04	$ 4,405.17	$ 241,100.00
YTD EXPENSES (NEGATIVE=bad)	$ (2,130.79)	$ (2,718.41)	$ (2,918.12)	$ (2,787.47)	$ (3,266.70)	$ (3,367.46)	$ (5,061.39)	$ (4,618.93)	$ (1,303.36)	$ (3,870.83)	$ (3,602.07)	$ 241,100.00
2022 YTD Surplus (Deficit)	$ (9,344.97)	$(11,146.17)	$ (7,968.09)	$ (9,984.77)	$ (10,175.99)	$ (7,527.08)	$ (13,270.88)	$ (14,044.45)	$ (12,919.71)	$ (14,918.00)	$ (13,563.60)	$ -
2021 YTD Surplus (Deficit)	$ (514.02)	$ (6,495.70)	$ (6,583.99)	$ (3,074.58)	$ (4,622.00)	$ (6,636.04)	$ (2,992.25)	$ (10,122.12)	$ (7,710.65)	$ (554.50)	$ (437.83)	$ 6,022.25
Delta	$ (8,830.95)	$ (4,650.47)	$ (1,384.10)	$ (6,910.19)	$ (5,553.99)	$ (891.04)	$ (10,278.63)	$ (3,922.33)	$ (5,209.06)	$ (14,363.50)	$ (13,125.77)	$ (6,022.25)

2022 Restricted Funds Summary

RESTRICTED CATEGORY	LAST MONTH BALANCE	NOVEMBER DEPOSIT	NOVEMBER EXPENSE	MONTH ENDING BALANCE
Capital Projects	$ 3,004.15		$ (2,100.00)	$ 904.15
Organ Fund	$ 1,552.00			$ 1,552.00
Park Tree Replacement	$ 1,000.00			$ 1,000.00
Memorial Fund	$ 1,844.50			$ 1,844.50
Outreach Fund*	$ 2,086.64	$ 559.00	$ (594.00)	$ 2,051.64
Family Promise	$ 4,141.23			$ 4,141.23
Altar Guild	$ 1,012.32			$ 1,012.32
Youth	$ 763.64			$ 763.64
Memorial Gardens	$ 2,385.07			$ 2,385.07
Solar Light for Africa	$ -			$ -
James House Deposit	$ 784.84			$ 784.84
Wavecrest Academy	$ 2,850.00		$ (975.00)	$ 1,875.00
Wavecrest Utilities	$ 584.64		$ (367.44)	$ 217.20
Reserve	$ 10,445.78		$ -	$ 10,445.78
Annual Pledges	$ 5,704.30		$ (2,852.30)	$ 2,852.00
Clergy Discretionary	$ 1,529.54		$ (310.00)	$ 1,219.54
Daughters of the King NLM	$ 40.00			$ 40.00
Christmas Mailer	$ 93.95			$ 93.95
Staff Appreciation	$ 67.59	$ 605.00		$ 672.59
Flowers	$ 2,596.91		$ (8.56)	$ 2,588.35
Endowment Fund	$ -			$ -
Hispanic Ministry Misc	$ 259.03			$ 259.03
Hispanic Ministry Salary	$ 1,800.00			$ 1,800.00
Hispanic Ministry Auto	$ 600.00			$ 600.00
Hispanic Ministry Pension	$ 378.00			$ 378.00
School of Healing Prayer	$ 347.00			$ 347.00
Music Series	$ 1,993.06	$ 189.00	$ (1,355.68)	$ 826.38
Covid-19 Grant	$ 658.63		$ (335.50)	$ 323.13
TOTALS	$ 48,522.82	$ 1,353.00	$ (8,898.48)	$ 40,977.34
Outreach Income: Gifts from the Heart Christmas Shop $559				$ 40,977.34
Outreach Expense:$594 for New Life Mission				$ 0.00

St. John's 2022 Outreach

Outreach Program	Contributions	
Clergy Discretionary Fund	$	1,627
Vietnam & All Veterans	$	1,633
Family Promise	$	783
Ukraine	$	2,525
Solar Light for Africa	$	2,854
Nana's House	$	1,098
Diocesan Missions(Fox/Dass)	$	1,064
Habitat for Humanity	$	1,306
Children's Hunger Project	$	2,553
New Life Mission	$	594
Gifts from the Heart Christmas Shop	$	559
	$	-
	$	-
Total	$	16,596

St. John's ENDOWMENT FUND

	Prior Period Ending Balance	Income earned	Appreciation/ (Depreciation)	Ending Balance
January	$ 10,000.00	$ 0.10	$ (419.45)	$ 9,580.65
February	$ 9,580.65	$ 1.20	$ (199.75)	$ 9,382.10
March	$ 9,382.10	$ 3.90	$ 17.23	$ 9,403.23
April	$ 9,403.23	$ 8.32	$ (587.31)	$ 8,824.24
May	$ 8,824.24	$ 6.00	$ 35.65	$ 8,865.89
June	$ 8,865.89	$ 4.22	$ (574.27)	$ 8,295.84
July	$ 8,295.84	$ 22.36	$ 452.78	$ 8,770.98
August	$ 8,770.98	$ 8.05	$ (294.89)	$ 8,484.14
September	$ 8,484.14	$ 5.65	$ (628.42)	$ 7,861.37
October	$ 7,861.37	$ 13.78	$ 362.52	$ 8,237.67
November				
December				