

Temple Beth Torah
Profit & Loss
July 2013 through June 2014

	2012-13	2013-14	Budget 2014-15	Actual 7/1/14-4/30/15	Projected 2014-15	Budget 15-16 Draft #3
Ordinary Income/Expense						
Income						
MEMBER PLEDGES						
Dues	332,708	355,534	355,000	333,048	353,000	370,000
Dues Assessment			42,000	34,942	36,000	0
CARE Fund	5,000	4,845				0
Security	22,589	21,529	18,000	18,575	23,000	23,000
URJ Dues	32,906	27,264	20,000	19,534	26,000	26,000
Building Fd/Maintenance Fd	29,280	30,346		26,194	28,000	35,000
Total MEMBER PLEDGES	422,483	439,518	435,000	432,293	466,000	454,000
EDUCATION						
TS Fees	23,600	19,240	31,075	25,948	27,000	28,000
Scholarship Fund	3,025	1,725	2,000	2,450	2,850	2,500
Grants/Funds-Outside Activities	14,057	16,294	14,500	11,600	14,500	14,500
Income from TS Funds	16,667	6,432	2,000	0	2,000	2,000
B'nei Mitzvah Fees	2,100	2,450	3,750	1,700	2,175	3,625
Adult Education	546	1,561	2,000	3,329	3,329	0
Total EDUCATION	59,995	47,702	55,325	45,027	51,854	50,625
CHILDREN'S WORLD	274,036	351,661	375,250	312,909	360,000	392,050
KINDERGARTEN				41,700	45,000	65,000
TBT PRESCHOOL	83,125	108,454	74,520	76,712	82,000	71,300
HIGH HOLY DAYS						
Appeal	41,188	34,595	40,000	40,381	40,500	44,000
Book of Memory	5,179	5,124	5,100	5,242	5,242	5,200
High Holiday Child Care	499	464	500	753	753	700
Tickets			10,000	9,922	9,922	10,000
Total HIGH HOLY DAYS	46,866	40,183	55,600	56,298	56,417	59,900

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RENTAL INCOME						
Banquet Fund	5,833	6,000	8,000	3,485	6,500	6,000
Facility Fees	6,267	8,170	720	660	720	720
Rentals	2,400	2,650	11,150	9,270	11,220	11,700
Total RENTAL INCOME	14,500	16,820	19,870	13,415	18,440	18,420
FUNDRAISING						
Donations						
2nd Appeal	4,321	0	4,500			
Donations - Other	3,994	42,889	10,000	9,814	10,300	10,000
Total Donations	8,315	42,889	14,500	9,814	10,300	10,000
Film Festival	34,251	34,900	30,000	31,956	31,956	32,000
Fundraising	4,399	39,716	20,000	14,498	14,498	15,000
Ritual Committee	222	240	200	0		
Shofar Fees	2,955	2,605	2,500	1,260	2,000	2,000
Total FUNDRAISING	50,142	120,351	67,200	57,528	58,754	59,000
INCOME FROM AFFILIATES						
Brotherhood	12,000	12,000	12,000	12,000	12,000	12,000
Brotherhood Membership Dues	3,240	3,060		0		
WRJ/Judaica Shop	5,000	4,000	3,500	2,500	3,500	3,500
WRJ Donation	3,000	5,000	3,500	2,500	3,500	3,500
WRJ Membership Dues	4,525	4,392		0		
Total INCOME FROM AFFILIATES	27,765	28,452	19,000	17,000	19,000	19,000
FUND TRANSFERS						
Gain/(loss)-Stock Transfers	-335	10		-92	-92	
Income from Audit Fund	5,000	0				
Income-Building Maint Funds	20,719	15,000	15,000	12,500	15,000	15,000
Income from Legacy Fund	6,446	7,037	2,000	0	6,000	6,000
Interest Income	651	1,522	50	81	100	100

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Makom Hashalom Cemetery Fund	14,117	7,533	10,000	14,950	14,950	15,000
Total FUND TRANSFERS	46,598	31,102	27,050	27,439	35,958	36,100
PROGRAMS						
Erev Shabbat/Congregatnl Dinner	10,735	8,056	5,000	5,303	5,800	4,000
Onegs	1,900	1,000	1,500	350	350	1,500
Camp Chaverim	21,367	24,621	12,000	6,224	24,000	25,300
Other Programs	0	1,678		6,681	6,681	500
Total PROGRAMS	34,002	35,354	18,500	18,558	36,831	31,300
Total Income	1,059,511	1,219,598	1,147,315	1,098,879	1,230,254	1,256,695
Expense						
RABBI/CANTOR/OFFICE						
RABBI						
Housing/Salary	117,380	117,382	120,300	100,250	120,300	122,706
Pension	17,607	17,607	18,045	13,534	18,045	18,406
Health/Life Insurance	15,000	15,000	15,000	11,364	15,000	15,000
Disability Insurance	642	642	650	658	658	664
Convention	1,032	1,105	3,000	1,500	3,000	3,000
Total RABBI	151,661	151,736	156,995	127,306	157,003	159,776
CANTOR						
Housing/Salary	52,795	54,985	54,986	45,822	54,986	55,000
Health/Life Insurance	9,000	9,000	9,000	8,182	9,000	9,000
Total CANTOR	61,795	63,985	63,986	54,004	63,986	64,000
OFFICE						
Accounting	17,106	17,640	20,000	14,176	18,500	20,500
Payroll Processing	2,621	2,799	2,500	2,462	2,962	3,200
Secretary	39,780	41,468	42,462	34,885	42,000	42,840
Payroll Taxes	2,916	3,080	3,182	2,975	3,450	3,514

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	Budget			Actual	Projected	Budget 15-16
	2012-13	2013-14	2014-15	7/1/14-4/30/15	2014-15	Draft #3
Health Insurance	3,605	3,831	4,200	2,597	3,097	3,100
Telephone	7,229	7,742	8,000	6,565	7,878	8,000
Office Expense and Supplies	6,917	7,335	7,500	6,648	7,978	8,000
Staff Relations	346	0	250	379	455	500
Postage	5,539	5,909	6,500	4,728	5,674	6,000
Shofar Production	5,910	5,250	5,500	4,391	5,269	5,500
Shofar Printing	6,276	6,239	6,000	6,307	7,568	7,000
Equipment Lease/Maintenance	4,162	4,249	5,500	4,120	4,944	5,000
Computer/Supplies/SW	4,087	7,075	5,000	4,963	5,956	6,000
Worker's Comp Insurance	2,518	1,013	2,800	1,842	1,842	2,236
Total OFFICE	109,011	113,631	119,394	97,038	117,573	121,391
 Total RABBI/CANTOR/OFFICE	 322,468	 329,353	 340,375	 278,348	 338,562	 345,167
 EDUCATION EXPENSES						
Housing/Salary	71,400	72,400	72,400	60,333	72,400	53,000
Pension	10,710	10,860	10,860	7,645	10,860	5,300
Health Insurance	6,000	8,000	8,000	7,090	8,000	3,300
Disability Insurance	392	397	400	397	397	450
Convention	3,168	1,430	1,000	517	1,000	4,000
Secretary	10,461	15,983	16,461	13,835	16,602	18,000
Staff	37,016	35,422	30,500	22,551	27,061	28,000
Madrachim	0	14,708	0	0	0	
Development/Educ Program	861	800	1,000	1,212	1,212	1,000
Payroll Taxes	2,780	4,358	2,500	2,695	3,340	7,574
Supplies	9,452	9,376	8,500	5,942	8,500	8,500
Adult Education	2,204	3,165	2,000	2,556	2,800	0
Grants/Funds-Outside Activities	7,631	7,699	14,500	13,306	14,500	14,500
Worker's Comp Insurance	-157	569	500	754	754	2,500
Total EDUCATION EXPENSES	161,917	185,169	168,621	138,833	167,426	146,124
 CHILDREN'S WORLD EXPENSES	 244,392	 279,220	 342,332	 233,709	 280,451	 345,608

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	2012-13	2013-14	2014-15	7/1/14-4/30/15	2014-15	Draft #3
KINDERGARTEN EXPENSES				40,712	45,000	58,650
TBT PRESCHOOL EXPENSES	81,498	95,079	72,912	71,634	82,379	67,572
Youth Group Advisors	7,140	8,109	7,000	7,934	7,934	8,500
NFTY	200	100	700	650	650	700
BUILDING						
Caretaker	28,690	29,552	30,143	25,721	30,865	31,482
Caretaker-Security	9,888	9,900	10,098	8,415	10,098	10,300
Health	7,500	7,500	7,500	6,373	7,500	7,500
Payroll Taxes	3,409	3,297	3,600	2,789	3,600	3,655
Groundskeeper	6,000	6,000	6,000	5,000	6,000	6,000
Utilities	38,516	41,155	42,000	36,110	43,332	45,000
Liability Insurance	5,555	5,333	5,500	6,461	6,461	6,500
Security	3,523	1,168	1,000	1,399	1,679	1,500
Supplies	7,537	7,206	5,500	3,599	4,319	5,000
Building Maintenance	20,719	15,100	12,000	12,544	15,053	15,000
Worker's Comp Insurance	3,857	1,886	2,000	1,771	1,771	2,389
Property Tax	570	571	575	571	571	575
Total BUILDING	135,765	128,669	125,916	110,753	131,249	134,902
OTHER EXPENSES						
URJ Dues	15,000	27,264	20,000	12,500	26,000	26,000
Brotherhood Membership Dues	3,240	3,060				
WRJ Membership Dues	4,525	4,392				
Audit	5,631	0				
Religious	9,861	8,994	9,000	10,531	10,531	9,000
HHD Musical Accomp.	2,000	2,300	2,300	2,000	2,000	2,000
HHD Choir Director	2,500	2,500	2,500	2,500	2,500	2,500
Membership	0	97	500	763	800	1,000
Award Placques			500			500
Visa Merchant Fees/Bank Charges	12,017	15,471	4,000	7,306	8,767	5,000

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	2012-13	2013-14	2014-15	7/1/14-4/30/15	2014-15	Draft #3
Erev Shabbat/Congregatnl Dinner	13,178	12,474	5,000	7,899	9,649	5,000
Onegs	5,546	5,160	3,000	5,962	7,154	6,000
Meister Hall Kitchen			2,500	2,039	2,447	2,500
Printing/Engraving	5,936	1,066	1,500	3,558	4,500	4,000
Leadership	0	295	600	146	146	600
Communications	2,490	1,399	1,500	1,104	1,325	1,500
Fundraising	4,151	26,119	5,000	5,609	5,609	5,000
Programs	1,431	485	500	7,271	7,271	500
Camp Chaverim	12,938	16,980	10,000	12,307	24,000	23,349
Film Festival	17,523	18,051	15,000	18,199	18,199	16,000
Miscellaneous	189	324	1,000	120	120	500
Cantor Search expenses						3,500
Biennial Convention	0	688				
Building Fd/Maintenance Fd	29,280	30,346		26,194	28,000	35,000
Total OTHER EXPENSES	147,434	177,463	84,400	126,008	159,018	149,449
Total Expense	1,100,814	1,203,163	1,142,256	1,008,581	1,212,669	1,256,672
Net Ordinary Income	-41,303	16,435	5,059	90,298	17,585	23
Net Income	-41,303	16,435	5,059	90,298	17,585	23

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Ordinary Income/Expense

Income

MEMBER PLEDGES

Dues

Increased dues, as no assessment; \$17,000 is 50% of assessment as of May 1st.

Dues Assessment

No dues assessment planned

CARE Fund

No longer

Security

URJ Dues

Building Fd/Maintenance Fd

Pass through - net zero

Total MEMBER PLEDGES

Projected revenues 16,000 less than 2014-2015

EDUCATION

TS Fees

Scholarship Fund

Grants/Funds-Outside Activities

Income from TS Funds

B'nei Mitzvah Fees

Adult Education

Assume net zero (\$5,000)

Total EDUCATION

CHILDREN'S WORLD

KINDERGARTEN

TBT PRESCHOOL

HIGH HOLY DAYS

Appeal

Book of Memory

High Holiday Child Care

Tickets

Total HIGH HOLY DAYS

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RENTAL INCOME

Banquet Fund

Facility Fees

Rentals

Federation \$225; Bridge \$750 monthly

Total RENTAL INCOME

FUNDRAISING

Donations

2nd Appeal

Donations - Other

Total Donations

Film Festival

Net income of \$16,000

Fundraising

Assume same as 2014-15 actual; 10,000 net income; \$5,000 in expenses

Ritual Committee

Shofar Fees

Total FUNDRAISING

INCOME FROM AFFILIATES

Brotherhood

Brotherhood Membership Dues

WRJ/Judaica Shop

WRJ Donation

WRJ Membership Dues

Total INCOME FROM AFFILIATES

FUND TRANSFERS

Gain/(loss)-Stock Transfers

Income from Audit Fund

Income-Building Maint Funds

Income from Legacy Fund

Interest Income

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Makom Hashalom Cemetery Fund	plots are \$5,000
Total FUND TRANSFERS	
PROGRAMS	
Erev Shabbat/Congregatnl Dinner	net loss of 1,000
Onegs	Need a volunteer to get sponsors, and donors of baked goods. 12 sponsors at \$125.00
Camp Chaverim	net income 1,951
Other Programs	break even
Total PROGRAMS	
Total Income	
Expense	
RABBI/CANTOR/OFFICE	
RABBI	
Housing/Salary	2% increase
Pension	15% of housing/salary
Health/Life Insurance	
Disability Insurance	0.54% of \$123,000
Convention	
Total RABBI	
CANTOR	
Housing/Salary	
Health/Life Insurance	
Total CANTOR	
OFFICE	
Accounting	Increased bookkeeping duties from Children's World, and first wage in several years.
Payroll Processing	
Secretary	2% increase from projected
Payroll Taxes	7.65% of payroll (incl health ins)

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Health Insurance	
Telephone	
Office Expense and Supplies	
Staff Relations	
Postage	
Shofar Production	
Shofar Printing	11 issues a year
Equipment Lease/Maintenance	
Computer/Supplies/SW	
Worker's Comp Insurance	1% of Rabbi, Cantor and Martha (incl health ins for MR) payroll
Total OFFICE	
Total RABBI/CANTOR/OFFICE	
EDUCATION EXPENSES	
Housing/Salary	about \$5,645 in increased workers comp and payroll taxes. Rabbi Jordana was paid as an independent contra
Pension	15% of salary
Health Insurance	
Disability Insurance	
Convention	per contract
Secretary	
Staff	
Madrachim	
Development/Educ Program	
Payroll Taxes	7.65% of wages (including Educator)
Supplies	
Adult Education	Assume net zero
Grants/Funds-Outside Activities	
Worker's Comp Insurance	2.5% of Educator, Secretary and Staff payroll
Total EDUCATION EXPENSES	
CHILDREN'S WORLD EXPENSES	Projected income of \$46,442

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KINDERGARTEN EXPENSES	Projected income of 6,350
TBT PRESCHOOL EXPENSES	Projected income of 3,728
Youth Group Advisors	
NFTY	
BUILDING	
Caretaker	2% increase from projected
Caretaker-Security	2% increase from projected
Health	
Payroll Taxes	7.65% of caretaker payroll
Groundskeeper	
Utilities	increased water bills
Liability Insurance	
Security	
Supplies	
Building Maintenance	
Worker's Comp Insurance	5% of caretaker payroll
Property Tax	
Total BUILDING	
OTHER EXPENSES	
URJ Dues	Same amount as members pay in
Brotherhood Membership Dues	Pass through
WRJ Membership Dues	Pass through
Audit	
Religious	
HHD Musical Accomp.	
HHD Choir Director	
Membership	
Award Placques	
Visa Merchant Fees/Bank Charges	\$3,000 in CW budget

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Erev Shabbat/Congregatnl Dinner	4,000 income, net loss 1,000.
Onegs	Need to keep expenses down.
Meister Hall Kitchen	
Printing/Engraving	
Leadership	
Communications	
Fundraising	Assume same as 2014-15 actual; 10,000 net income; \$5,000 in expenses
Programs	break even
Camp Chaverim	Assume 2016-17 the same since wraps around FY
Film Festival	Net income of \$16,000
Miscellaneous	
Cantor Search expenses	
Biennial Convention	
Building Fd/Maintenance Fd	Pass through

Total OTHER EXPENSES

Total Expense

Net Ordinary Income

Net Income