

Report for the month ending: **Nov, 2019**

Assets

	Amount
AFCU 001 Share (Savings)	3,131.98
AFCU 009 Checking (Share Drafts)	3,113.48
	6,245.46
Share Deposits:	6,245.46
CD's: AFCU 502 3 Year Cert, Issued 26-May-2017, 1.00%	8,080.73
	8,080.73
	Total Assets: 14,326.19

Liabilities

Prepaid		Qty	Amount
Membership Dues:	FY2020*	389	1,215.63
	FY2021	262	1,310.00
	FY2022	161	805.00
	FY2023	105	525.00
	FY2024	63	315.00
	Beyond	84	420.00
	Total Membership Dues:		4,590.63

*Amount reduced monthly to zero starting in Sept.

Checks Outstanding:	Amount
No. Date (None)	
	0.00

Annual Scholarship Obligation (due 4th fiscal quarter):	1,500.00
Total Liabilities:	6,090.63

Equity: 8,235.57

Total Liabilities and Equity (= Total Assets): 14,326.19

Report for the month ending: **November, 2019**

AFCU Share (Savings)

Dividend Deposit (Posted first of the following month):

AFCU Checking (Share Drafts)

Beginning Balance: 2,999.19

Deposits:

Posted	TR#	Description	Amount
11/22/2019	27900946	Membership Dues	50.00
11/22/2019	27900913	Christmas Lunch reservations	420.00
		Club Activities Deposit:	470.00
		Total Deposit (Income):	470.00

*These dividends posted the first of the following month

Share Drafts/Withdrawals:

Date Issued	Posted	Ck. No.	Description	Amount
11/19/2019	11/22/2019	1088	Kevin Harris (web site expenses)	255.71
11/19/2019	11/21/2019	1089	Scholarship Funds Passthru	100.00
			Total Drafts (Expense):	355.71

Ending Balance: 3,113.48

AFCU: 502 3 Year CD (05/26/2017) 1.00%

Dividend posted 11/30/2019 (Income): 6.86

Total Income: 476.86

Total Expense: 355.71

Current Month Net Gain (Loss) 121.15

Year to Date Net Gain (Loss) 1,146.70

HRSC Income and Expense by Activity

FY2020	CY2019										CY2020				Total
Event/Project Description	Prior Yr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Year	
Income															
Club Membership Dues	1,480.00	435.00	185.00	80.00	35.00	185.00	45.00	50.00						1,015.00	
Share (Savings) Dividend	4.63		0.81			0.79								1.60	
Checking Dividend	0.62													0.00	
CD Interest	79.91	6.60	6.83	6.61	6.84	6.85	6.63	6.86						47.22	
Dues and Interest Subtotal	1,565.16	441.60	192.64	86.61	41.84	192.64	51.63	56.86	0.00	0.00	0.00	0.00	0.00	1,063.82	
Events:															
Christmas Dance & Dinner	0.00													0.00	
Christmas Luncheon with AAC	0.00							420.00						420.00	
Day at the Races	0.00													0.00	
Oktoberfest	626.00						55.00							55.00	
Spring Picnic	0.00													0.00	
Fix-it Guys	17.99													0.00	
Miscellaneous Passthru	0.00													0.00	
Schol Fund Donation Passthru	3,265.00	4,160.00	15.00	25.00			100.00							4,300.00	
Total Event/Project Income:	3,908.99	4,160.00	15.00	25.00	0.00	0.00	155.00	420.00	0.00	0.00	0.00	0.00	0.00	4,775.00	
Total Income:	5,474.15	4,601.60	207.64	111.61	41.84	192.64	206.63	476.86	0.00	0.00	0.00	0.00	0.00	5,838.82	
Expenses															
Events:															
Christmas Dance & Dinner	100.00													0.00	
Christmas Luncheon with AAC	350.00													0.00	
Day at the Races	0.00													0.00	
Oktoberfest	681.96						117.27							117.27	
Spring Picnic	129.01													0.00	
Fix-it Guys	164.48		19.14											19.14	
Miscellaneous Passthru	0.00													0.00	
Schol Fund Donation Passthru	3,265.00	4,000.00	160.00			40.00		100.00						4,300.00	
Total Event Expenses:	4,690.45	4,000.00	179.14	0.00	0.00	40.00	117.27	100.00	0.00	0.00	0.00	0.00	0.00	4,436.41	
Other Projects:															
Corp Comm Fee (Annual Rqmnt)	10.00													0.00	
Office Equip/Supplies/Lunches	0.00													0.00	
Website	225.99							255.71						255.71	
HRSC Contribution to Scholarship fu	1,500.00													0.00	
Total Other Expense:	1,847.71	0.00	0.00	0.00	0.00	0.00	0.00	255.71	0.00	0.00	0.00	0.00	0.00	255.71	
Total Expense:	6,538.16	4,000.00	179.14	0.00	0.00	40.00	117.27	355.71	0.00	0.00	0.00	0.00	0.00	4,692.12	
Total Income:	5,474.15	4,601.60	207.64	111.61	41.84	192.64	206.63	476.86	0.00	0.00	0.00	0.00	0.00	5,838.82	
CM Net Income:		601.60	28.50	111.61	41.84	152.64	89.36	121.15							
YTD Net Income:	(1064.01)	601.60	630.10	741.71	783.55	936.19	1025.55	1146.70						1146.70	
Total Assets ea. Mo.:	13,179.49	13,781.09	13,809.59	13,921.20	13,963.04	14,115.68	14,205.04	14,326.19							
Note:	Total Assets ea. Mo. Should check with monthly Balance Sheet.														
Note:	Cells with blue numbers require input. Cells with black numbers have formulas in them.														

Income and Expense Summary and End of Fiscal Year Projections

	Nov, 2019			End of this Yr Gain (Loss)			
	Income	Expense	Net Gain (Loss)	Last Year Gain (Loss)	Budget	Projected	Delta
Dues and Interest							
Dues	1015.00		1015.00	1480.00	1890.00		
Interest and misc. income	48.82		48.82	85.16	85.00		
Dues and Interest Total	1063.82		1063.82	1565.16	1975.00		
Events							
Christmas Dance & Dinner	0.00	0.00	0.00	(100.00)	0.00		
Christmas Luncheon with AAC	420.00	0.00	420.00		0.00		
Day at the Races	0.00	0.00	0.00	0.00	0.00		
Oktoberfest	55.00	117.27	(62.27)	(55.96)	0.00		
Spring Picnic	0.00	0.00	0.00	(129.01)	(150.00)		
Fix-it Guys (Payments/reimbursements)*	0.00	19.14	(19.14)	(146.49)	(200.00)		
Miscellaneous Passthru	0.00	0.00	0.00	0.00	0.00		
Schol Fund Donation Passthru	4300.00	4300.00	0.00	0.00	0.00		
Event totals	4775.00	4436.41	338.59	(431.46)	(350.00)		
Other Projects							
Corp Comm Fee (Annual Rqmnt)		0.00	0.00	(10.00)	(10.00)		
Office Equip/Supplies/Lunches		0.00	0.00	0.00	0.00		
Website		255.71	(255.71)	(225.99)	(300.00)	(255.71)	44.29
HRSC Contribution to Scholarship fund		0.00	0.00	(1500.00)	(1500.00)		
Other Projects Totals		255.71	(255.71)	(1735.99)	(1810.00)		
Income, Expense, Net Gain (Loss) Totals	5838.82	4692.12	1146.70	(602.29)	(185.00)		
			1146.70				

Membership Dues Budget Estimate Basis:

	August	actual dues	
	members	paid	#members * \$5
2016	493	\$2,900	\$2,465
2017	486	\$2,510	\$2,430
2018	478	\$1,395	\$2,390
2019	431	\$1,480	\$2,155
2020	375		\$1,875