

# Yearly Financial Comparasons 2015 - 2019

## Narrative for 2019 whole year

2018 was the best year we have ever had. We may not be able to do that again.  
We also lowered prices of BB & 12 & 12 by \$1 each on the hard covers and others as well for 2019.

<b>Income</b>
Donations: \$42502
Bookstore Sales: \$50081
<b>Total Income: \$92583</b>

<b>Expences or Outgo</b>
Bookstore Purchases: \$31828
Overhead: \$25858
Wages: \$34447

<b>Overall Total Is</b>
Income Minus Outgo
\$92583 - \$92384 = <b>-\$199</b>

### Compared to this period last year:

**Income:** Sales were up a little, Donations were way down so we started with \$4620 less than last year.

**Expenses (Outgo):** Bookstore purchases were up by 3839 mostly due to more books being bought for sales due to lowering the prices of BB's and 12 & 12's as well as sales increasing. Wages were up by 2103 from withholding we had to pay from 2018.

### Overall:

**For the year:** This year wages were paid equally every month. Last year wages were lower during the year with a larger sum in Dec. The federal and state withholding for Dec of 2018 was paid in 2019. This increased wages by \$2103 for 2019. This bump will not happen in 2020. The year was positive by 199.

Year>>>>	2015	2016	2017	2018	2019	Diff	
TOTAL Donations	38347	42239	41248	48651	42502	-6149	Donations are down 6149, sales are up 1529 leaving Income a net 4620 less than last year
TOTAL Sales	41989	48387	44790	48552	50081	1529	
TOTAL INCOME	80337	90626	86038	97204	92583	-4620	
EXPENSES							
Cost of Goods Bookstore	20017	30160	25172	27989	31828	-3839	AAWS inventory is very high. It also requires more books to make sales when sell prices are lowered.
Overhead							
Overhead:Accountant	1800	1800	1650	1800	1800	0	Costs lower for conventions. People paying their own way?
Overhead:Activities & Events	1070	2468	1521	1364	1495	-131	
Overhead:Bank Charge	256	448	527	669	869	35	
Overhead:Business Meeting - F	0	42	76	174	128	46	
Overhead:Conventions	569	721	803	1589	611	978	
Overhead:Ins.Work Comp & Pr	1036	1082	1143	1258	1236	22	
Overhead:Internet ISP	425	736	1010	771	979	-208	
Overhead:Meeting Supplies	1095	851	726	792	740	52	
Overhead:New Equipment	391	791	493	671	395	275	
Overhead:Office Supplies	1819	1476	906	1166	1057	124	
Overhead:Refund Debit Card	-38	-58	0	0			Our lease/rent increased
Overhead:Rent Building	10536	10536	10536	10536	10844	-308	
Overhead:Repair-Maintenance	136	453	263	706	431	275	Phone costs have gone down because we use Straight talk cell phones
Overhead:Sales Tax & Penalties	3443	3424	3413	3990	4269	-278	
Overhead:Telephone	1857	1936	2052	1798	1256	542	
Overhead:Workshops	22	0	0	0			Total overhead is down
TOTAL Overhead	24418	26706	25118	27282	25858	1424	
Wages							In 2018 wages were paid low during the year with about half paid in Dec. The tax withholding (2317) from this balloon payment was paid in Jan of 2019. Wages also increased 900 in 2019.
Wages:Federal Withholding De	6090	7462	6729	6883	8116	-1233	
Wages:Salary-Paychecks	26155	20757	22326	23945	25342	-1397	
Wages:State Withholding	623	889	863	617	990	-373	
TOTAL Wages	32868	29108	29917	31444	34447	-3003	Overall we were 199 to the positive for 2019 but nothing like last year!
TOTAL EXPENSES	77303	85973	80208	86716	92384	-5668	
OVERALL TOTAL	3034	4653	5830	10488	199	-10289	
Bookstore Inventory at end of each year							
2014 = 19965	15535	16283	16333	16303	19085		Coin inventory and AA books could go down 1000 each.

### Banking Balances for last month

General Checking:	Beginning Balance \$7729.96	Ending Balance \$5878.29	Fees \$0
Reserve Account	Beginning Balance \$5105.49	Ending Balance \$5105.49	Fees \$0
PayPal Account	Beginning Balance \$1797.56	Ending Balance \$5272.35	Fees \$139.15
Iberia Bank CD:	Balance \$4000.00	Maturity date 7-2-2020	Interest 2.37%
First Security CD:	Balance \$4000.00	Maturity date 9-6-2021	Interest 2.20%
First Financial CD:	Balance \$4000.00	Maturity date 8-2-2022	Interest 2.60%

The bank balances are the actual in the bank and are unaffected by outstanding checks  
Note: The master information and all the Central Office information is available anytime.  
Please let the director know if you would like to look it over.