

**CRAGSMOOR FREE LIBRARY  
FINANCIAL REPORT**

Cragmoor Free Library				Month	9	Year	2022	Financial Summary				
Current Month				September 30, 2022			Year End					
				Year to Date								
	Actuals	Budget	Variance to Budget	Actuals	Budget	Variance to Budget	Projected	Budget	Variance to Budget			
Income	Public Support	518	1,000	(482)	-48%	6,794	13,109	(6,315)	-48%	12,135	18,450	(6,315)
	Government Grants	-	-	-	0%	16,429	15,000	1,429	10%	18,029	16,600	1,429
	Investments	8	9	(1)	-6%	75	79	(4)	-5%	101	105	(4)
	Reimbursed Expenses	76	-	76	0%	3,889	3,800	89	2%	3,889	3,800	89
	Membership	60	240	(180)	-75%	2,105	1,205	900	75%	3,900	3,000	900
	Library	147	390	(243)	-62%	486	1,518	(1,032)	-68%	868	1,900	(1,032)
	Rent Revenue	2,432	1,215	1,217	100%	12,158	10,933	1,225	11%	15,803	14,578	1,225
	Fundraising	646	400	246	62%	14,157	11,590	2,567	22%	16,394	13,827	2,567
	Other Income	359	50	309	618%	2,673	500	2,173	435%	2,763	590	2,173
<b>TOTAL</b>	<b>4,246</b>	<b>3,304</b>	<b>942</b>	<b>29%</b>	<b>58,766</b>	<b>57,734</b>	<b>1,032</b>	<b>2%</b>	<b>73,882</b>	<b>72,850</b>	<b>1,032</b>	
Expenses	Personnel Expenses	1,934	2,194	259	12%	19,234	19,744	510	3%	26,816	27,325	510
	RCLS	-	-	-	0%	5,958	6,184	226	4%	7,574	7,800	226
	Temporary Staff	-	100	100	100%	724	655	(69)	-10%	1,024	955	(69)
	Facilities/Equipment	2,327	2,290	(37)	-2%	10,712	11,062	350	3%	12,980	13,330	350
	Rental Property Maint	-	100	100	100%	380	600	220	37%	680	900	220
	Library Operations	211	300	89	30%	2,420	4,450	2,030	46%	3,320	5,350	2,030
	Office Operations	554	450	(104)	-23%	3,533	4,690	1,157	25%	5,803	6,960	1,157
	Insurance	-	-	-	0%	60	1,381	1,321	96%	5,679	7,000	1,321
	Fundraising Expenses	756	100	(656)	-656%	3,829	2,500	(1,329)	-53%	4,829	3,500	(1,329)
	Travel & Meetings	-	-	-	0%	-	-	-	0%	-	-	-
	Other Expenses	44	50	6	13%	1,177	200	(977)	-489%	1,277	300	(977)
<b>TOTAL</b>	<b>5,826</b>	<b>5,584</b>	<b>(242)</b>	<b>-4%</b>	<b>48,027</b>	<b>51,466</b>	<b>3,439</b>	<b>7%</b>	<b>69,981</b>	<b>73,420</b>	<b>(3,439)</b>	
2021 Balance Forward									4,464	4,464		
<b>NET</b>	<b>(1,580)</b>	<b>(2,280)</b>	<b>700</b>	<b>-31%</b>	<b>10,739</b>	<b>6,269</b>	<b>4,471</b>	<b>71%</b>	<b>8,365</b>	<b>3,894</b>	<b>4,471</b>	
Cash Flow	Current Month Cash			Current Month Reserves and Total			Projected Year End					
		Checking	Savings	Total	Operating Fund	Reserve Fund	TOTAL	Checking	Savings	Total		
	Opening Balance	47,676.40	100,064.57	147,740.97	47,676.40	100,064.57	147,740.97					
	Credits (+)	4,268.67	8.23		4,268.67	8.23						
	Debits (-)	(5,888.61)	-		(5,888.61)	-						
	Transfers (+/-)	-	-		-	-						
	Closing Balance	46,056.46	100,072.80	146,129.26	46,056.46	100,072.80	146,129.26	45,486.25	100,173.85	145,660.10		
	Change in Position	(1,619.94)	8.23		(1,619.94)	8.23	(1,611.71)					
Reconciliation	39.90	-										
Reconciled Net Income	(1,580.04)	8.23										

CFL Actuals

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>Income</b>	<b>Public Support</b>	1,219	140	1,171	422	513	331	466	2,015	518		
	<b>Government Grants</b>			15,138					1,291			
	<b>Investments</b>	8	8	9	8	9	8	9	8	8		
	<b>Reimbursed Expenses</b>				1,003	43			2,766	76		
	<b>Membership</b>	40			20	220	20	220	1,525	60		
	<b>Library</b>		10	98	116	13		78	23	147		
	<b>Rent Revenue</b>	1,216	1,216	1,216	1,216	1,216	1,216	1,216	1,216	2,432		
	<b>Fundraising</b>	100	343			1,314	1,757	7,044	2,954	646		
	<b>Other Income</b>			1,478	511	120	31	67	107	359		
	<b>TOTAL</b>	<b>2,583</b>	<b>1,716</b>	<b>19,109</b>	<b>3,296</b>	<b>3,447</b>	<b>3,363</b>	<b>9,099</b>	<b>11,905</b>	<b>4,246</b>	<b>0</b>	<b>0</b>
<b>Expenses</b>	<b>Personnel Expenses</b>	1,934	1,916	2,819	1,916	1,916	1,916	2,036	2,847	1,934		
	<b>RCLS</b>	10	1,408		1,143	142	1,307		1,948			
	<b>Temporary Staff</b>	88		81				480	75			
	<b>Facilities/Equipment</b>	1,638	789	908	227	673	672	1,505	1,973	2,327		
	<b>Rental Property Maint</b>								380			
	<b>Library Operations</b>	293	(5)	437	279	254	514	312	125	211		
	<b>Office Operations</b>	248	655	319	491	215	548	261	240	554		
	<b>Insurance</b>		60									
	<b>Fundraising Expenses</b>	264	2		291	96	711	1,098	611	756		
	<b>Travel &amp; Meetings</b>											
	<b>Other Expenses</b>	150		90		50	150	403	292	44		
	<b>TOTAL</b>	<b>4,625</b>	<b>4,825</b>	<b>4,655</b>	<b>4,348</b>	<b>3,345</b>	<b>5,818</b>	<b>6,095</b>	<b>8,490</b>	<b>5,826</b>	<b>0</b>	<b>0</b>
<b>NET</b>	<b>(2,041)</b>	<b>(3,108)</b>	<b>14,454</b>	<b>(1,052)</b>	<b>103</b>	<b>(2,455)</b>	<b>3,004</b>	<b>3,415</b>	<b>(1,580)</b>	<b>0</b>	<b>0</b>	

Cumulative Actuals (ActYTD)

<b>Public Support</b>	1,219	1,359	2,530	2,951	3,464	3,795	4,261	6,276	6,794	6,794	6,794
<b>Government Grants</b>	0	0	15,138	15,138	15,138	15,138	15,138	16,429	16,429	16,429	16,429
<b>Investments</b>	8	16	25	33	41	50	58	67	75	75	75
<b>Reimbursed Expenses</b>	0	0	0	1,003	1,046	1,046	1,046	3,813	3,889	3,889	3,889
<b>Membership</b>	40	40	40	60	280	300	520	2,045	2,105	2,105	2,105
<b>Library</b>	0	10	108	224	237	237	316	339	486	486	486
<b>Rent Revenue</b>	1,216	2,432	3,647	4,863	6,079	7,295	8,511	9,727	12,158	12,158	12,158
<b>Fundraising</b>	100	443	443	443	1,757	3,514	10,557	13,511	14,157	14,157	14,157
<b>Other Income</b>	0	0	1,478	1,989	2,109	2,140	2,207	2,314	2,673	2,673	2,673
<b>Total Income</b>	2,583	4,300	23,409	26,705	30,152	33,515	42,614	54,520	58,766	58,766	58,766

<b>Personnel Expenses</b>	1,934	3,850	6,669	8,585	10,500	12,416	14,453	17,300	19,234	19,234	19,234
<b>RCLS</b>	10	1,418	1,418	2,561	2,703	4,010	4,010	5,958	5,958	5,958	5,958
<b>Temporary Staff</b>	88	88	169	169	169	169	649	724	724	724	724
<b>Facilities/Equipment</b>	1,638	2,427	3,335	3,562	4,235	4,907	6,412	8,385	10,712	10,712	10,712
<b>Rental Property Maint</b>	0	0	0	0	0	0	0	380	380	380	380
<b>Library Operations</b>	293	288	725	1,005	1,258	1,772	2,084	2,209	2,420	2,420	2,420
<b>Office Operations</b>	248	904	1,223	1,714	1,929	2,477	2,738	2,979	3,533	3,533	3,533
<b>Insurance</b>	0	60	60	60	60	60	60	60	60	60	60
<b>Fundraising Expenses</b>	264	266	266	557	653	1,364	2,462	3,073	3,829	3,829	3,829
<b>Travel &amp; Meetings</b>	0	0	0	0	0	0	0	0	0	0	0
<b>Other Expenses</b>	150	150	240	240	290	440	842	1,134	1,177	1,177	1,177
<b>Total Expenses</b>	4,625	9,449	14,104	18,452	21,796	27,615	33,710	42,200	48,027	48,027	48,027
<b>NET</b>	(2,041)	(5,150)	9,305	8,253	8,356	5,900	8,904	12,319	10,739	10,739	10,739

Dec	Total
	6,794
	16,429
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	3,889
	2,105
	485.86
	12,158
	14,157
	2,673
<b>0</b>	58,766

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CFL Budget Summary for 2

	1	2	3	4	5	6	7	8	9	10	11	12
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>Income</b>												
<b>Public Support</b>	2,950	861	3,900	264	58	597	679	2,800	1,000	678	663	4,000
<b>Government Grants</b>	0		15,000							995		605
<b>Investments</b>	9	9	9	9	9	9	9	9	9	9	9	9
<b>Reimbursed Expenses</b>	0		2,755				1,045					
<b>Membership</b>	140		20			60	220	2,240	240	40	40	
<b>Library</b>	34	60	3	102	200	72	346	311	390	332	50	
<b>Rent Revenue</b>	1,215	1,215	1,215	1,215	1,215	1,215	1,215	1,215	1,215	1,215	1,215	1,215
<b>Fundraising</b>	100	100	100		1,345	1,390	6,000	2,155	400	210	27	2,000
<b>Other Income</b>	30	30	30	40	30	130	30	130	50	30	30	30
<b>Total Income</b>	<b>4,478</b>	<b>2,275</b>	<b>23,032</b>	<b>1,630</b>	<b>2,857</b>	<b>3,473</b>	<b>9,544</b>	<b>8,860</b>	<b>3,304</b>	<b>3,509</b>	<b>2,034</b>	<b>7,859</b>
<b>Expenses</b>												
<b>Personnel Expenses</b>	2,194	2,194	2,194	2,194	2,194	2,194	2,194	2,194	2,194	2,194	2,194	3,194
<b>RCLS</b>		1,600		1,364	1,364	355	1,364	137		1,616		
<b>Temporary Staff</b>	-			100	100	155	100	100	100	100	100	100
<b>Facilities/Equipment</b>	1,856	463	1,690	760	648	710	1,000	1,645	2,290	750	835	683
<b>Rental Property Maint</b>	0			100	100	100	100	100	100	100	100	100
<b>Library Operations</b>	778	773	345	450	350	559	500	395	300	300	300	300
<b>Office Operations</b>	250	450	300	735	500	1,025	515	465	450	1,520	450	300
<b>Insurance</b>		525	204	250	402						300	5,319
<b>Fundraising Expenses</b>	240		50	25	200	1,285	500	100	100	400	300	300
<b>Travel &amp; Meetings</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other Expenses</b>	0	-	50	0	50		50		50	0	50	50
<b>Total Expenses</b>	<b>5,318</b>	<b>6,005</b>	<b>4,833</b>	<b>5,978</b>	<b>5,908</b>	<b>6,383</b>	<b>6,323</b>	<b>5,136</b>	<b>5,584</b>	<b>6,980</b>	<b>4,629</b>	<b>10,346</b>
<b>Net</b>	<b>(840)</b>	<b>(3,730)</b>	<b>18,199</b>	<b>(4348)</b>	<b>(3,051)</b>	<b>(2910)</b>	<b>3,221</b>	<b>3,724</b>	<b>(2280)</b>	<b>(3471)</b>	<b>(2595)</b>	<b>(2487)</b>
<b>Cumulative Budget (YTD)</b>												
<b>Income</b>												
<b>Public Support</b>	2,950	3,811	7,711	7,975	8,033	8,630	9,309	12,109	13,109	13,787	14,450	18,450

<b>Government Grants</b>	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,995	15,995	16,600
<b>Investments</b>	9	18	26	35	44	53	61	70	79	88	96	105
<b>Reimbursed Expenses</b>	0	0	2,755	2,755	2,755	2,755	3,800	3,800	3,800	3,800	3,800	3,800
<b>Membership</b>	140	140	160	160	160	160	1,205	1,205	1,205	1,245	1,285	1,285
<b>Library</b>	34	94	97	199	399	471	817	1,128	1,518	1,850	1,900	1,900
<b>Rent Revenue</b>	1,215	2,430	3,644	4,859	6,074	7,289	8,504	9,719	10,933	12,148	13,363	14,578
<b>Fundraising</b>	100	200	300	300	1,645	3,035	9,035	11,190	11,590	11,800	11,827	13,827
<b>Other Income</b>	30	60	90	130	160	290	320	450	500	530	560	590
<b>Total Income</b>	<b>4,478</b>	<b>6,752</b>	<b>29,784</b>	<b>31,413</b>	<b>34,270</b>	<b>37,743</b>	<b>47,286</b>	<b>56,146</b>	<b>59,449</b>	<b>62,958</b>	<b>64,991</b>	<b>72,850</b>
<b>Expenses</b>												
<b>Personnel Expenses</b>	2,194	4,388	6,581	8,775	10,969	13,163	15,356	17,550	19,744	21,938	24,131	27,325
<b>RCLS</b>	0	1,600	1,600	2,964	4,328	4,683	6,047	6,184	6,184	7,800	7,800	7,800
<b>Temporary Staff</b>	0	0	0	100	200	355	455	555	655	755	855	955
<b>Facilities/Equipment</b>	1,856	2,319	4,009	4,769	5,417	6,127	7,127	8,772	11,062	11,812	12,647	13,330
<b>Rental Property Maint</b>	0	0	0	100	200	300	400	500	600	700	800	900
<b>Library Operations</b>	778	1,551	1,896	2,346	2,696	3,255	3,755	4,150	4,450	4,750	5,050	5,350
<b>Office Operations</b>	250	700	1,000	1,735	2,235	3,260	3,775	4,240	4,690	6,210	6,660	6,960
<b>Insurance</b>	0	525	729	979	1,381	1,381	1,381	1,381	1,381	1,381	1,681	7,000
<b>Fundraising Expenses</b>	240	240	290	315	515	1,800	2,300	2,400	2,500	2,900	3,200	3,500
<b>Travel &amp; Meetings</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other Expenses</b>	0	0	50	50	100	100	150	150	200	200	250	300
<b>Total Expenses</b>	<b>5,318</b>	<b>11,323</b>	<b>16,155</b>	<b>22,133</b>	<b>28,041</b>	<b>34,424</b>	<b>40,746</b>	<b>45,882</b>	<b>51,466</b>	<b>58,446</b>	<b>63,074</b>	<b>73,420</b>
<b>NET</b>	<b>(840)</b>	<b>(4,570)</b>	<b>13,629</b>	<b>9,280</b>	<b>6,229</b>	<b>3,319</b>	<b>6,540</b>	<b>10,264</b>	<b>7,984</b>	<b>4,512</b>	<b>1,917</b>	<b>(570)</b>

Total

18,450  
16,600  
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3,000  
1,900  
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13,827  
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73,420

(570) (570)





Jan                      Feb                      Mar                      Apr                      May                      Jun                      Jul

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**Checking**

Opening Balance	38,732.20	35,066.67	31,775.20	46,028.98	45,350.47	43,992.21	40,977.97
Credits (+)	2,572.35	1,706.65	19,100.77	3,281.63	3,227.19	3,342.06	9,272.95
Debits (-)	(4,437.88)	(4,998.12)	(4,846.99)	(3,960.14)	(4,585.45)	(6,356.30)	(5,080.86)
Transfers (+/-)	(1,800.00)						
Closing Balance	35,066.67	31,775.20	46,028.98	45,350.47	43,992.21	40,977.97	45,170.06
Change in Position	(3,665.53)	(3,291.47)	14,253.78	(678.51)	(1,358.26)	(3,014.24)	4,192.09

**Reserves**

Opening Balance	98,198.00	100,006.47	100,014.14	100,022.64	100,030.86	100,039.36	100,047.58
Credits (+)	8.47	7.67	8.50	8.22	8.50	8.22	8.50
Debits (-)							
Transfers (+/-)	1,800.00						
Closing Balance	100,006.47	100,014.14	100,022.64	100,030.86	100,039.36	100,047.58	100,056.08
Change in Position	1,808.47	7.67	8.50	8.22	8.50	8.22	8.50

Aug

Sep

Oct

Nov

Dec

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45,170.06	47,676.40			
11,908.15	4,268.67			
(9,401.81)	(5,888.61)			
47,676.40	46,056.46	0.00	0.00	0.00
2,506.34	(1,619.94)	0.00	0.00	0.00

100,056.08	100,064.57			
8.49	8.23			
100,064.57	100,072.80	0.00	0.00	0.00
8.49	8.23	0.00	0.00	0.00