

## **Board of Directors Meeting Agenda**

Thursday, April 20, 2023

Location: YWCA GLBR -

United Way Community Conference Room,  
909 Washington Ave, Bay City, MI 48708

### **Call to Order & Welcome**

**Calvert-Baxter**

### **\*Consent Agenda**

**Calvert-Baxter**

February 16, 2023 Board of Directors Meeting Minutes,  
January- February 2023 Financial Reports  
2023 Grants Spreadsheet  
Executive Director Update

### **Strategic Planning Discussion**

**Branigan**

Vision  
Areas of Focus

Following this Strategic Planning Session:

- A draft document summarizing Vision, Values & Areas of Focus will be written by Staff.
- During the June 2023 Board of Directors meeting we will:
  - Meet via Zoom – from 5:30-7:00pm,
  - We will revisit unfinished business from April 20, review Vision, Values & Areas of Focus,
  - Brainstorm Goals for each Area of Focus.
- Following June 2023 board meeting Staff will write:
  - Final Vision and Final Areas of Focus
  - Draft of the Goals suggested during the June meeting.

## **2023 Board of Directors**

Carole Calvert-Baxter - *Chair*, Melissa Whitford - *Vice Chair*, Rebekah Kilpatrick - *Treasurer*,  
Raquel Perez - *Secretary* Beth Roszatycki - *Past Chair*, Margie Bach, Ivy Braden, Vanessa  
Guerra, Sharon Miller, Viloshinee Murugan, Candace Whitfield

**Board of Directors Meeting Minutes**  
**Thursday, February 16, 2023 5:30-6:30pm**  
**Location: Zoom**

Present: Margie Bach, Carole Calvert-Baxter, Rebekah Kilpatrick, Beth Roszatycki, Candace Whitfield and Melissa Whitford. Staff: Moira Branigan, Erica Armstrong.

Excused: Ivy Braden, Vanessa Guerra, Sharon Miller, Viloshinee Murugan, Raquel Perez,

**Call to Order**

- Carole Calvert-Baxter called the meeting to order at 5:35 pm.

**Consent Agenda**

- Calvert-Baxter introduced the consent agenda which includes: December 15, 2023 Board of Directors Meeting Minutes, November & December 2022 Financial Reports, 2023 Grants Spreadsheet, Executive Director Update and a Vote to approve of the YWCA Great Lakes Bay Region Agency Funds withdrawal of \$2169.00 & Designated Funds withdrawal of \$1866.00 from the Bay Area Community Foundation.
- No items were taken from the Consent Agenda for discussion.
  - Beth Roszatycki made a motion to approve the Consent Agenda as presented, Margie Bach seconded. The motion passed.

**Programs Update**

- Erica Armstrong provided a report on the Women's Economic Empowerment Program results for January-February 2023,
  - Current graduates: 24, Current enrolled participants: 27. As of April 2023 we are anticipating 51 graduates, with 57 total women assisted. The goal for 2023 is for 125 women to graduate from our programs Region-wide.
- Armstrong reported some challenges with the Getting Ahead program's format (long hours, challenges keeping participants engaged) and an overall challenge that a majority of the women in the program do not see themselves as being "in poverty" which is the terminology the curriculum uses.
  - Moving Ahead is increasingly becoming the main program as it is shorter (which allows women to stay engaged) and it provides more practical knowledge.
- Armstrong also provided a recap from the Young Women Choosing Action program which just concluded on February 9 at First Ward Community Center.
  - Branigan and Armstrong shared their experiences, participant testimonials and the social justice action project video.
- Board feedback was positive, appreciative of the extra context and information on programs challenges and successes.

**Advocacy Committee Update**

- Branigan provided details for April's Stand Against Racism events which include:
  - A racial justice book club to discuss Amber Ruffin & Lacey Lamar's Book "You'll Never Believe What Happened to Lacey." The book club will meet in Saginaw and Midland.

- A Community InterACT event (which will be held in Bay City.)
- Details for all three events will be released the week of February 19, 2023.
- Board provided suggestions for Stand Against Racism sponsors.

### **Governance Committee**

- Carole Calvert-Baxter provided a summary of the January Governance Committee meeting, where they discussed:
  - Process and timeline for review of the Executive Director, which includes a salary review. Projected timeline for completion is September 30, 2023 and this process will be overseen by the Governance Committee.
- Calvert-Baxter also shared that the Strategic Plan process was discussed, and Governance had asked Branigan to connect with YWCA USA for guidance.
- Branigan provided a report on her discussion with YWCA USA, as well as other Executive Directors on their strategic plan processes.
  - YWCA USA’s recommendation was to hold the strategic planning meetings in person, and to follow a “keep-toss-modify” process based off of the 2017-2020 Strategic Plan.
  - Based on this recommendation, Branigan provided a strategic planning timeline:
    - Full Board would meet in April to discuss vision, organizational values and areas of focus.
    - At the June Board meeting, goal setting would be discussed, and following this meeting YWCA GLBR staff would write a draft plan from the outputs from these meetings.
    - The draft plan would be reviewed at the July Governance meeting, the final draft would be prepared by Staff and presented at the October Board meeting.
      - If there are changes, edits will be made between October and the December meeting where it will be presented for a vote.
  - Board discussed how frequently they would like to meet in person: consensus was that 2 of the 6 meetings per year could be in person, and Zoom is still seen as a beneficial tool.
  - The April meeting would be in person, and feedback to the strategic plan timeline was positive.

### **Finance Committee:**

- Branigan thanked the Board members who had volunteered to donate an item for a raffle, and she asked the Board what event would be most beneficial to hold the raffle during: Riverside Art Festival or Women of Achievement.
  - After discussion, consensus was Riverside showed the most promise for reaching the most people (as it is a multi-day event.)
  - Questions about how early we could announce the event to sell tickets, and Staff will review the State raffle guidelines.
  - Recommendations were made for businesses that we could approach to support the raffle.

### **Adjourn Meeting**

Carole Calvert-Baxter adjourned the meeting at 6:29 pm

**YWCA GREAT LAKES BAY**  
**Statement of Activity by Class**  
 January 2023

	1 Administrati on	Wellness	Total 1 Administratio n	2 Fund Developm ent	3 WEEP	Women's Econ Empw Prog	Young Women Choosing Action	Total 3 WEEP	6 Events	Riverside Art Fest	Total 6 Events	7 Advocacy	TOTAL
<b>Revenue</b>													
101 Grant Income			0.00			2,500.00		2,500.00			0.00		2,500.00
102 Program/Event Income			0.00					0.00		5,575.00	5,575.00		5,575.00
103 Contributions			0.00					0.00			0.00		0.00
103.2 Individual Contributions			0.00	102.53				0.00			0.00		102.53
<b>Total 103 Contributions</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 102.53</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 102.53</b>
<b>Total Revenue</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 102.53</b>	<b>\$ 0.00</b>	<b>\$ 2,500.00</b>	<b>\$ 0.00</b>	<b>\$ 2,500.00</b>	<b>\$ 0.00</b>	<b>\$ 5,575.00</b>	<b>\$ 5,575.00</b>	<b>\$ 0.00</b>	<b>\$ 8,177.53</b>
<b>Gross Profit</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 102.53</b>	<b>\$ 0.00</b>	<b>\$ 2,500.00</b>	<b>\$ 0.00</b>	<b>\$ 2,500.00</b>	<b>\$ 0.00</b>	<b>\$ 5,575.00</b>	<b>\$ 5,575.00</b>	<b>\$ 0.00</b>	<b>\$ 8,177.53</b>
<b>Expenditures</b>													
200 Facilities and Equipment			0.00					0.00			0.00		0.00
201 Building Rent and Parking			0.00					0.00			0.00	30.00	30.00
204 Property Insurance	204.60		204.60					0.00			0.00		204.60
206 Telephone & Telecomm	312.05		312.05			80.00		80.00			0.00		392.05
<b>Total 200 Facilities and Equipment</b>	<b>\$ 516.65</b>	<b>\$ 0.00</b>	<b>\$ 516.65</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 80.00</b>	<b>\$ 0.00</b>	<b>\$ 80.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 30.00</b>	<b>\$ 626.65</b>
300 Operating Expenses - Fixed			0.00					0.00			0.00		0.00
301 Accounting, Bookkpg, Audit	527.00		527.00					0.00			0.00		527.00
302 Advertising/Marketing			0.00					0.00		125.00	125.00		125.00
303 Bank fees	5.00		5.00	2.53				0.00		72.52	72.52		80.05
310 Depreciation expense	60.15		60.15					0.00			0.00		60.15
312 Meals	44.00		44.00				31.98	31.98			0.00		75.98
313 Memberships & Subscriptions	569.10		569.10			902.33		902.33			0.00		1,471.43
325 Insurance, Liability, D & O	917.25		917.25					0.00			0.00		917.25
<b>Total 300 Operating Expenses - Fixed</b>	<b>\$ 2,122.50</b>	<b>\$ 0.00</b>	<b>\$ 2,122.50</b>	<b>\$ 2.53</b>	<b>\$ 0.00</b>	<b>\$ 902.33</b>	<b>\$ 31.98</b>	<b>\$ 934.31</b>	<b>\$ 0.00</b>	<b>\$ 197.52</b>	<b>\$ 197.52</b>	<b>\$ 0.00</b>	<b>\$ 3,256.86</b>
400 Operating Expenses - Variable			0.00					0.00			0.00		0.00
410 Postage, Mailings			0.00			7.92		7.92			0.00		7.92
420 Printing and Copying	594.79		594.79					0.00			0.00		594.79
425 Supplies - Class/Office	428.86		428.86					0.00			0.00		428.86
430 Stipends to Indiv.			0.00			1,100.00		1,100.00			0.00		1,100.00
<b>Total 400 Operating Expenses - Variable</b>	<b>\$ 1,023.65</b>	<b>\$ 0.00</b>	<b>\$ 1,023.65</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 1,107.92</b>	<b>\$ 0.00</b>	<b>\$ 1,107.92</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 2,131.57</b>
500 Personnel Expenses			0.00					0.00			0.00		0.00
501 Salaries & Wages	4,256.45	2,929.81	7,186.26			4,141.97	469.42	4,611.39		34.81	34.81	362.48	12,194.94
502 Payroll Taxes	803.39	224.13	1,027.52			948.58	35.91	984.49		2.66	2.66	27.73	2,042.40
504 Benefits - Retirement	262.65		262.65					0.00			0.00		262.65
515 Mileage	12.58		12.58			98.80	15.72	114.52			0.00		127.10
<b>Total 500 Personnel Expenses</b>	<b>\$ 5,335.07</b>	<b>\$ 3,153.94</b>	<b>\$ 8,489.01</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 5,189.35</b>	<b>\$ 521.05</b>	<b>\$ 5,710.40</b>	<b>\$ 0.00</b>	<b>\$ 37.47</b>	<b>\$ 37.47</b>	<b>\$ 390.21</b>	<b>\$ 14,627.09</b>
<b>Total Expenditures</b>	<b>\$ 8,997.87</b>	<b>\$ 3,153.94</b>	<b>\$ 12,151.81</b>	<b>\$ 2.53</b>	<b>\$ 0.00</b>	<b>\$ 7,279.60</b>	<b>\$ 553.03</b>	<b>\$ 7,832.63</b>	<b>\$ 0.00</b>	<b>\$ 234.99</b>	<b>\$ 234.99</b>	<b>\$ 420.21</b>	<b>\$ 20,642.17</b>
<b>Net Operating Revenue</b>	<b>-\$ 8,997.87</b>	<b>-\$ 3,153.94</b>	<b>-\$ 12,151.81</b>	<b>\$ 100.00</b>	<b>\$ 0.00</b>	<b>-\$ 4,779.60</b>	<b>-\$ 553.03</b>	<b>-\$ 5,332.63</b>	<b>\$ 0.00</b>	<b>\$ 5,340.01</b>	<b>\$ 5,340.01</b>	<b>-\$ 420.21</b>	<b>-\$ 12,464.64</b>
<b>Net Revenue</b>	<b>-\$ 8,997.87</b>	<b>-\$ 3,153.94</b>	<b>-\$ 12,151.81</b>	<b>\$ 100.00</b>	<b>\$ 0.00</b>	<b>-\$ 4,779.60</b>	<b>-\$ 553.03</b>	<b>-\$ 5,332.63</b>	<b>\$ 0.00</b>	<b>\$ 5,340.01</b>	<b>\$ 5,340.01</b>	<b>-\$ 420.21</b>	<b>-\$ 12,464.64</b>

**YWCA GREAT LAKES BAY**  
**Statement of Activity YTD Comparison**  
**January 2023**

	Total		Change	% Change
	Jan 2023	Jan 2022 (PY)		
<b>Revenue</b>				
101 Grant Income	2,500.00	3,291.67	-791.67	-24.05%
102 Program/Event Income	5,575.00	3,750.00	1,825.00	48.67%
103 Contributions			0.00	
103.2 Individual Contributions	102.53	100.00	2.53	2.53%
<b>Total 103 Contributions</b>	<b>\$ 102.53</b>	<b>\$ 100.00</b>	<b>\$ 2.53</b>	<b>2.53%</b>
<b>Total Revenue</b>	<b>\$ 8,177.53</b>	<b>\$ 7,141.67</b>	<b>\$ 1,035.86</b>	<b>14.50%</b>
<b>Gross Profit</b>	<b>\$ 8,177.53</b>	<b>\$ 7,141.67</b>	<b>\$ 1,035.86</b>	<b>14.50%</b>
<b>Expenditures</b>				
200 Facilities and Equipment			0.00	
201 Building Rent and Parking	30.00	600.00	-570.00	-95.00%
204 Property Insurance	204.60		204.60	
206 Telephone & Telecomm	392.05	335.49	56.56	16.86%
<b>Total 200 Facilities and Equipment</b>	<b>\$ 626.65</b>	<b>\$ 935.49</b>	<b>-\$ 308.84</b>	<b>-33.01%</b>
300 Operating Expenses - Fixed			0.00	
301 Accounting, Bookkpg, Audit	527.00	65.50	461.50	704.58%
302 Advertising/Marketing	125.00	409.50	-284.50	-69.47%
303 Bank fees	80.05	213.61	-133.56	-62.53%
310 Depreciation expense	60.15	61.71	-1.56	-2.53%
312 Meals	75.98	22.35	53.63	239.96%
313 Memberships & Subscriptions	1,471.43	1,652.87	-181.44	-10.98%
325 Insurance, Liability, D & O	917.25	978.25	-61.00	-6.24%
<b>Total 300 Operating Expenses - Fixed</b>	<b>\$ 3,256.86</b>	<b>\$ 3,403.79</b>	<b>-\$ 146.93</b>	<b>-4.32%</b>
400 Operating Expenses - Variable			0.00	
410 Postage, Mailings	7.92		7.92	
420 Printing and Copying	594.79	913.44	-318.65	-34.88%
425 Supplies - Class/Office	428.86	147.40	281.46	190.95%
430 Stipends to Individ.	1,100.00	2,153.51	-1,053.51	-48.92%
<b>Total 400 Operating Expenses - Variable</b>	<b>\$ 2,131.57</b>	<b>\$ 3,214.35</b>	<b>-\$ 1,082.78</b>	<b>-33.69%</b>
500 Personnel Expenses			0.00	
501 Salaries & Wages	12,194.94	7,998.07	4,196.87	52.47%
502 Payroll Taxes	2,042.40	1,339.68	702.72	52.45%
504 Benefits - Retirement	262.65	253.75	8.90	3.51%
515 Mileage	127.10		127.10	
<b>Total 500 Personnel Expenses</b>	<b>\$ 14,627.09</b>	<b>\$ 9,591.50</b>	<b>\$ 5,035.59</b>	<b>52.50%</b>
<b>Total Expenditures</b>	<b>\$ 20,642.17</b>	<b>\$ 17,145.13</b>	<b>\$ 3,497.04</b>	<b>20.40%</b>
<b>Net Operating Revenue</b>	<b>-\$ 12,464.64</b>	<b>-\$ 10,003.46</b>	<b>-\$ 2,461.18</b>	<b>-24.60%</b>
<b>Net Revenue</b>	<b>-\$ 12,464.64</b>	<b>-\$ 10,003.46</b>	<b>-\$ 2,461.18</b>	<b>-24.60%</b>

**YWCA GREAT LAKES BAY**  
**Budget vs. Actuals: 2023 Budget - FY23 P&L**  
 January 2023

	Total		
	Budget	over Budget	% of Budget
<b>Revenue</b>			
101 Grant Income	14,722.17	-12,222.17	16.98%
102 Program/Event Income	2,791.67	2,783.33	199.70%
103 Contributions	0.00	0.00	
103.1 Corporate Contributions	1,875.00	-1,875.00	0.00%
103.2 Individual Contributions	1,203.67	-1,101.14	8.52%
103.3 Board Giving	250.00	-250.00	0.00%
<b>Total 103 Contributions</b>	<b>\$ 3,328.67</b>	<b>-\$ 3,226.14</b>	<b>3.08%</b>
105 Fee for Service	666.67	-666.67	0.00%
<b>Total Revenue</b>	<b>\$ 21,509.18</b>	<b>-\$ 13,331.65</b>	<b>38.02%</b>
<b>Gross Profit</b>	<b>\$ 21,509.18</b>	<b>-\$ 13,331.65</b>	<b>38.02%</b>
<b>Expenditures</b>			
200 Facilities and Equipment	0.00	0.00	
201 Building Rent and Parking	1,016.67	-986.67	2.95%
202 Equip Rental & Maintenance	541.67	-541.67	0.00%
204 Property Insurance	0.00	204.60	
206 Telephone & Telecomm	208.33	183.72	188.19%
<b>Total 200 Facilities and Equipment</b>	<b>\$ 1,766.67</b>	<b>-\$ 1,140.02</b>	<b>35.47%</b>
300 Operating Expenses - Fixed	0.00	0.00	
301 Accounting, Bookkpg, Audit	875.00	-348.00	60.23%
302 Advertising/Marketing	216.67	-91.67	57.69%
303 Bank fees	50.00	30.05	160.10%
305 Conferences & Meetings	250.00	-250.00	0.00%
310 Depreciation expense	58.33	1.82	103.12%
312 Meals	541.67	-465.69	14.03%
313 Memberships & Subscriptions	250.00	1,221.43	588.57%
314 Permits, License Fees	16.67	-16.67	0.00%
324 Website Design & Maintce.	66.67	-66.67	0.00%
325 Insurance, Liability, D & O	333.33	583.92	275.18%
330 Investment Fees	208.33	-208.33	0.00%
<b>Total 300 Operating Expenses - Fixed</b>	<b>\$ 2,866.67</b>	<b>\$ 390.19</b>	<b>113.61%</b>
400 Operating Expenses - Variable	0.00	0.00	
405 Books, Library, Reference	500.00	-500.00	0.00%
410 Postage, Mailings	50.00	-42.08	15.84%
420 Printing and Copying	141.67	453.12	419.84%
425 Supplies - Class/Office	375.00	53.86	114.36%
426 Supplies - Gas Cards/Gift Cards	875.00	-875.00	0.00%
430 Stipends to Indiv.	645.83	454.17	170.32%
<b>Total 400 Operating Expenses - Variable</b>	<b>\$ 2,587.50</b>	<b>-\$ 455.93</b>	<b>82.38%</b>
500 Personnel Expenses	0.00	0.00	
501 Salaries & Wages	13,275.00	-1,080.06	91.86%
502 Payroll Taxes	1,166.67	875.73	175.06%
504 Benefits - Retirement	258.34	4.31	101.67%
515 Mileage	183.34	-56.24	69.32%
520 Training & Continuing Ed	150.00	-150.00	0.00%
525 Outside Contract Services	500.00	-500.00	0.00%
<b>Total 500 Personnel Expenses</b>	<b>\$ 15,533.35</b>	<b>-\$ 906.26</b>	<b>94.17%</b>
<b>Total Expenditures</b>	<b>\$ 22,754.19</b>	<b>-\$ 2,112.02</b>	<b>90.72%</b>
<b>Net Operating Revenue</b>	<b>-\$ 1,245.01</b>	<b>-\$ 11,219.63</b>	<b>1001.17%</b>
<b>Net Revenue</b>	<b>-\$ 1,245.01</b>	<b>-\$ 11,219.63</b>	<b>1001.17%</b>

**YWCA GREAT LAKES BAY**  
**Statement of Activity Comparison**  
January 2023

	Total			
	Jan 2023	Jan 2022 (PY)	Change	% Change
<b>Revenue</b>				
101 Grant Income	2,500.00	3,291.67	-791.67	-24.05%
102 Program/Event Income	5,575.00	3,750.00	1,825.00	48.67%
103 Contributions			0.00	
103.2 Individual Contributions	102.53	100.00	2.53	2.53%
Total 103 Contributions	<b>\$ 102.53</b>	<b>\$ 100.00</b>	<b>\$ 2.53</b>	<b>2.53%</b>
Total Revenue	<b>\$ 8,177.53</b>	<b>\$ 7,141.67</b>	<b>\$ 1,035.86</b>	<b>14.50%</b>
Gross Profit	<b>\$ 8,177.53</b>	<b>\$ 7,141.67</b>	<b>\$ 1,035.86</b>	<b>14.50%</b>
<b>Expenditures</b>				
200 Facilities and Equipment			0.00	
201 Building Rent and Parking	30.00	600.00	-570.00	-95.00%
204 Property Insurance	204.60		204.60	
206 Telephone & Telecomm	392.05	335.49	56.56	16.86%
Total 200 Facilities and Equipment	<b>\$ 626.65</b>	<b>\$ 935.49</b>	<b>-\$ 308.84</b>	<b>-33.01%</b>
300 Operating Expenses - Fixed			0.00	
301 Accounting, Bookkpg, Audit	527.00	65.50	461.50	704.58%
302 Advertising/Marketing	125.00	409.50	-284.50	-69.47%
303 Bank fees	80.05	213.61	-133.56	-62.53%
310 Depreciation expense	60.15	61.71	-1.56	-2.53%
312 Meals	75.98	22.35	53.63	239.96%
313 Memberships & Subscriptions	1,471.43	1,652.87	-181.44	-10.98%
325 Insurance, Liability, D & O	917.25	978.25	-61.00	-6.24%
Total 300 Operating Expenses - Fixed	<b>\$ 3,256.86</b>	<b>\$ 3,403.79</b>	<b>-\$ 146.93</b>	<b>-4.32%</b>
400 Operating Expenses - Variable			0.00	
410 Postage, Mailings	7.92		7.92	
420 Printing and Copying	594.79	913.44	-318.65	-34.88%
425 Supplies - Class/Office	428.86	147.40	281.46	190.95%
430 Stipends to Individ.	1,100.00	2,153.51	-1,053.51	-48.92%
Total 400 Operating Expenses - Variable	<b>\$ 2,131.57</b>	<b>\$ 3,214.35</b>	<b>-\$ 1,082.78</b>	<b>-33.69%</b>
500 Personnel Expenses			0.00	
501 Salaries & Wages	12,194.94	7,998.07	4,196.87	52.47%
502 Payroll Taxes	2,042.40	1,339.68	702.72	52.45%
504 Benefits - Retirement	262.65	253.75	8.90	3.51%
515 Mileage	127.10		127.10	
Total 500 Personnel Expenses	<b>\$ 14,627.09</b>	<b>\$ 9,591.50</b>	<b>\$ 5,035.59</b>	<b>52.50%</b>
Total Expenditures	<b>\$ 20,642.17</b>	<b>\$ 17,145.13</b>	<b>\$ 3,497.04</b>	<b>20.40%</b>
Net Operating Revenue	<b>-\$ 12,464.64</b>	<b>-\$ 10,003.46</b>	<b>-\$ 2,461.18</b>	<b>-24.60%</b>
Net Revenue	<b>-\$ 12,464.64</b>	<b>-\$ 10,003.46</b>	<b>-\$ 2,461.18</b>	<b>-24.60%</b>

**YWCA GREAT LAKES BAY**  
**Statement of Financial Position Comparison**  
As of January 31, 2023

	Total			
	As of Jan 31, 2023	As of Jan 31, 2022 (PY)	Change	% Change
<b>ASSETS</b>				
<b>Current Assets</b>				
<b>Bank Accounts</b>				
1st State Bank Checking	91,116.03	82,510.65	8,605.38	10.43%
Diaper Bank			0.00	
Diaper Bank - Arenac	3,265.94	4,214.87	-948.93	-22.51%
Diaper Bank - Bay	3,348.48	4,010.56	-662.08	-16.51%
<b>Total Diaper Bank</b>	<b>\$ 6,614.42</b>	<b>\$ 8,225.43</b>	<b>-\$ 1,611.01</b>	<b>-19.59%</b>
Huntington Checking	96.00	156.00	-60.00	-38.46%
<b>Total Bank Accounts</b>	<b>\$ 97,826.45</b>	<b>\$ 90,892.08</b>	<b>\$ 6,934.37</b>	<b>7.63%</b>
<b>Accounts Receivable</b>				
Accounts receivable	44,166.00	32,250.02	11,915.98	36.95%
<b>Total Accounts Receivable</b>	<b>\$ 44,166.00</b>	<b>\$ 32,250.02</b>	<b>\$ 11,915.98</b>	<b>36.95%</b>
<b>Other Current Assets</b>				
BACF Endowment Fund	12,286.60	12,286.60	0.00	0.00%
Huntington Investment	331,826.35	389,193.76	-57,367.41	-14.74%
<b>Total Other Current Assets</b>	<b>\$ 344,112.95</b>	<b>\$ 401,480.36</b>	<b>-\$ 57,367.41</b>	<b>-14.29%</b>
<b>Total Current Assets</b>	<b>\$ 486,105.40</b>	<b>\$ 524,622.46</b>	<b>-\$ 38,517.06</b>	<b>-7.34%</b>
<b>Fixed Assets</b>				
Accumulated depreciation	-13,592.45	-12,853.61	-738.84	-5.75%
Computer software	445.64	445.64	0.00	0.00%
Furniture and Equipment	15,026.64	14,490.83	535.81	3.70%
<b>Total Fixed Assets</b>	<b>\$ 1,879.83</b>	<b>\$ 2,082.86</b>	<b>-\$ 203.03</b>	<b>-9.75%</b>
<b>Other Assets</b>				
Prepaid expenses	1,430.73	164.50	1,266.23	769.74%
<b>Total Other Assets</b>	<b>\$ 1,430.73</b>	<b>\$ 164.50</b>	<b>\$ 1,266.23</b>	<b>769.74%</b>
<b>TOTAL ASSETS</b>	<b>\$ 489,415.96</b>	<b>\$ 526,869.82</b>	<b>-\$ 37,453.86</b>	<b>-7.11%</b>
<b>LIABILITIES AND EQUITY</b>				
<b>Liabilities</b>				
<b>Current Liabilities</b>				
<b>Accounts Payable</b>				
Accounts payable	1,531.88	1,700.50	-168.62	-9.92%
<b>Total Accounts Payable</b>	<b>\$ 1,531.88</b>	<b>\$ 1,700.50</b>	<b>-\$ 168.62</b>	<b>-9.92%</b>
<b>Credit Cards</b>				
1st State Bank Credit Card	2,649.36	3,578.43	-929.07	-25.96%
<b>Total Credit Cards</b>	<b>\$ 2,649.36</b>	<b>\$ 3,578.43</b>	<b>-\$ 929.07</b>	<b>-25.96%</b>
<b>Other Current Liabilities</b>				
Deferred Revenue	11,150.00	9,300.00	1,850.00	19.89%
Diaper Bank Funds	6,506.42	8,225.43	-1,719.01	-20.90%
Direct Deposit Liabilities	108.00	0.00	108.00	
Payroll Liabilities	5,261.54	5,261.54	0.00	0.00%
Cares Act Co. Soc Sec Deferral	0.00	3,203.50	-3,203.50	-100.00%
City W/H	-152.15	0.00	-152.15	
Federal Taxes (941/944)	2,778.18	1,681.08	1,097.10	65.26%
MI Income Tax	501.95	339.93	162.02	47.66%
MI Local Tax	184.84	184.84	0.00	
MI Unemployment Tax	1,109.73	727.83	381.90	52.47%
SUTA Payable	1.00	0.00	1.00	
YWCA After Tax Contribution	24.06	101.50	-77.44	-76.30%
YWCA Retirement Company	262.67	253.75	8.92	3.52%
<b>Total Payroll Liabilities</b>	<b>\$ 9,971.82</b>	<b>\$ 11,569.13</b>	<b>-\$ 1,597.31</b>	<b>-13.81%</b>
<b>Total Other Current Liabilities</b>	<b>\$ 27,736.24</b>	<b>\$ 29,094.56</b>	<b>-\$ 1,358.32</b>	<b>-4.67%</b>
<b>Total Current Liabilities</b>	<b>\$ 31,917.48</b>	<b>\$ 34,373.49</b>	<b>-\$ 2,456.01</b>	<b>-7.15%</b>
<b>Total Liabilities</b>	<b>\$ 31,917.48</b>	<b>\$ 34,373.49</b>	<b>-\$ 2,456.01</b>	<b>-7.15%</b>
<b>Equity</b>				
<b>Temp. Restricted Net Assets</b>				
Bay Area Community Foundation	12,286.60	12,286.60	0.00	0.00%
<b>Total Temp. Restricted Net Assets</b>	<b>\$ 12,286.60</b>	<b>\$ 12,286.60</b>	<b>\$ 0.00</b>	<b>0.00%</b>
<b>Unrestricted Net Assets</b>	<b>457,676.52</b>	<b>490,213.19</b>	<b>-32,536.67</b>	<b>-6.64%</b>
Net Revenue	-12,464.64	-10,003.46	-2,461.18	-24.60%
<b>Total Equity</b>	<b>\$ 457,498.48</b>	<b>\$ 492,496.33</b>	<b>-\$ 34,997.85</b>	<b>-7.11%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 489,415.96</b>	<b>\$ 526,869.82</b>	<b>-\$ 37,453.86</b>	<b>-7.11%</b>



**YWCA GREAT LAKES BAY**  
**Statement of Activity by Class**  
 January - February, 2023

	1 Administratio n	Wellness	Total 1 Administratio n	2 Fund Developm ent	Donor Relations	Total 2 Fund Developm ent	3 WEEP	Women's Econ Empw Prog	Young Women Choosing Action	Total 3 WEEP	6 Events	Riverside Art Fest	Wm of Achievmt	Total 6 Events	7 Advocacy	InterACT, DEI	Total 7 Advocacy	TOTAL	
<b>Revenue</b>																			
101 Grant Income			0.00			0.00		5,000.00		5,000.00				0.00			0.00	5,000.00	
102 Program/Event Income			0.00			0.00				0.00		7,600.00	1,000.00	8,600.00			0.00	8,600.00	
103 Contributions			0.00			0.00				0.00				0.00			0.00	0.00	
103.1 Corporate Contributions			0.00			0.00				0.00		500.00		500.00			0.00	500.00	
103.2 Individual Contributions			0.00	102.53		102.53				0.00				0.00			0.00	102.53	
<b>Total 103 Contributions</b>			<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 102.53</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 500.00</b>	<b>\$ 0.00</b>	<b>\$ 500.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 602.53</b>	
Uncategorized Revenue	6,065.60		6,065.60			0.00				0.00				0.00			0.00	6,065.60	
<b>Total Revenue</b>	<b>\$ 6,065.60</b>	<b>\$ 0.00</b>	<b>\$ 6,065.60</b>	<b>\$ 102.53</b>	<b>\$ 0.00</b>	<b>\$ 102.53</b>	<b>\$ 0.00</b>	<b>\$ 5,000.00</b>	<b>\$ 0.00</b>	<b>\$ 5,000.00</b>	<b>\$ 0.00</b>	<b>\$ 8,100.00</b>	<b>\$ 1,000.00</b>	<b>\$ 9,100.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 20,268.13</b>	
<b>Gross Profit</b>	<b>\$ 6,065.60</b>	<b>\$ 0.00</b>	<b>\$ 6,065.60</b>	<b>\$ 102.53</b>	<b>\$ 0.00</b>	<b>\$ 102.53</b>	<b>\$ 0.00</b>	<b>\$ 5,000.00</b>	<b>\$ 0.00</b>	<b>\$ 5,000.00</b>	<b>\$ 0.00</b>	<b>\$ 8,100.00</b>	<b>\$ 1,000.00</b>	<b>\$ 9,100.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 20,268.13</b>	
<b>Expenditures</b>																			
200 Facilities and Equipment			0.00			0.00				0.00				0.00			0.00	0.00	
201 Building Rent and Parking	600.00		600.00			0.00				0.00				0.00	30.00		30.00	630.00	
204 Property Insurance	204.60		204.60			0.00				0.00				0.00			0.00	204.60	
206 Telephone & Telecomm	626.45		626.45			0.00	120.00			120.00				0.00			0.00	746.45	
<b>Total 200 Facilities and Equipment</b>	<b>\$ 1,431.05</b>	<b>\$ 0.00</b>	<b>\$ 1,431.05</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 120.00</b>	<b>\$ 0.00</b>	<b>\$ 120.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 30.00</b>	<b>\$ 0.00</b>	<b>\$ 30.00</b>	<b>\$ 1,581.05</b>	
300 Operating Expenses - Fixed			0.00			0.00				0.00				0.00			0.00	0.00	
301 Accounting, Bookkpg, Audit	1,062.76		1,062.76			0.00				0.00				0.00			0.00	1,062.76	
302 Advertising/Marketing			0.00			0.00				0.00		125.00		125.00			0.00	125.00	
303 Bank fees	10.34		10.34	2.53		2.53				0.00		108.78		108.78			0.00	121.65	
310 Depreciation expense	120.30		120.30			0.00				0.00				0.00			0.00	120.30	
312 Meals	75.71		75.71			0.00	57.94	74.23		132.17				0.00			0.00	207.88	
313 Memberships & Subscriptions	709.44		709.44			0.00	940.66			940.66				0.00			0.00	1,650.10	
325 Insurance, Liability, D & O	917.25		917.25			0.00				0.00				0.00			0.00	917.25	
<b>Total 300 Operating Expenses - Fixed</b>	<b>\$ 2,895.80</b>	<b>\$ 0.00</b>	<b>\$ 2,895.80</b>	<b>\$ 2.53</b>	<b>\$ 0.00</b>	<b>\$ 2.53</b>	<b>\$ 0.00</b>	<b>\$ 998.60</b>	<b>\$ 74.23</b>	<b>\$ 1,072.83</b>	<b>\$ 0.00</b>	<b>\$ 233.78</b>	<b>\$ 0.00</b>	<b>\$ 233.78</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 4,204.94</b>	
400 Operating Expenses - Variable			0.00			0.00				0.00				0.00			0.00	0.00	
410 Postage, Mailings			0.00			0.00		7.92		7.92				0.00			0.00	7.92	
420 Printing and Copying	934.50		934.50			0.00				0.00				0.00			0.00	934.50	
425 Supplies - Class/Office	478.69		478.69			0.00		75.68		75.68				0.00	90.05		90.05	644.42	
426 Supplies - Gas Cards/Gift Cards			0.00			0.00	116.28	1,209.19		1,325.47				0.00			0.00	1,325.47	
430 Stipends to Indiv.			0.00			0.00	1,550.00	1,200.00		2,750.00				0.00			0.00	2,750.00	
<b>Total 400 Operating Expenses - Variable</b>	<b>\$ 1,413.19</b>	<b>\$ 0.00</b>	<b>\$ 1,413.19</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 1,749.88</b>	<b>\$ 2,409.19</b>	<b>\$ 4,159.07</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 90.05</b>	<b>\$ 0.00</b>	<b>\$ 90.05</b>	<b>\$ 5,662.31</b>	
500 Personnel Expenses			0.00			0.00				0.00				0.00			0.00	0.00	
501 Salaries & Wages	9,256.94	2,929.81	12,186.75		34.81	34.81	8,444.61	1,929.38		10,373.99		104.43		104.43	362.48	787.80	1,150.28	23,850.26	
502 Payroll Taxes	1,572.19	224.13	1,796.32		2.66	2.66	1,842.50	147.59		1,990.09		7.98		7.98	27.73	60.26	87.99	3,885.04	
504 Benefits - Retirement	530.45		530.45			0.00				0.00				0.00			0.00	530.45	
515 Mileage	12.58		12.58			0.00	164.65	31.44		196.09				0.00			0.00	208.67	
<b>Total 500 Personnel Expenses</b>	<b>\$ 11,372.16</b>	<b>\$ 3,153.94</b>	<b>\$ 14,526.10</b>	<b>\$ 0.00</b>	<b>\$ 37.47</b>	<b>\$ 37.47</b>	<b>\$ 0.00</b>	<b>\$ 10,451.76</b>	<b>\$ 2,108.41</b>	<b>\$ 12,560.17</b>	<b>\$ 0.00</b>	<b>\$ 112.41</b>	<b>\$ 0.00</b>	<b>\$ 112.41</b>	<b>\$ 390.21</b>	<b>\$ 848.06</b>	<b>\$ 1,238.27</b>	<b>\$ 28,474.42</b>	
<b>Total Expenditures</b>	<b>\$ 17,112.20</b>	<b>\$ 3,153.94</b>	<b>\$ 20,266.14</b>	<b>\$ 2.53</b>	<b>\$ 37.47</b>	<b>\$ 40.00</b>	<b>\$ 0.00</b>	<b>\$ 13,320.24</b>	<b>\$ 4,591.83</b>	<b>\$ 17,912.07</b>	<b>\$ 0.00</b>	<b>\$ 346.19</b>	<b>\$ 0.00</b>	<b>\$ 346.19</b>	<b>\$ 510.26</b>	<b>\$ 848.06</b>	<b>\$ 1,358.32</b>	<b>\$ 39,922.72</b>	
<b>Net Operating Revenue</b>	<b>-\$ 11,046.60</b>	<b>-\$ 3,153.94</b>	<b>-\$ 14,200.54</b>	<b>\$ 100.00</b>	<b>-\$ 37.47</b>	<b>\$ 62.53</b>	<b>\$ 0.00</b>	<b>-\$ 8,320.24</b>	<b>-\$ 4,591.83</b>	<b>-\$ 12,912.07</b>	<b>\$ 0.00</b>	<b>\$ 7,753.81</b>	<b>\$ 1,000.00</b>	<b>\$ 8,753.81</b>	<b>-\$ 510.26</b>	<b>-\$ 848.06</b>	<b>-\$ 1,358.32</b>	<b>-\$ 19,654.59</b>	
<b>Net Revenue</b>	<b>-\$ 11,046.60</b>	<b>-\$ 3,153.94</b>	<b>-\$ 14,200.54</b>	<b>\$ 100.00</b>	<b>-\$ 37.47</b>	<b>\$ 62.53</b>	<b>\$ 0.00</b>	<b>-\$ 8,320.24</b>	<b>-\$ 4,591.83</b>	<b>-\$ 12,912.07</b>	<b>\$ 0.00</b>	<b>\$ 7,753.81</b>	<b>\$ 1,000.00</b>	<b>\$ 8,753.81</b>	<b>-\$ 510.26</b>	<b>-\$ 848.06</b>	<b>-\$ 1,358.32</b>	<b>-\$ 19,654.59</b>	

**YWCA GREAT LAKES BAY**  
**Statement of Activity YTD Comparison**  
January - February, 2023

	Total			
	Jan - Feb, 2023	Jan - Feb, 2022 (PY)	Change	% Change
<b>Revenue</b>				
101 Grant Income	5,000.00	31,583.34	-26,583.34	-84.17%
102 Program/Event Income	8,600.00	6,275.00	2,325.00	37.05%
103 Contributions			0.00	
103.1 Corporate Contributions	500.00		500.00	
103.2 Individual Contributions	102.53	301.00	-198.47	-65.94%
<b>Total 103 Contributions</b>	<b>\$ 602.53</b>	<b>\$ 301.00</b>	<b>\$ 301.53</b>	<b>100.18%</b>
Uncategorized Revenue	6,065.60		6,065.60	
<b>Total Revenue</b>	<b>\$ 20,268.13</b>	<b>\$ 38,159.34</b>	<b>-\$ 17,891.21</b>	<b>-46.89%</b>
<b>Gross Profit</b>	<b>\$ 20,268.13</b>	<b>\$ 38,159.34</b>	<b>-\$ 17,891.21</b>	<b>-46.89%</b>
<b>Expenditures</b>				
200 Facilities and Equipment			0.00	
201 Building Rent and Parking	630.00	1,200.00	-570.00	-47.50%
202 Equip Rental & Maintenance		253.14	-253.14	-100.00%
204 Property Insurance	204.60		204.60	
206 Telephone & Telecomm	746.45	705.98	40.47	5.73%
<b>Total 200 Facilities and Equipment</b>	<b>\$ 1,581.05</b>	<b>\$ 2,159.12</b>	<b>-\$ 578.07</b>	<b>-26.77%</b>
300 Operating Expenses - Fixed			0.00	
301 Accounting, Bookkpg, Audit	1,062.76	531.00	531.76	100.14%
302 Advertising/Marketing	125.00	1,186.86	-1,061.86	-89.47%
303 Bank fees	121.65	387.31	-265.66	-68.59%
310 Depreciation expense	120.30	123.42	-3.12	-2.53%
312 Meals	207.88	51.77	156.11	301.55%
313 Memberships & Subscriptions	1,650.10	1,937.01	-286.91	-14.81%
314 Permits, License Fees		100.00	-100.00	-100.00%
325 Insurance, Liability, D & O	917.25	1,182.85	-265.60	-22.45%
<b>Total 300 Operating Expenses - Fixed</b>	<b>\$ 4,204.94</b>	<b>\$ 5,500.22</b>	<b>-\$ 1,295.28</b>	<b>-23.55%</b>
400 Operating Expenses - Variable			0.00	
410 Postage, Mailings	7.92		7.92	
420 Printing and Copying	934.50	1,138.44	-203.94	-17.91%
425 Supplies - Class/Office	644.42	322.68	321.74	99.71%
426 Supplies - Gas Cards/Gift Cards	1,325.47		1,325.47	
430 Stipends to Individ.	2,750.00	4,725.23	-1,975.23	-41.80%
<b>Total 400 Operating Expenses - Variable</b>	<b>\$ 5,662.31</b>	<b>\$ 6,186.35</b>	<b>-\$ 524.04</b>	<b>-8.47%</b>
500 Personnel Expenses			0.00	
501 Salaries & Wages	23,850.26	16,071.15	7,779.11	48.40%
502 Payroll Taxes	3,885.04	2,625.94	1,259.10	47.95%
504 Benefits - Retirement	530.45	657.40	-126.95	-19.31%
515 Mileage	208.67	198.36	10.31	5.20%
<b>Total 500 Personnel Expenses</b>	<b>\$ 28,474.42</b>	<b>\$ 19,552.85</b>	<b>\$ 8,921.57</b>	<b>45.63%</b>
<b>Total Expenditures</b>	<b>\$ 39,922.72</b>	<b>\$ 33,398.54</b>	<b>\$ 6,524.18</b>	<b>19.53%</b>
<b>Net Operating Revenue</b>	<b>-\$ 19,654.59</b>	<b>\$ 4,760.80</b>	<b>-\$ 24,415.39</b>	<b>-512.84%</b>
<b>Net Revenue</b>	<b>-\$ 19,654.59</b>	<b>\$ 4,760.80</b>	<b>-\$ 24,415.39</b>	<b>-512.84%</b>

**YWCA GREAT LAKES BAY**  
**Budget vs. Actuals: 2023 Budget - FY23 P&L**  
 January - February, 2023

	Total			% of Budget
	Actual	Budget	over Budget	
<b>Revenue</b>				
101 Grant Income	5,000.00	29,444.34	-24,444.34	16.98%
102 Program/Event Income	8,600.00	5,583.34	3,016.66	154.03%
103 Contributions	0.00	0.00	0.00	
103.1 Corporate Contributions	500.00	3,750.00	-3,250.00	13.33%
103.2 Individual Contributions	102.53	2,407.34	-2,304.81	4.26%
103.3 Board Giving	0.00	500.00	-500.00	0.00%
<b>Total 103 Contributions</b>	<b>\$ 602.53</b>	<b>\$ 6,657.34</b>	<b>-\$ 6,054.81</b>	<b>9.05%</b>
105 Fee for Service	0.00	1,333.34	-1,333.34	0.00%
Uncategorized Revenue	6,065.60	0.00	6,065.60	
<b>Total Revenue</b>	<b>\$ 20,268.13</b>	<b>\$ 43,018.36</b>	<b>-\$ 22,750.23</b>	<b>47.12%</b>
<b>Gross Profit</b>	<b>\$ 20,268.13</b>	<b>\$ 43,018.36</b>	<b>-\$ 22,750.23</b>	<b>47.12%</b>
<b>Expenditures</b>				
200 Facilities and Equipment	0.00	0.00	0.00	
201 Building Rent and Parking	630.00	2,033.34	-1,403.34	30.98%
202 Equip Rental & Maintenance	0.00	1,083.34	-1,083.34	0.00%
204 Property Insurance	204.60	0.00	204.60	
206 Telephone & Telecomm	746.45	416.66	329.79	179.15%
<b>Total 200 Facilities and Equipment</b>	<b>\$ 1,581.05</b>	<b>\$ 3,533.34</b>	<b>-\$ 1,952.29</b>	<b>44.75%</b>
300 Operating Expenses - Fixed	0.00	0.00	0.00	
301 Accounting, Bookkpg, Audit	1,062.76	1,750.00	-687.24	60.73%
302 Advertising/Marketing	125.00	433.34	-308.34	28.85%
303 Bank fees	121.65	100.00	21.65	121.65%
305 Conferences & Meetings	0.00	500.00	-500.00	0.00%
310 Depreciation expense	120.30	116.66	3.64	103.12%
312 Meals	207.88	1,083.34	-875.46	19.19%
313 Memberships & Subscriptions	1,650.10	500.00	1,150.10	330.02%
314 Permits, License Fees	0.00	33.34	-33.34	0.00%
324 Website Design & Maintnce.	0.00	133.34	-133.34	0.00%
325 Insurance, Liability, D & O	917.25	666.66	250.59	137.59%
330 Investment Fees	0.00	416.66	-416.66	0.00%
<b>Total 300 Operating Expenses - Fixed</b>	<b>\$ 4,204.94</b>	<b>\$ 5,733.34</b>	<b>-\$ 1,528.40</b>	<b>73.34%</b>
400 Operating Expenses - Variable	0.00	0.00	0.00	
405 Books, Library, Reference	0.00	1,000.00	-1,000.00	0.00%
410 Postage, Mailings	7.92	100.00	-92.08	7.92%
420 Printing and Copying	934.50	283.34	651.16	329.82%
425 Supplies - Class/Office	644.42	750.00	-105.58	85.92%
426 Supplies - Gas Cards/Gift Cards	1,325.47	1,750.00	-424.53	75.74%
430 Stipends to Indiv.	2,750.00	1,291.66	1,458.34	212.90%
<b>Total 400 Operating Expenses - Variable</b>	<b>\$ 5,662.31</b>	<b>\$ 5,175.00</b>	<b>\$ 487.31</b>	<b>109.42%</b>
500 Personnel Expenses	0.00	0.00	0.00	
501 Salaries & Wages	23,850.26	26,550.00	-2,699.74	89.83%
502 Payroll Taxes	3,885.04	2,333.34	1,551.70	166.50%
504 Benefits - Retirement	530.45	516.68	13.77	102.67%
515 Mileage	208.67	366.68	-158.01	56.91%
520 Training & Continuing Ed	0.00	300.00	-300.00	0.00%
525 Outside Contract Services	0.00	1,000.00	-1,000.00	0.00%
<b>Total 500 Personnel Expenses</b>	<b>\$ 28,474.42</b>	<b>\$ 31,066.70</b>	<b>-\$ 2,592.28</b>	<b>91.66%</b>
<b>Total Expenditures</b>	<b>\$ 39,922.72</b>	<b>\$ 45,508.38</b>	<b>-\$ 5,585.66</b>	<b>87.73%</b>
<b>Net Operating Revenue</b>	<b>-\$ 19,654.59</b>	<b>-\$ 2,490.02</b>	<b>-\$ 17,164.57</b>	<b>789.33%</b>
<b>Net Revenue</b>	<b>-\$ 19,654.59</b>	<b>-\$ 2,490.02</b>	<b>-\$ 17,164.57</b>	<b>789.33%</b>

**YWCA GREAT LAKES BAY**  
**Statement of Activity Comparison**  
February 2023

	Total			
	Feb 2023	Feb 2022 (PY)	Change	% Change
<b>Revenue</b>				
101 Grant Income	2,500.00	28,291.67	-25,791.67	-91.16%
102 Program/Event Income	3,025.00	2,525.00	500.00	19.80%
103 Contributions			0.00	
103.1 Corporate Contributions	500.00		500.00	
103.2 Individual Contributions		201.00	-201.00	-100.00%
<b>Total 103 Contributions</b>	<b>\$ 500.00</b>	<b>\$ 201.00</b>	<b>\$ 299.00</b>	<b>148.76%</b>
Uncategorized Revenue	6,065.60		6,065.60	
<b>Total Revenue</b>	<b>\$ 12,090.60</b>	<b>\$ 31,017.67</b>	<b>-\$ 18,927.07</b>	<b>-61.02%</b>
<b>Gross Profit</b>	<b>\$ 12,090.60</b>	<b>\$ 31,017.67</b>	<b>-\$ 18,927.07</b>	<b>-61.02%</b>
<b>Expenditures</b>				
200 Facilities and Equipment			0.00	
201 Building Rent and Parking	600.00	600.00	0.00	0.00%
202 Equip Rental & Maintenance		253.14	-253.14	-100.00%
206 Telephone & Telecomm	354.40	370.49	-16.09	-4.34%
<b>Total 200 Facilities and Equipment</b>	<b>\$ 954.40</b>	<b>\$ 1,223.63</b>	<b>-\$ 269.23</b>	<b>-22.00%</b>
300 Operating Expenses - Fixed			0.00	
301 Accounting, Bookkpg, Audit	535.76	465.50	70.26	15.09%
302 Advertising/Marketing		777.36	-777.36	-100.00%
303 Bank fees	41.60	173.70	-132.10	-76.05%
310 Depreciation expense	60.15	61.71	-1.56	-2.53%
312 Meals	131.90	29.42	102.48	348.33%
313 Memberships & Subscriptions	178.67	284.14	-105.47	-37.12%
314 Permits, License Fees		100.00	-100.00	-100.00%
325 Insurance, Liability, D & O		204.60	-204.60	-100.00%
<b>Total 300 Operating Expenses - Fixed</b>	<b>\$ 948.08</b>	<b>\$ 2,096.43</b>	<b>-\$ 1,148.35</b>	<b>-54.78%</b>
400 Operating Expenses - Variable			0.00	
420 Printing and Copying	339.71	225.00	114.71	50.98%
425 Supplies - Class/Office	215.56	175.28	40.28	22.98%
426 Supplies - Gas Cards/Gift Cards	1,325.47		1,325.47	
430 Stipends to Indiv.	1,650.00	2,571.72	-921.72	-35.84%
<b>Total 400 Operating Expenses - Variable</b>	<b>\$ 3,530.74</b>	<b>\$ 2,972.00</b>	<b>\$ 558.74</b>	<b>18.80%</b>
500 Personnel Expenses			0.00	
501 Salaries & Wages	11,655.32	8,073.08	3,582.24	44.37%
502 Payroll Taxes	1,842.64	1,286.26	556.38	43.26%
504 Benefits - Retirement	267.80	403.65	-135.85	-33.66%
515 Mileage	81.57	198.36	-116.79	-58.88%
<b>Total 500 Personnel Expenses</b>	<b>\$ 13,847.33</b>	<b>\$ 9,961.35</b>	<b>\$ 3,885.98</b>	<b>39.01%</b>
<b>Total Expenditures</b>	<b>\$ 19,280.55</b>	<b>\$ 16,253.41</b>	<b>\$ 3,027.14</b>	<b>18.62%</b>
<b>Net Operating Revenue</b>	<b>-\$ 7,189.95</b>	<b>\$ 14,764.26</b>	<b>-\$ 21,954.21</b>	<b>-148.70%</b>
<b>Net Revenue</b>	<b>-\$ 7,189.95</b>	<b>\$ 14,764.26</b>	<b>-\$ 21,954.21</b>	<b>-148.70%</b>

**YWCA GREAT LAKES BAY**  
**Statement of Financial Position Comparison**  
As of February 28, 2023

	Total			
	As of Feb 28, 2023	As of Feb 28, 2022 (PY)	Change	% Change
<b>ASSETS</b>				
<b>Current Assets</b>				
<b>Bank Accounts</b>				
1st State Bank Checking	83,652.37	99,099.47	-15,447.10	-15.59%
Diaper Bank			0.00	
Diaper Bank - Arenac	3,265.94	4,214.87	-948.93	-22.51%
Diaper Bank - Bay	3,348.48	4,010.56	-662.08	-16.51%
<b>Total Diaper Bank</b>	<b>\$ 6,614.42</b>	<b>\$ 8,225.43</b>	<b>-\$ 1,611.01</b>	<b>-19.59%</b>
Huntington Checking	91.00	151.00	-60.00	-39.74%
<b>Total Bank Accounts</b>	<b>\$ 90,357.79</b>	<b>\$ 107,475.90</b>	<b>-\$ 17,118.11</b>	<b>-15.93%</b>
<b>Accounts Receivable</b>				
Accounts receivable	45,666.00	32,250.02	13,415.98	41.60%
<b>Total Accounts Receivable</b>	<b>\$ 45,666.00</b>	<b>\$ 32,250.02</b>	<b>\$ 13,415.98</b>	<b>41.60%</b>
<b>Other Current Assets</b>				
BACF Endowment Fund	12,286.60	12,286.60	0.00	0.00%
Huntington Investment	331,826.35	389,193.76	-57,367.41	-14.74%
<b>Total Other Current Assets</b>	<b>\$ 344,112.95</b>	<b>\$ 401,480.36</b>	<b>-\$ 57,367.41</b>	<b>-14.29%</b>
<b>Total Current Assets</b>	<b>\$ 480,136.74</b>	<b>\$ 541,206.28</b>	<b>-\$ 61,069.54</b>	<b>-11.28%</b>
<b>Fixed Assets</b>				
Accumulated depreciation	-13,652.60	-12,915.32	-737.28	-5.71%
Computer software	445.64	445.64	0.00	0.00%
Furniture and Equipment	15,026.64	14,490.83	535.81	3.70%
<b>Total Fixed Assets</b>	<b>\$ 1,819.68</b>	<b>\$ 2,021.15</b>	<b>-\$ 201.47</b>	<b>-9.97%</b>
<b>Other Assets</b>				
Prepaid expenses	1,430.73	164.50	1,266.23	769.74%
<b>Total Other Assets</b>	<b>\$ 1,430.73</b>	<b>\$ 164.50</b>	<b>\$ 1,266.23</b>	<b>769.74%</b>
<b>TOTAL ASSETS</b>	<b>\$ 483,387.15</b>	<b>\$ 543,391.93</b>	<b>-\$ 60,004.78</b>	<b>-11.04%</b>
<b>LIABILITIES AND EQUITY</b>				
<b>Liabilities</b>				
<b>Current Liabilities</b>				
<b>Accounts Payable</b>				
Accounts payable	1,529.52	5,863.13	-4,333.61	-73.91%
<b>Total Accounts Payable</b>	<b>\$ 1,529.52</b>	<b>\$ 5,863.13</b>	<b>-\$ 4,333.61</b>	<b>-73.91%</b>
<b>Credit Cards</b>				
1st State Bank Credit Card	2,674.75	-13.77	2,688.52	19524.47%
<b>Total Credit Cards</b>	<b>\$ 2,674.75</b>	<b>-\$ 13.77</b>	<b>\$ 2,688.52</b>	<b>19524.47%</b>
<b>Other Current Liabilities</b>				
Deferred Revenue	11,150.00	9,300.00	1,850.00	19.89%
Diaper Bank Funds	6,506.42	8,225.43	-1,719.01	-20.90%
Direct Deposit Liabilities	108.00	0.00	108.00	
Payroll Liabilities	5,261.54	5,261.54	0.00	0.00%
Cares Act Co. Soc Sec Deferral	0.00	3,203.50	-3,203.50	-100.00%
City W/H	-152.15	0.00	-152.15	
Federal Taxes (941/944)	2,723.45	1,701.56	1,021.89	60.06%
MI Income Tax	980.32	683.05	297.27	43.52%
MI Local Tax	206.83	206.83	0.00	
MI Unemployment Tax	2,060.74	1,396.50	664.24	47.56%
SUTA Payable	1.00	0.00	1.00	
YWCA After Tax Contribution	28.18	103.00	-74.82	-72.64%
YWCA Retirement Company	0.02	407.40	-407.38	-100.00%
<b>Total Payroll Liabilities</b>	<b>\$ 11,109.93</b>	<b>\$ 12,756.55</b>	<b>-\$ 1,646.62</b>	<b>-12.91%</b>
<b>Total Other Current Liabilities</b>	<b>\$ 28,874.35</b>	<b>\$ 30,281.98</b>	<b>-\$ 1,407.63</b>	<b>-4.65%</b>
<b>Total Current Liabilities</b>	<b>\$ 33,078.62</b>	<b>\$ 36,131.34</b>	<b>-\$ 3,052.72</b>	<b>-8.45%</b>
<b>Total Liabilities</b>	<b>\$ 33,078.62</b>	<b>\$ 36,131.34</b>	<b>-\$ 3,052.72</b>	<b>-8.45%</b>
<b>Equity</b>				
<b>Temp. Restricted Net Assets</b>				
Bay Area Community Foundation	12,286.60	12,286.60	0.00	0.00%
<b>Total Temp. Restricted Net Assets</b>	<b>\$ 12,286.60</b>	<b>\$ 12,286.60</b>	<b>\$ 0.00</b>	<b>0.00%</b>
<b>Unrestricted Net Assets</b>	<b>457,676.52</b>	<b>490,213.19</b>	<b>-32,536.67</b>	<b>-6.64%</b>
Net Revenue	-19,654.59	4,760.80	-24,415.39	-512.84%
<b>Total Equity</b>	<b>\$ 450,308.53</b>	<b>\$ 507,260.59</b>	<b>-\$ 56,952.06</b>	<b>-11.23%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 483,387.15</b>	<b>\$ 543,391.93</b>	<b>-\$ 60,004.78</b>	<b>-11.04%</b>

Hello everyone! Here is an update on our work from the past two months:

## Old Business

### YWCA's Office:

- Current Lease:
  - Our new month-to-month lease of our office in the United Way of Bay County building began on 3/1/23 and will end on 2/28/24 (if not before.)
  - Nicole Luczak is showing our office periodically, although we both have to give 90 days notice to terminate.
- New Office Search:
  - After reviewing the buildings on the market, and talking with 1st State Bank about commercial mortgages, I have decided to not pursue an office purchase at this time.
  - We reviewed lease options in the Davidson Building, and are looking at office spaces leased by New Adventure Development in Downtown as well.

### Riverside Art Festival & 2023 Event Sponsorships Update:

- As of today, we have **81** vendors registered! This is more than last year - and our goal for 2023 was 90 vendors.
- We will close the registration window soon - this will give us more time to finalize the layout/details before the festival begins.
- I have sent out event sponsorship requests to 10 businesses so far and received only 4 commitments for 2023 - I am waiting on a reply from Nexteer, Dow, Copoco or Jolt CU.
  - If anyone knows of a colleague or friend who works at any of these organizations and would like to help me with follow up, I'd greatly appreciate it.

### Summer/Fall Interns:

- Erica and I attended the Social Work Field Placement Fair at SVSU a few weeks ago.
- The results were mixed, but we are not done interviewing.
- If we don't select any interns we will be able to complete programs as planned this year, however it would make doing more sessions of Young Women Choosing Action challenging.

## New Business:

### YWCA USA Conference - Washington DC June 7-9, 2023

- The YWCA USA Conference will be held in Washington DC just before the Riverside Art Festival this year.
- The timing is not ideal, but because we have not had a presence at a national conference in at least 5 years, I am committed to attending this year.
- We will fly out on Wednesday June 7, attend the opening day events, June 8 is Capitol Hill Day and my plan is to fly out first thing on Friday, June 9 to be back in time to help Jen Idalski with setup that evening.
  - Erica will stay through the breakout sessions on Friday, and will be back that night and at Riverside over the weekend.

- Since I - with Jen - am the main point of contact for Riverside vendors and the City, it should be me who is in town to ensure the event runs smoothly for setup.
- YWCA USA is giving out a \$1000 stipend which will cover a significant portion of the conference costs.
  - If an unforeseen complication arises we may reconsider this plan, so far no non refundable purchases have been made!

#### New Grants:

- The Bay Area Community Foundation developed a grant they are giving to us to support InterACT in Bay County.
- Saginaw Community Foundation awarded us \$5000 for InterACT in 2023.
- We were selected to be Women in Leadership GLBR's Give Back Nonprofit for 2023. More details to follow at the Board meeting.

#### **How You Can Help Us:**

##### Give Local Bay - May 2, 2023:

- If you were planning to make your contribution to the YWCA GLBR during Give Local Bay, its coming up on May 2, 2023.
- We'll be sharing more information during the Board meeting - even sharing our Give Local Bay posts on social media, and encouraging your friends to join in by giving that day would be a big help!

##### Winner's Choice Raffle @ Riverside:

- In March 2021, we did our Winner's Choice raffle. At the last Board meeting, we agreed to do another raffle over Riverside weekend.
- The raffle works this way: We select two winners, the first winner picks from the Prize Package or the cash prize. The second place winner gets whatever is left over!
- After considering the options, we will sell tickets on Saturday and Sunday only.
  - To pre-sell the tickets creates a lot of administrative work...and we can't sell tickets online or take credit cards for payment.
    - Ticket sales have to be done in person with cash/check, or we can do ticket sales by phone (and wait for payment to arrive.) Once payment has been received, we'd need to mail out the tickets.
- The prizes we gave away in 2021 were:
  - \$300 cash AND Prize package of:
    - Bed and Breakfast stay for 2 nights
    - Restaurant gift cards: Grove Tea Lounge (\$25), Populace Coffee (\$50), Delicious Sweets Bakeshop (\$25), Artisan Urban Bistro (\$100), Pizza Baker (\$50),
    - Experiences: Washington Lanes (\$20), Dow Gardens (\$40),
    - Other: Hampton's Salon (\$100), Serendipity Road (\$50), Tumi travel bag, \$100 Meijer gift cards, \$100 wine from Meijer.
- In the Board Giving & Volunteer survey from January, almost all of you said you'd contribute to a raffle which is amazing and so appreciated!!

- To make this easy, you can pick one of the options below to support the raffle:
  - 1. Purchase or coordinate a donation of a gift card to a restaurant or experience in Saginaw, Bay or Midland Counties.
    - Let us know what you are planning to do ASAP and drop off/mail the gift card to us by June 1, 2023.
  - 2. Donate money to go toward the cash prize or toward the purchase of a gift card.
  - 3. If you have an item you would like to donate - a mission-related book, something like a bed and breakfast gift certificate...we'd love some new ideas! Just give us a call and we can coordinate.
- If you aren't able to support the raffle or didn't say you were able to, no worries.
- We will **not** need donations of coffee shop gift cards or donations of wine. (We've got them covered already!)

### Program Update from Erica:

Our Women's Economic Empowerment Program has reached **60 women** so far this year and provided over **1,000 hours of direct assistance** to women in the Great Lakes Bay Region!

- We have a total of **49 graduates from the 5 classes** (GA, MA, YWCA) we have offered so far in 2023.
- Enrollment for the next Getting Ahead class at Tri-CAP is on April 25th, and recruitment for our next Moving Ahead class begins on April 24th.
- To date every graduate has indicated on their evaluation that they would participate in future YWCA programs offered and that they would recommend our programs to other women.
- To quote some recent graduates on why they would make this recommendation:
  - "it will help you set goals for yourself and know you can reach them. It helped me get a better breakdown of what I need to do in order to accomplish my goals"
  - "It was helpful in many ways in my life. It doesn't depend where you come from, small town, big down, upper class, lower class, it builds your mindset to think through the steps needed to succeed."
- We especially like to see this, as more and more women exiting Tri-CAP have been expressing interest in maintaining a connection to our organization, participating in our Moving Ahead and Staying Ahead programs, or referring others to our services.
- The vast majority of our graduates continue to demonstrate increased levels of stability and hope, and report increases in future-thinking, confidence, reevaluation of the goals they set for themselves, and increased belief in their ability to meet those goals.
- We are looking forward to our upcoming programs and those we have in development for later this year!