

Board of Directors Meeting Agenda

Thursday, December 14, 2023 - 5:30-6:30pm

Location: <https://us02web.zoom.us/j/8376386444>

Call to Order & Welcome

Niki Napolitano - welcome!

Calvert-Baxter

Consent Agenda

October 19, 2023 Board of Directors Meeting Minutes,
September & October 2023 Financial Reports
YWCA GLBR 2024-2026 Strategic Plan
Officers & Terms 2024

Calvert-Baxter

Executive Director Update

- State of the YWCA GLBR - 2023 Year End Review
- 2024 Plans

Branigan

Finance Committee

- 2024 Budget ****vote to approve***
- 2023 Year in Review

Kilpatrick

Governance Committee

- [2024 Board Volunteerism & Board Giving Form - due January 8, 2024](#)
- Pledge reminders sent to Board members who made pledges earlier in the year
- Need volunteers to join the Finance Committee!

Calvert-Baxter

Next Meeting: January 18, 2024 - 5:30-6:30pm at the YWCA GLBR Office!

Board of Directors

Carole Calvert-Baxter - *Chair*, Melissa Whitford - *Vice Chair*, Rebekah Kilpatrick - *Treasurer*, Raquel Perez - *Secretary*, Beth Roszatycki - *Past Chair*, Kelsey Adkins, Margie Bach, Ivy Braden, Vanessa Guerra, Viloshinee Murugan, Niki Napolitano, Dr. Sunita Vadakath, Candace Whitfield

Board of Directors Meeting Minutes
Thursday, October 19, 2023 5:30-6:30pm
Location: Zoom

Present: Kelsey Adkins, Margie Bach, Ivy Braden, Carole Calvert-Baxter, Vanessa Guerra, Rebekah Kilpatrick, Beth Roszatycki, Sunita Vadakath, Candace Whitfield. Staff: Moira Branigan.. Excused: Viloshinee Murugan, Raquel Perez, Melissa Whitford.

Call to Order

- Carole Calvert-Baxter called the meeting to order at 5:33 pm.

Consent Agenda

- Calvert-Baxter introduced the consent agenda which includes: August 20, 2023 Board of Directors Meeting Minutes, 2022 Financial Review, July 2023 and August 2023 Financial Reports, and the Board of Directors Application for Niki Napolitano.
- No items were taken from the Consent Agenda for discussion.
 - Ivy Braden made a motion to approve the Consent Agenda as presented, Vanessa Guerra seconded. The motion passed.

Executive Director Update

- Moira Branigan provided a brief recap of the 2023 Women of Achievement Awards ceremony, including sponsorships, total attendees and feedback after the event.
- Branigan also reported on the fundraising successes since the August meeting which included:
 - Michigan Nonprofit Association grant for \$10,000 (for 2023), and a PNC Foundation grant for \$5,000 (for 2024.)
- Branigan also proposed a different schedule for 2024 meetings: this would move meetings to January. March, May, July, September, and November.
 - Get us away from having meetings the week after our events, it would also avoid holiday conflicts in December.
 - In-person (hybrid) meetings 2x, to be discussed at the upcoming Governance meeting.
 - The Board was receptive to this change.
- Quick program update:
 - Young Women Choosing Action - began at the Saginaw Boys & Girls Club on 10/17/23
 - Moving Ahead class wrapped up on 10/17/23, new class beginning in November.
 - These will be the final programs of the year. Grace and Erica are co-facilitating these classes, Branigan reported she is helping out with YWCA occasionally.

Strategic Planning Discussion

- Branigan led a Discussion of the Strategic Plan, and read through the full draft.
 - Board provided ideas and adjustments to some phrasing in the plan, and was receptive to the Plan in its current form.
- Branigan will provide the final version for approval at the December 14, 2023 Board of Directors meeting.

Adjourn Meeting

Carole Calvert-Baxter adjourned the meeting at 6:21 pm

**October 2023 Financial Reports
&
September 2023 Financial Reports**

**YWCA Great Lakes Bay Region
Statement of Activity by Class
January - October, 2023**

	1 Administratio n	Total 1 Administratio n	2 Fund Developme nt	Donor Relations	Total 2 Fund Developme nt	3 WEEP	Women's Econ Empw Prog	Young Women Choosing Action	Total 3 WEEP	6 Events	Riverside Art Fest	Wmn of Achievmt	Total 6 Events	7 Advocacy	InterACT, DEI	Total 7 Advocacy	TOTAL
Revenue																	
101 Grant Income		0.00			0.00		0.00		0.00						11,000.00	11,000.00	11,000.00
102 Program/Event Income		0.00	665.00		665.00				0.00		20,329.00	3,420.00	23,749.00		100.00	100.00	24,514.00
103 Contributions		0.00			0.00				0.00				0.00				0.00
103.1 Corporate Contributions	4,035.00	4,035.00	2,990.00	59.85	3,049.85				0.00		5,750.00	9,500.00	15,250.00				22,334.85
103.2 Individual Contributions	24.00	24.00	4,652.85		4,652.85				0.00				0.00				4,676.85
Total 103 Contributions	\$ 4,059.00	\$ 4,059.00	\$ 7,642.85	\$ 59.85	\$ 7,702.70	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 5,750.00	\$ 9,500.00	\$ 15,250.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 27,011.70
Sales of Product Revenue		0.00	10.00		10.00				0.00				0.00				10.00
Uncategorized Revenue	6,215.60	6,215.60			0.00				0.00				0.00				6,215.60
Total Revenue	\$ 10,274.60	\$ 10,274.60	\$ 8,317.85	\$ 59.85	\$ 8,377.70	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 26,079.00	\$ 12,920.00	\$ 38,999.00	\$ 0.00	\$ 11,100.00	\$ 11,100.00	\$ 68,751.30
Gross Profit	\$ 10,274.60	\$ 10,274.60	\$ 8,317.85	\$ 59.85	\$ 8,377.70	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 26,079.00	\$ 12,920.00	\$ 38,999.00	\$ 0.00	\$ 11,100.00	\$ 11,100.00	\$ 68,751.30
Expenditures																	
200 Facilities and Equipment		0.00			0.00				0.00				0.00				0.00
201 Building Rent and Parking	8,950.00	8,950.00			0.00				0.00		410.00		410.00	30.00			9,390.00
202 Equip Rental & Maintenance	666.02	666.02			0.00				0.00		100.00		100.00				766.02
204 Property Insurance	857.85	857.85			0.00				0.00				0.00				857.85
205 Utilities	88.77	88.77			0.00				0.00				0.00				88.77
206 Telephone & Telecomm	3,210.50	3,210.50			0.00	480.00		480.00	0.00				0.00				3,690.50
Total 200 Facilities and Equipment	\$ 13,773.14	\$ 13,773.14	\$ 0.00	\$ 0.00	\$ 0.00	\$ 480.00	\$ 0.00	\$ 480.00	\$ 0.00	\$ 0.00	\$ 510.00	\$ 0.00	\$ 510.00	\$ 30.00	\$ 0.00	\$ 30.00	\$ 14,793.14
300 Operating Expenses - Fixed		0.00			0.00				0.00				0.00				0.00
301 Accounting, Bookkpg, Audit	10,555.26	10,555.26			0.00				0.00				0.00				10,555.26
302 Advertising/Marketing	189.74	189.74			0.00				0.00		1,984.88	36.00	2,020.88				2,210.62
303 Bank fees	50.93	50.93	5.01		5.01				0.00		358.59	101.89	460.48		3.56	3.56	519.98
305 Conferences & Meetings	1,913.44	1,913.44			0.00				0.00				0.00				1,913.44
310 Depreciation expense	239.70	239.70			0.00				0.00				0.00				239.70
311 Interest Expense	111.62	111.62			0.00				0.00				0.00				111.62
312 Meals	517.15	517.15			0.00		57.94	74.23	132.17		28.38	4,611.60	4,639.98		61.90	61.90	5,351.20
313 Memberships & Subscriptions	3,498.54	3,498.54	394.89		394.89		1,260.10		1,260.10				0.00				5,151.53
314 Permits, License Fees	20.00	20.00			0.00				0.00		1,156.47		1,156.47				1,176.47
324 Website Design & Maintnce.	276.00	276.00			0.00				0.00				0.00				276.00
325 Insurance, Liability, D & O	3,836.05	3,836.05			0.00				0.00				0.00				3,836.05
326 Legal Fees	3,357.50	3,357.50			0.00				0.00				0.00				3,357.50
330 Investment Fees	2,624.98	2,624.98			0.00				0.00				0.00				2,624.98
Total 300 Operating Expenses - Fixed	\$ 27,188.91	\$ 27,188.91	\$ 399.90	\$ 0.00	\$ 399.90	\$ 0.00	\$ 1,318.04	\$ 74.23	\$ 1,392.27	\$ 0.00	\$ 3,528.32	\$ 4,749.49	\$ 8,277.81	\$ 0.00	\$ 65.46	\$ 65.46	\$ 37,324.35
400 Operating Expenses - Variable		0.00			0.00				0.00				0.00				0.00
405 Books, Library, Reference		0.00			0.00				0.00				0.00		1,260.51	1,260.51	1,260.51
410 Postage, Mailings	289.09	289.09	52.80		52.80		7.92		7.92		24.01	198.00	222.01				571.82
420 Printing and Copying	2,789.32	2,789.32	181.58		181.58				0.00			113.00	113.00				3,083.90
425 Supplies - Class/Office	1,510.05	1,510.05	100.00	79.46	179.46		105.12	227.42	332.54		814.75	492.24	1,306.99	90.05		90.05	3,419.09
426 Supplies - Gas Cards/Gift Cards		0.00			0.00		3,567.99	1,209.19	4,777.18				0.00				4,777.18
430 Stipends to Indiv.		0.00			0.00		3,075.26	1,200.00	4,275.26				0.00				4,275.26
Total 400 Operating Expenses - Variable	\$ 4,588.46	\$ 4,588.46	\$ 334.38	\$ 79.46	\$ 413.84	\$ 0.00	\$ 6,756.29	\$ 2,636.61	\$ 9,392.90	\$ 0.00	\$ 838.76	\$ 803.24	\$ 1,642.00	\$ 90.05	\$ 1,260.51	\$ 1,350.56	\$ 17,387.76
500 Personnel Expenses		0.00			0.00				0.00				0.00				0.00
501 Salaries & Wages	52,458.18	55,397.99		404.37	404.37		46,397.39	2,195.98	48,593.37		2,587.41	2,205.35	4,793.76	362.48	9,604.63	9,967.11	119,146.80
502 Payroll Taxes	5,189.17	5,413.30		30.93	30.93		5,130.10	167.97	5,298.07		203.61	168.80	372.41	27.73	734.75	762.48	11,877.19
504 Benefits - Retirement	2,940.65	2,940.65			0.00				0.00				0.00				2,940.65
515 Mileage	278.93	278.93			0.00		453.16	52.40	505.56				0.00		187.33	187.33	671.82
525 Outside Contract Services		0.00			0.00				0.00		2,974.50		2,974.50		700.00	700.00	3,674.50
Total 500 Personnel Expenses	\$ 60,866.93	\$ 64,020.87	\$ 0.00	\$ 435.30	\$ 435.30	\$ 0.00	\$ 51,980.65	\$ 2,416.35	\$ 54,397.00	\$ 0.00	\$ 5,765.52	\$ 2,375.15	\$ 8,140.67	\$ 390.21	\$ 11,226.71	\$ 11,616.92	\$ 138,610.76
Total Expenditures	\$ 106,417.44	\$ 109,571.38	\$ 734.28	\$ 514.76	\$ 1,249.04	\$ 0.00	\$ 60,534.98	\$ 5,127.19	\$ 65,662.17	\$ 0.00	\$ 10,642.60	\$ 7,927.88	\$ 18,570.48	\$ 510.26	\$ 12,552.68	\$ 13,062.94	\$ 208,116.01
Net Operating Revenue	-\$ 96,142.84	-\$ 99,296.78	\$ 7,583.57	-\$ 454.91	\$ 7,128.66	\$ 0.00	-\$ 60,534.98	-\$ 5,127.19	-\$ 65,662.17	\$ 0.00	\$ 15,436.40	\$ 4,992.12	\$ 20,428.52	-\$ 510.26	-\$ 1,452.68	-\$ 1,962.94	-\$ 139,364.71
Other Revenue																	
104 Investment Income (Expense)	9,623.93	9,623.93			0.00				0.00				0.00				9,623.93
Unrealized Gain/(Loss)	9,642.15	9,642.15			0.00				0.00				0.00				9,642.15
Total Other Revenue	\$ 19,266.08	\$ 19,266.08	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 19,266.08
Net Other Revenue	\$ 19,266.08	\$ 19,266.08	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 19,266.08
Net Revenue	-\$ 76,876.76	-\$ 80,030.70	\$ 7,583.57	-\$ 454.91	\$ 7,128.66	\$ 0.00	-\$ 60,534.98	-\$ 5,127.19	-\$ 65,662.17	\$ 0.00	\$ 15,436.40	\$ 4,992.12	\$ 20,428.52	-\$ 510.26	-\$ 1,452.68	-\$ 1,962.94	\$ 120,098.63

Grant Income:
2023 Grant income rec'd or recorded in 2022:
\$20,000 - Alden & Vada Dow Foundation (WEEP)
\$5,000 - PNC Foundation (WEEP)
\$30,000 - United Way of Saginaw County (WEEP)
\$15,000 - Huntington (Mills Fund) - (WEEP)
\$70,000 - WEEP Grant Income

\$16,666 - Bay Area Comm Found ARPA (Admin)

YWCA Great Lakes Bay Region
Statement of Activity YTD Comparison
January - October, 2023

	Total			
	Jan - Oct, 2023	Jan - Oct, 2022 (PY)	Change	% Change
Revenue				
101 Grant Income	11,000.00	117,110.51	-106,110.51	-90.61%
102 Program/Event Income	24,514.00	26,512.70	-1,998.70	-7.54%
103 Contributions			0.00	
103.1 Corporate Contributions	22,334.85	2,250.00	20,084.85	892.66%
103.2 Individual Contributions	4,676.85	5,576.54	-899.69	-16.13%
Total 103 Contributions	\$ 27,011.70	\$ 7,826.54	\$ 19,185.16	245.13%
Sales of Product Revenue	10.00	555.00	-545.00	-98.20%
Uncategorized Revenue	6,215.60		6,215.60	
Total Revenue	\$ 68,751.30	\$ 152,004.75	-\$ 83,253.45	-54.77%
Gross Profit	\$ 68,751.30	\$ 152,004.75	-\$ 83,253.45	-54.77%
Expenditures				
200 Facilities and Equipment			0.00	
201 Building Rent and Parking	9,390.00	7,350.24	2,039.76	27.75%
202 Equip Rental & Maintenance	766.02	1,334.79	-568.77	-42.61%
204 Property Insurance	857.85		857.85	
205 Utilities	88.77		88.77	
206 Telephone & Telecomm	3,690.50	3,737.72	-47.22	-1.26%
Total 200 Facilities and Equipment	\$ 14,793.14	\$ 12,422.75	\$ 2,370.39	19.08%
300 Operating Expenses - Fixed			0.00	
301 Accounting, Bookkpg, Audit	10,555.26	4,306.00	6,249.26	145.13%
302 Advertising/Marketing	2,210.62	4,244.77	-2,034.15	-47.92%
303 Bank fees	519.98	344.31	175.67	51.02%
305 Conferences & Meetings	1,913.44	120.00	1,793.44	1494.53%
310 Depreciation expense	239.70	617.02	-377.32	-61.15%
311 Interest Expense	111.62	73.57	38.05	51.72%
312 Meals	5,351.20	8,342.34	-2,991.14	-35.85%
313 Memberships & Subscriptions	5,151.53	5,235.01	-83.48	-1.59%
314 Permits, License Fees	1,176.47	335.00	841.47	251.19%
324 Website Design & Maintce.	276.00	1,768.40	-1,492.40	-84.39%
325 Insurance, Liability, D & O	3,836.05	4,457.80	-621.75	-13.95%
326 Legal Fees	3,357.50		3,357.50	
330 Investment Fees	2,624.98	2,691.92	-66.94	-2.49%
Total 300 Operating Expenses - Fixed	\$ 37,324.35	\$ 32,536.14	\$ 4,788.21	14.72%
400 Operating Expenses - Variable			0.00	
405 Books, Library, Reference	1,260.51	568.31	692.20	121.80%
410 Postage, Mailings	571.82	677.41	-105.59	-15.59%
420 Printing and Copying	3,083.90	4,521.01	-1,437.11	-31.79%
425 Supplies - Class/Office	3,419.09	9,798.05	-6,378.96	-65.10%
426 Supplies - Gas Cards/Gift Cards	4,777.18		4,777.18	
430 Stipends to Indiv.	4,275.26	11,973.97	-7,698.71	-64.30%
Total 400 Operating Expenses - Variable	\$ 17,387.76	\$ 27,538.75	-\$ 10,150.99	-36.86%
500 Personnel Expenses			0.00	
501 Salaries & Wages	119,146.60	108,334.81	10,811.79	9.98%
502 Payroll Taxes	11,877.19	11,441.99	435.20	3.80%
503 Benefits - Health Insur		160.00	-160.00	-100.00%
504 Benefits - Retirement	2,940.65	3,504.72	-564.07	-16.09%
515 Mileage	971.82	1,323.62	-351.80	-26.58%
520 Training & Continuing Ed		683.98	-683.98	-100.00%
525 Outside Contract Services	3,674.50	5,022.86	-1,348.36	-26.84%
Total 500 Personnel Expenses	\$ 138,610.76	\$ 130,471.98	\$ 8,138.78	6.24%
Total Expenditures	\$ 208,116.01	\$ 202,969.62	\$ 5,146.39	2.54%
Net Operating Revenue	-\$ 139,364.71	-\$ 50,964.87	-\$ 88,399.84	-173.45%
Other Revenue				
104 Investment Income (Expense)	9,623.93	9,278.35	345.58	3.72%
Unrealized Gain(Loss)	9,642.15	-83,846.33	93,488.48	111.50%
Total Other Revenue	\$ 19,266.08	-\$ 74,567.98	\$ 93,834.06	125.84%
Net Other Revenue	\$ 19,266.08	-\$ 74,567.98	\$ 93,834.06	125.84%
Net Revenue	-\$ 120,098.63	-\$ 125,532.85	\$ 5,434.22	4.33%

YWCA Great Lakes Bay Region
Budget vs. Actuals: 2023 Budget - FY23 P&L
 January - October, 2023

	Total			
	Actual	Budget	over Budget	% of Budget
Revenue				
101 Grant Income	11,000.00	147,221.68	-136,221.68	7.47%
102 Program/Event Income	24,514.00	27,916.68	-3,402.68	87.81%
103 Contributions	0.00	0.00	0.00	
103.1 Corporate Contributions	22,334.85	18,750.00	3,584.85	119.12%
103.2 Individual Contributions	4,676.85	12,036.68	-7,359.83	38.85%
103.3 Board Giving	0.00	2,500.00	-2,500.00	0.00%
Total 103 Contributions	\$ 27,011.70	\$ 33,286.68	-\$ 6,274.98	81.15%
105 Fee for Service	0.00	6,666.68	-6,666.68	0.00%
Sales of Product Revenue	10.00	0.00	10.00	
Uncategorized Revenue	6,215.60	0.00	6,215.60	
Total Revenue	\$ 68,751.30	\$ 215,091.72	-\$ 146,340.42	31.96%
Gross Profit	\$ 68,751.30	\$ 215,091.72	-\$ 146,340.42	31.96%
Expenditures				
200 Facilities and Equipment	0.00	0.00	0.00	
201 Building Rent and Parking	9,390.00	10,166.68	-776.68	92.36%
202 Equip Rental & Maintenance	766.02	5,416.70	-4,650.68	14.14%
204 Property Insurance	857.85	0.00	857.85	
205 Utilities	88.77	0.00	88.77	
206 Telephone & Telecomm	3,690.50	2,083.32	1,607.18	177.15%
Total 200 Facilities and Equipment	\$ 14,793.14	\$ 17,666.70	-\$ 2,873.56	83.73%
300 Operating Expenses - Fixed	0.00	0.00	0.00	
301 Accounting, Bookkpg, Audit	10,555.26	8,750.00	1,805.26	120.63%
302 Advertising/Marketing	2,210.62	2,166.68	43.94	102.03%
303 Bank fees	519.98	500.00	19.98	104.00%
305 Conferences & Meetings	1,913.44	2,500.00	-586.56	76.54%
310 Depreciation expense	239.70	583.32	-343.62	41.09%
311 Interest Expense	111.62	0.00	111.62	
312 Meals	5,351.20	5,416.68	-65.48	98.79%
313 Memberships & Subscriptions	5,151.53	2,500.00	2,651.53	206.06%
314 Permits, License Fees	1,176.47	166.68	1,009.79	705.83%
324 Website Design & Maintnce.	276.00	666.68	-390.68	41.40%
325 Insurance, Liability, D & O	3,836.05	3,333.30	502.75	115.08%
326 Legal Fees	3,357.50	0.00	3,357.50	
330 Investment Fees	2,624.98	2,083.30	541.68	126.00%
Total 300 Operating Expenses - Fixed	\$ 37,324.35	\$ 28,666.64	\$ 8,657.71	130.20%
400 Operating Expenses - Variable	0.00	0.00	0.00	
405 Books, Library, Reference	1,260.51	5,000.00	-3,739.49	25.21%
410 Postage, Mailings	571.82	500.00	71.82	114.36%
420 Printing and Copying	3,083.90	1,416.68	1,667.22	217.69%
425 Supplies - Class/Office	3,419.09	3,750.00	-330.91	91.18%
426 Supplies - Gas Cards/Gift Cards	4,777.18	8,750.00	-3,972.82	54.60%
430 Stipends to Indiv.	4,275.26	6,458.32	-2,183.06	66.20%
Total 400 Operating Expenses - Variable	\$ 17,387.76	\$ 25,875.00	-\$ 8,487.24	67.20%
500 Personnel Expenses	0.00	0.00	0.00	
501 Salaries & Wages	119,146.60	132,750.00	-13,603.40	89.75%
502 Payroll Taxes	11,877.19	11,666.68	210.51	101.80%
504 Benefits - Retirement	2,940.65	2,583.34	357.31	113.83%
515 Mileage	971.82	1,833.34	-861.52	53.01%
520 Training & Continuing Ed	0.00	1,500.00	-1,500.00	0.00%
525 Outside Contract Services	3,674.50	5,000.00	-1,325.50	73.49%
Total 500 Personnel Expenses	\$ 138,610.76	\$ 155,333.36	-\$ 16,722.60	89.23%
Total Expenditures	\$ 208,116.01	\$ 227,541.70	-\$ 19,425.69	91.46%
Net Operating Revenue	-\$ 139,364.71	-\$ 12,449.98	-\$ 126,914.73	1119.40%
Other Revenue				
104 Investment Income (Expense)	9,623.93	0.00	9,623.93	
Unrealized Gain(Loss)	9,642.15	0.00	9,642.15	
Total Other Revenue	\$ 19,266.08	\$ 0.00	\$ 19,266.08	
Net Other Revenue	\$ 19,266.08	\$ 0.00	\$ 19,266.08	
Net Revenue	-\$ 120,098.63	-\$ 12,449.98	-\$ 107,648.65	964.65%

YWCA Great Lakes Bay Region
Statement of Activity Comparison
October 2023

	Total			
	Oct 2023	Oct 2022 (PY)	Change	% Change
Revenue				
101 Grant Income		19,045.93	-19,045.93	-100.00%
102 Program/Event Income	1,715.00	2,430.00	-715.00	-29.42%
103 Contributions			0.00	
103.2 Individual Contributions	772.50	446.60	325.90	72.97%
Total 103 Contributions	\$ 772.50	\$ 446.60	\$ 325.90	72.97%
Uncategorized Revenue	50.00		50.00	
Total Revenue	\$ 2,537.50	\$ 21,922.53	-\$ 19,385.03	-88.43%
Gross Profit	\$ 2,537.50	\$ 21,922.53	-\$ 19,385.03	-88.43%
Expenditures				
200 Facilities and Equipment			0.00	
201 Building Rent and Parking	1,500.00	600.00	900.00	150.00%
202 Equip Rental & Maintenance	-226.72	146.40	-373.12	-254.86%
205 Utilities	84.43		84.43	
206 Telephone & Telecomm	324.51	482.08	-157.57	-32.69%
Total 200 Facilities and Equipment	\$ 1,682.22	\$ 1,228.48	\$ 453.74	36.94%
300 Operating Expenses - Fixed			0.00	
301 Accounting, Bookkpg, Audit	535.50	450.00	85.50	19.00%
302 Advertising/Marketing	31.06	60.00	-28.94	-48.23%
303 Bank fees	15.56	67.33	-51.77	-76.89%
305 Conferences & Meetings	251.43		251.43	
310 Depreciation expense		61.69	-61.69	-100.00%
312 Meals	4,692.62	4,528.95	163.67	3.61%
313 Memberships & Subscriptions	616.76	604.92	11.84	1.96%
325 Insurance, Liability, D & O	318.75	346.25	-27.50	-7.94%
Total 300 Operating Expenses - Fixed	\$ 6,461.68	\$ 6,119.14	\$ 342.54	5.60%
400 Operating Expenses - Variable			0.00	
405 Books, Library, Reference	276.00	35.00	241.00	688.57%
410 Postage, Mailings		156.77	-156.77	-100.00%
420 Printing and Copying	120.00	526.36	-406.36	-77.20%
425 Supplies - Class/Office	156.44	216.61	-60.17	-27.78%
426 Supplies - Gas Cards/Gift Cards	250.00		250.00	
430 Stipends to Indiv.	250.00	611.24	-361.24	-59.10%
Total 400 Operating Expenses - Variable	\$ 1,052.44	\$ 1,545.98	-\$ 493.54	-31.92%
500 Personnel Expenses			0.00	
501 Salaries & Wages	10,189.08	12,073.30	-1,884.22	-15.61%
502 Payroll Taxes	779.32	1,127.14	-347.82	-30.86%
504 Benefits - Retirement	267.80	257.50	10.30	4.00%
515 Mileage	129.77	158.34	-28.57	-18.04%
520 Training & Continuing Ed		34.98	-34.98	-100.00%
525 Outside Contract Services	50.00		50.00	
Total 500 Personnel Expenses	\$ 11,415.97	\$ 13,651.26	-\$ 2,235.29	-16.37%
Total Expenditures	\$ 20,612.31	\$ 22,544.86	-\$ 1,932.55	-8.57%
Net Operating Revenue	-\$ 18,074.81	-\$ 622.33	-\$ 17,452.48	-2804.38%
Net Revenue	-\$ 18,074.81	-\$ 622.33	-\$ 17,452.48	-2804.38%

YWCA Great Lakes Bay Region
Statement of Financial Position Comparison
As of October 31, 2023

	As of Oct 31, 2023	As of Oct 31, 2022 (PY)	Total Change	% Change
ASSETS				
Current Assets				
Bank Accounts				
1st State Bank Checking	30,291.57	49,188.15	-18,896.58	-38.42%
Diaper Bank			0.00	
Diaper Bank - Arenac	2,490.48	3,790.90	-1,300.42	-34.30%
Diaper Bank - Bay	3,765.86	3,078.90	686.96	22.31%
Total Diaper Bank	\$ 6,256.34	\$ 6,869.80	-\$ 613.46	-8.93%
Huntington Checking	81.00	111.00	-30.00	-27.03%
Total Bank Accounts	\$ 36,628.91	\$ 56,168.95	-\$ 19,540.04	-34.79%
Accounts Receivable				
Accounts receivable	50,605.00	26,295.95	24,309.05	92.44%
Total Accounts Receivable	\$ 50,605.00	\$ 26,295.95	\$ 24,309.05	92.44%
Other Current Assets				
BACF Endowment Fund	11,335.17	13,998.54	-2,663.37	-19.03%
Huntington Investment	333,467.45	310,897.61	22,569.84	7.26%
Total Other Current Assets	\$ 344,802.62	\$ 324,896.15	\$ 19,906.47	6.13%
Total Current Assets	\$ 432,036.53	\$ 407,361.05	\$ 24,675.48	6.06%
Fixed Assets				
Accumulated depreciation	-10,532.57	-11,069.43	536.86	4.85%
Computer software	2,209.58	445.64	1,763.94	395.82%
Furniture and Equipment	10,209.85	11,804.78	-1,594.93	-13.51%
Total Fixed Assets	\$ 1,886.86	\$ 1,180.99	\$ 705.87	59.77%
Other Assets				
Security Deposits	2,000.00	0.00	2,000.00	
Total Other Assets	\$ 2,000.00	\$ 0.00	\$ 2,000.00	
TOTAL ASSETS	\$ 435,923.39	\$ 408,542.04	\$ 27,381.35	6.70%
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
Accounts payable	1,035.00	1,261.72	-226.72	-17.97%
Total Accounts Payable	\$ 1,035.00	\$ 1,261.72	-\$ 226.72	-17.97%
Credit Cards				
1st State Bank Credit Card	1,571.19	2,175.92	-604.73	-27.79%
Total Credit Cards	\$ 1,571.19	\$ 2,175.92	-\$ 604.73	-27.79%
Other Current Liabilities				
Accrued Wages	5,996.41		5,996.41	
Deferred Revenue	1,500.00	3,000.00	-1,500.00	-50.00%
Diaper Bank Funds	6,256.34	6,869.80	-613.46	-8.93%
Payroll Liabilities	0.00	3,961.54	-3,961.54	-100.00%
Cares Act Co. Soc Sec Deferral	0.00	3,203.50	-3,203.50	-100.00%
Federal Taxes (941/944)	2,499.12	2,789.62	-290.50	-10.41%
MI Income Tax	395.84	496.78	-100.94	-20.32%
MI Local Tax	0.00	90.05	-90.05	-100.00%
MI Unemployment Tax	0.00	203.02	-203.02	-100.00%
State W/H Payable	-0.60	0.00	-0.60	
SUTA Payable	1.00	1.00	0.00	0.00%
YWCA Retirement Company	267.82	257.52	10.30	4.00%
Total Payroll Liabilities	\$ 3,163.18	\$ 11,003.03	-\$ 7,839.85	-71.25%
Total Other Current Liabilities	\$ 16,915.93	\$ 20,872.83	-\$ 3,956.90	-18.96%
Total Current Liabilities	\$ 19,522.12	\$ 24,310.47	-\$ 4,788.35	-19.70%
Total Liabilities	\$ 19,522.12	\$ 24,310.47	-\$ 4,788.35	-19.70%
Equity				
Temp. Restricted Net Assets			0.00	
Bay Area Community Foundation	11,335.17	13,998.54	-2,663.37	-19.03%
Total Temp. Restricted Net Assets	\$ 11,335.17	\$ 13,998.54	-\$ 2,663.37	-19.03%
Unrestricted Net Assets	525,164.73	495,765.88	29,398.85	5.93%
Net Revenue	-120,098.63	-125,532.85	5,434.22	4.33%
Total Equity	\$ 416,401.27	\$ 384,231.57	\$ 32,169.70	8.37%
TOTAL LIABILITIES AND EQUITY	\$ 435,923.39	\$ 408,542.04	\$ 27,381.35	6.70%

YWCA Great Lakes Bay Region
Statement of Activity by Class
 January - September, 2023

	1 Administration	Total 1 Administration	2 Fund Development	Donor Relations	Total 2 Fund Development	3 WEEP	Women's Econ Empw Prog	Young Women Choosing Action	Total 3 WEEP	6 Events	Riverside Art Fest	Wmn of Achievmt	Total 6 Events	7 Advocacy	InterACT, DEI	Total 7 Advocacy	TOTAL
Revenue																	
101 Grant Income		0.00			0.00		0.00		0.00						11,000.00	11,000.00	11,000.00
102 Program/Event Income		0.00	465.00		465.00				0.00	20,329.00	1,905.00	22,234.00		100.00	100.00	22,799.00	
103 Contributions		0.00			0.00				0.00						0.00	0.00	
103.1 Corporate Contributions	4,035.00	4,035.00	2,990.00	59.85	3,049.85				0.00	5,750.00	9,500.00	15,250.00			0.00	22,334.85	
103.2 Individual Contributions	24.00	24.00	3,880.35		3,880.35				0.00			0.00			0.00	3,904.35	
Total 103 Contributions	\$ 4,059.00	\$ 4,059.00	\$ 6,870.35	\$ 59.85	\$ 6,930.20	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 5,750.00	\$ 9,500.00	\$ 15,250.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 26,239.20	
Sales of Product Revenue		0.00	10.00		10.00				0.00			0.00			0.00	10.00	
Uncategorized Revenue	6,165.60	6,165.60			0.00				0.00			0.00			0.00	6,165.60	
Total Revenue	\$ 10,224.60	\$ 10,224.60	\$ 7,345.35	\$ 59.85	\$ 7,405.20	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 26,079.00	\$ 11,405.00	\$ 37,484.00	\$ 0.00	\$ 11,100.00	\$ 11,100.00	\$ 66,213.80	
Gross Profit	\$ 10,224.60	\$ 10,224.60	\$ 7,345.35	\$ 59.85	\$ 7,405.20	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 26,079.00	\$ 11,405.00	\$ 37,484.00	\$ 0.00	\$ 11,100.00	\$ 11,100.00	\$ 66,213.80	
Expenditures																	
200 Facilities and Equipment		0.00			0.00				0.00						0.00	0.00	
201 Building Rent and Parking	7,450.00	7,450.00			0.00				0.00	410.00		410.00		30.00	30.00	7,890.00	
202 Equip Rental & Maintenance	892.74	892.74			0.00				0.00	100.00		100.00			0.00	992.74	
204 Property Insurance	857.85	857.85			0.00				0.00			0.00			0.00	857.85	
205 Utilities	4.34	4.34			0.00				0.00			0.00			0.00	4.34	
206 Telephone & Telecomm	2,925.99	2,925.99			0.00	440.00		440.00	0.00			0.00			0.00	3,365.99	
Total 200 Facilities and Equipment	\$ 12,130.92	\$ 12,130.92	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 440.00	\$ 0.00	\$ 440.00	\$ 510.00	\$ 0.00	\$ 510.00	\$ 30.00	\$ 0.00	\$ 30.00	\$ 13,110.92	
300 Operating Expenses - Fixed		0.00			0.00				0.00						0.00	0.00	
301 Accounting, Bookkpg, Audit	10,019.76	10,019.76			0.00				0.00			0.00			0.00	10,019.76	
302 Advertising/Marketing	189.74	189.74			0.00				0.00	1,984.88	4.94	1,989.82			0.00	2,179.56	
303 Bank fees	49.25	49.25	5.01		5.01				0.00	358.59	88.01	446.60		3.56	3.56	504.42	
305 Conferences & Meetings	1,662.01	1,662.01			0.00				0.00			0.00			0.00	1,662.01	
310 Depreciation expense	239.70	239.70			0.00				0.00			0.00			0.00	239.70	
311 Interest Expense	111.62	111.62			0.00				0.00			0.00			0.00	111.62	
312 Meals	436.13	436.13			0.00				0.00			28.38		61.90	61.90	668.58	
313 Memberships & Subscriptions	2,919.71	2,919.71	394.89		394.89		1,220.17		1,220.17			0.00			0.00	4,534.77	
314 Permits, License Fees	20.00	20.00			0.00				0.00	1,156.47		1,156.47			0.00	1,176.47	
324 Website Design & Maintnce.	276.00	276.00			0.00				0.00			0.00			0.00	276.00	
325 Insurance, Liability, D & O	3,517.30	3,517.30			0.00				0.00			0.00			0.00	3,517.30	
326 Legal Fees	3,357.50	3,357.50			0.00				0.00			0.00			0.00	3,357.50	
330 Investment Fees	2,624.98	2,624.98			0.00				0.00			0.00			0.00	2,624.98	
Total 300 Operating Expenses - Fixed	\$ 25,423.70	\$ 25,423.70	\$ 399.90	\$ 0.00	\$ 399.90	\$ 0.00	\$ 1,278.11	\$ 74.23	\$ 1,352.34	\$ 0.00	\$ 3,528.32	\$ 92.95	\$ 3,621.27	\$ 0.00	\$ 65.46	\$ 65.46	\$ 30,862.67
400 Operating Expenses - Variable		0.00			0.00				0.00						0.00	0.00	
405 Books, Library, Reference		0.00			0.00				0.00					984.51	984.51	984.51	
410 Postage, Mailings	289.09	289.09	52.80		52.80		7.92		7.92	24.01	198.00	222.01			0.00	571.82	
420 Printing and Copying	2,669.32	2,669.32	181.58		181.58				0.00		113.00	113.00			0.00	2,963.90	
425 Supplies - Class/Office	1,433.11	1,433.11	100.00	79.46	179.46		105.12	227.42	332.54	814.75	412.74	1,227.49	90.05		90.05	3,262.65	
426 Supplies - Gas Cards/Gift Cards		0.00			0.00		3,317.99	1,209.19	4,527.18			0.00			0.00	4,527.18	
430 Stipends to Indiv.		0.00			0.00		2,825.26	1,200.00	4,025.26			0.00			0.00	4,025.26	
Total 400 Operating Expenses - Variable	\$ 4,391.52	\$ 4,391.52	\$ 334.38	\$ 79.46	\$ 413.84	\$ 0.00	\$ 6,256.29	\$ 2,636.61	\$ 8,892.90	\$ 0.00	\$ 838.76	\$ 723.74	\$ 1,562.50	\$ 90.05	\$ 984.51	\$ 1,074.56	\$ 16,335.32
500 Personnel Expenses		0.00			0.00				0.00						0.00	0.00	
501 Salaries & Wages	48,663.27	51,563.08	270.47	270.47	41,714.45	2,094.22	43,808.67	2,587.41	1,469.90	4,057.31	362.48	8,865.51	9,227.99	108,957.52			
502 Payroll Taxes	4,899.00	5,123.13	20.69	20.69	4,771.86	160.19	4,932.05	203.61	112.46	316.07	27.73	678.20	705.93	11,097.87			
504 Benefits - Retirement	2,672.85	2,672.85			0.00				0.00			0.00			0.00	2,672.85	
515 Mileage	230.40	230.40			0.00	371.92	52.40	424.32				0.00		187.33	187.33	842.05	
525 Outside Contract Services		0.00			0.00				0.00	2,974.50		2,974.50		650.00	650.00	3,624.50	
Total 500 Personnel Expenses	\$ 56,465.52	\$ 59,619.46	\$ 0.00	\$ 291.16	\$ 291.16	\$ 0.00	\$ 46,858.23	\$ 2,306.81	\$ 49,165.04	\$ 0.00	\$ 5,765.52	\$ 1,582.36	\$ 7,347.88	\$ 390.21	\$ 10,381.04	\$ 10,771.25	\$ 127,194.79
Total Expenditures	\$ 98,411.66	\$ 101,565.60	\$ 734.28	\$ 370.62	\$ 1,104.90	\$ 0.00	\$ 54,832.63	\$ 5,017.65	\$ 59,850.28	\$ 0.00	\$ 10,642.60	\$ 2,399.05	\$ 13,041.65	\$ 510.26	\$ 11,431.01	\$ 11,941.27	\$ 187,503.70
Net Operating Revenue	-\$ 88,187.06	-\$ 91,341.00	\$ 6,611.07	-\$ 310.77	\$ 6,300.30	\$ 0.00	-\$ 54,832.63	-\$ 5,017.65	-\$ 59,850.28	\$ 0.00	\$ 15,436.40	\$ 9,005.95	\$ 24,442.35	-\$ 510.26	-\$ 331.01	-\$ 841.27	-\$ 121,289.90
Other Revenue																	
104 Investment Income (Expense)	9,623.93	9,623.93			0.00				0.00			0.00			0.00	9,623.93	
Unrealized Gain(Loss)	9,642.15	9,642.15			0.00				0.00			0.00			0.00	9,642.15	
Total Other Revenue	\$ 19,266.08	\$ 19,266.08	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 19,266.08	
Net Other Revenue	\$ 19,266.08	\$ 19,266.08	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 19,266.08	
Net Revenue	-\$ 68,920.98	-\$ 72,074.92	\$ 6,611.07	-\$ 310.77	\$ 6,300.30	\$ 0.00	-\$ 54,832.63	-\$ 5,017.65	-\$ 59,850.28	\$ 0.00	\$ 15,436.40	\$ 9,005.95	\$ 24,442.35	-\$ 510.26	-\$ 331.01	-\$ 841.27	\$ 102,023.82

Grant Income:

2023 Grant income rec'd or recorded in 2022:

\$20,000 - Alden & Vada Dow Foundation (WEEP)
 \$5,000 - PNC Foundation (WEEP)
 \$30,000 - United Way of Saginaw County (WEEP)
 \$15,000 - Huntington(Mills Fund) - (WEEP)
 \$70,000 - WEEP Grant Income

\$16,666 - Bay Area Comm Found ARPA (Admin)

YWCA Great Lakes Bay Region
Statement of Activity
January - September, 2023

	Total			
	Jan - Sep, 2023	Jan - Sep, 2022 (PY)	Change	% Change
Revenue				
101 Grant Income	11,000.00	98,064.58	-87,064.58	-88.78%
102 Program/Event Income	22,799.00	24,082.70	-1,283.70	-5.33%
103 Contributions			0.00	
103.1 Corporate Contributions	22,334.85	2,250.00	20,084.85	892.66%
103.2 Individual Contributions	3,904.35	5,129.94	-1,225.59	-23.89%
Total 103 Contributions	\$ 26,239.20	\$ 7,379.94	\$ 18,859.26	255.55%
Sales of Product Revenue	10.00	555.00	-545.00	-98.20%
Uncategorized Revenue	6,165.60		6,165.60	
Total Revenue	\$ 66,213.80	\$ 130,082.22	-\$ 63,868.42	-49.10%
Gross Profit	\$ 66,213.80	\$ 130,082.22	-\$ 63,868.42	-49.10%
Expenditures				
200 Facilities and Equipment			0.00	
201 Building Rent and Parking	7,890.00	6,750.24	1,139.76	16.88%
202 Equip Rental & Maintenance	992.74	1,188.39	-195.65	-16.46%
204 Property Insurance	857.85		857.85	
205 Utilities	4.34		4.34	
206 Telephone & Telecomm	3,365.99	3,255.64	110.35	3.39%
Total 200 Facilities and Equipment	\$ 13,110.92	\$ 11,194.27	\$ 1,916.65	17.12%
300 Operating Expenses - Fixed			0.00	
301 Accounting, Bookkpg, Audit	10,019.76	3,856.00	6,163.76	159.85%
302 Advertising/Marketing	2,179.56	4,184.77	-2,005.21	-47.92%
303 Bank fees	504.42	276.98	227.44	82.11%
305 Conferences & Meetings	1,662.01	120.00	1,542.01	1285.01%
310 Depreciation expense	239.70	555.33	-315.63	-56.84%
311 Interest Expense	111.62	73.57	38.05	51.72%
312 Meals	658.58	3,813.39	-3,154.81	-82.73%
313 Memberships & Subscriptions	4,534.77	4,630.09	-95.32	-2.06%
314 Permits, License Fees	1,176.47	335.00	841.47	251.19%
324 Website Design & Maintce.	276.00	1,768.40	-1,492.40	-84.39%
325 Insurance, Liability, D & O	3,517.30	4,111.55	-594.25	-14.45%
326 Legal Fees	3,357.50		3,357.50	
330 Investment Fees	2,624.98	2,691.92	-66.94	-2.49%
Total 300 Operating Expenses - Fixed	\$ 30,862.67	\$ 26,417.00	\$ 4,445.67	16.83%
400 Operating Expenses - Variable			0.00	
405 Books, Library, Reference	984.51	533.31	451.20	84.60%
410 Postage, Mailings	571.82	520.64	51.18	9.83%
420 Printing and Copying	2,963.90	3,994.65	-1,030.75	-25.80%
425 Supplies - Class/Office	3,262.65	9,581.44	-6,318.79	-65.95%
426 Supplies - Gas Cards/Gift Cards	4,527.18		4,527.18	
430 Stipends to Indiv.	4,025.26	11,362.73	-7,337.47	-64.57%
Total 400 Operating Expenses - Variable	\$ 16,335.32	\$ 25,992.77	-\$ 9,657.45	-37.15%
500 Personnel Expenses			0.00	
501 Salaries & Wages	108,957.52	96,261.51	12,696.01	13.19%
502 Payroll Taxes	11,097.87	10,314.85	783.02	7.59%
503 Benefits - Health Insur		160.00	-160.00	-100.00%
504 Benefits - Retirement	2,672.85	3,247.22	-574.37	-17.69%
515 Mileage	842.05	1,165.28	-323.23	-27.74%
520 Training & Continuing Ed		649.00	-649.00	-100.00%
525 Outside Contract Services	3,624.50	5,022.86	-1,398.36	-27.84%
Total 500 Personnel Expenses	\$ 127,194.79	\$ 116,820.72	\$ 10,374.07	8.88%
Total Expenditures	\$ 187,503.70	\$ 180,424.76	\$ 7,078.94	3.92%
Net Operating Revenue	-\$ 121,289.90	-\$ 50,342.54	-\$ 70,947.36	-140.93%
Other Revenue				
104 Investment Income (Expense)	9,623.93	9,278.35	345.58	3.72%
Unrealized Gain(Loss)	9,642.15	-83,846.33	93,488.48	111.50%
Total Other Revenue	\$ 19,266.08	-\$ 74,567.98	\$ 93,834.06	125.84%
Net Other Revenue	\$ 19,266.08	-\$ 74,567.98	\$ 93,834.06	125.84%
Net Revenue	-\$ 102,023.82	-\$ 124,910.52	\$ 22,886.70	18.32%

YWCA Great Lakes Bay Region
Budget vs. Actuals: 2023 Budget - FY23 P&L
 January - September, 2023

	Total			
	Actual	Budget	over Budget	% of Budget
Revenue				
101 Grant Income	11,000.00	132,499.52	-121,499.52	8.30%
102 Program/Event Income	22,799.00	25,125.02	-2,326.02	90.74%
103 Contributions	0.00	0.00	0.00	
103.1 Corporate Contributions	22,334.85	16,875.00	5,459.85	132.35%
103.2 Individual Contributions	3,904.35	10,833.02	-6,928.67	36.04%
103.3 Board Giving	0.00	2,250.00	-2,250.00	0.00%
Total 103 Contributions	\$ 26,239.20	\$ 29,958.02	-\$ 3,718.82	87.59%
105 Fee for Service	0.00	6,000.02	-6,000.02	0.00%
Sales of Product Revenue	10.00	0.00	10.00	
Uncategorized Revenue	6,165.60	0.00	6,165.60	
Total Revenue	\$ 66,213.80	\$ 193,582.58	-\$ 127,368.78	34.20%
Gross Profit	\$ 66,213.80	\$ 193,582.58	-\$ 127,368.78	34.20%
Expenditures				
200 Facilities and Equipment	0.00	0.00	0.00	
201 Building Rent and Parking	7,890.00	9,150.02	-1,260.02	86.23%
202 Equip Rental & Maintenance	992.74	4,875.03	-3,882.29	20.36%
204 Property Insurance	857.85	0.00	857.85	
205 Utilities	4.34	0.00	4.34	
206 Telephone & Telecomm	3,365.99	1,874.98	1,491.01	179.52%
Total 200 Facilities and Equipment	\$ 13,110.92	\$ 15,900.03	-\$ 2,789.11	82.46%
300 Operating Expenses - Fixed	0.00	0.00	0.00	
301 Accounting, Bookkpg, Audit	10,019.76	7,875.00	2,144.76	127.24%
302 Advertising/Marketing	2,179.56	1,950.02	229.54	111.77%
303 Bank fees	504.42	450.00	54.42	112.09%
305 Conferences & Meetings	1,662.01	2,250.00	-587.99	73.87%
310 Depreciation expense	239.70	524.98	-285.28	45.66%
311 Interest Expense	111.62	0.00	111.62	
312 Meals	658.58	4,875.02	-4,216.44	13.51%
313 Memberships & Subscriptions	4,534.77	2,250.00	2,284.77	201.55%
314 Permits, License Fees	1,176.47	150.02	1,026.45	784.21%
324 Website Design & Maintce.	276.00	600.02	-324.02	46.00%
325 Insurance, Liability, D & O	3,517.30	2,999.97	517.33	117.24%
326 Legal Fees	3,357.50	0.00	3,357.50	
330 Investment Fees	2,624.98	1,874.97	750.01	140.00%
Total 300 Operating Expenses - Fixed	\$ 30,862.67	\$ 25,800.00	\$ 5,062.67	119.62%
400 Operating Expenses - Variable	0.00	0.00	0.00	
405 Books, Library, Reference	984.51	4,500.00	-3,515.49	21.88%
410 Postage, Mailings	571.82	450.00	121.82	127.07%
420 Printing and Copying	2,963.90	1,275.02	1,688.88	232.46%
425 Supplies - Class/Office	3,262.65	3,375.00	-112.35	96.67%
426 Supplies - Gas Cards/Gift Cards	4,527.18	7,875.00	-3,347.82	57.49%
430 Stipends to Indiv.	4,025.26	5,812.48	-1,787.22	69.25%
Total 400 Operating Expenses - Variable	\$ 16,335.32	\$ 23,287.50	-\$ 6,952.18	70.15%
500 Personnel Expenses	0.00	0.00	0.00	
501 Salaries & Wages	108,957.52	119,475.00	-10,517.48	91.20%
502 Payroll Taxes	11,097.87	10,500.02	597.85	105.69%
504 Benefits - Retirement	2,672.85	2,325.01	347.84	114.96%
515 Mileage	842.05	1,650.01	-807.96	51.03%
520 Training & Continuing Ed	0.00	1,350.00	-1,350.00	0.00%
525 Outside Contract Services	3,624.50	4,500.00	-875.50	80.54%
Total 500 Personnel Expenses	\$ 127,194.79	\$ 139,800.04	-\$ 12,605.25	90.98%
Total Expenditures	\$ 187,503.70	\$ 204,787.57	-\$ 17,283.87	91.56%
Net Operating Revenue	-\$ 121,289.90	-\$ 11,204.99	-\$ 110,084.91	1082.46%
Other Revenue				
104 Investment Income (Expense)	9,623.93	0.00	9,623.93	
Unrealized Gain(Loss)	9,642.15	0.00	9,642.15	
Total Other Revenue	\$ 19,266.08	\$ 0.00	\$ 19,266.08	
Net Other Revenue	\$ 19,266.08	\$ 0.00	\$ 19,266.08	
Net Revenue	-\$ 102,023.82	-\$ 11,204.99	-\$ 90,818.83	910.52%

YWCA Great Lakes Bay Region
Statement of Activity Comparison
September 2023

	Total			
	Sep 2023	Sep 2022 (PY)	Change	% Change
Revenue				
102 Program/Event Income	1,905.00	3,650.00	-1,745.00	-47.81%
103 Contributions			0.00	
103.1 Corporate Contributions	6,635.00		6,635.00	
103.2 Individual Contributions	2,184.00		2,184.00	
Total 103 Contributions	\$ 8,819.00	\$ 0.00	\$ 8,819.00	
Total Revenue	\$ 10,724.00	\$ 3,650.00	\$ 7,074.00	193.81%
Gross Profit	\$ 10,724.00	\$ 3,650.00	\$ 7,074.00	193.81%
Expenditures				
200 Facilities and Equipment			0.00	
201 Building Rent and Parking		600.00	-600.00	-100.00%
202 Equip Rental & Maintenance		180.19	-180.19	-100.00%
206 Telephone & Telecomm	474.40	482.17	-7.77	-1.61%
Total 200 Facilities and Equipment	\$ 474.40	\$ 1,262.36	-\$ 787.96	-62.42%
300 Operating Expenses - Fixed			0.00	
301 Accounting, Bookkpg, Audit	530.00	591.00	-61.00	-10.32%
302 Advertising/Marketing	4.94		4.94	
303 Bank fees	77.60	47.12	30.48	64.69%
305 Conferences & Meetings		120.00	-120.00	-100.00%
310 Depreciation expense	23.88	61.69	-37.81	-61.29%
311 Interest Expense	54.25		54.25	
312 Meals	15.84	7.36	8.48	115.22%
313 Memberships & Subscriptions	368.22	288.12	80.10	27.80%
314 Permits, License Fees		135.00	-135.00	-100.00%
324 Website Design & Maintnce.		470.00	-470.00	-100.00%
325 Insurance, Liability, D & O	660.25	571.00	89.25	15.63%
326 Legal Fees	825.00		825.00	
330 Investment Fees	905.63	845.70	59.93	7.09%
Total 300 Operating Expenses - Fixed	\$ 3,465.61	\$ 3,136.99	\$ 328.62	10.48%
400 Operating Expenses - Variable			0.00	
410 Postage, Mailings	118.80	147.73	-28.93	-19.58%
420 Printing and Copying		509.22	-509.22	-100.00%
425 Supplies - Class/Office	511.30	422.99	88.31	20.88%
430 Stipends to Indiv.		600.00	-600.00	-100.00%
Total 400 Operating Expenses - Variable	\$ 630.10	\$ 1,679.94	-\$ 1,049.84	-62.49%
500 Personnel Expenses			0.00	
501 Salaries & Wages	15,283.61	18,535.46	-3,251.85	-17.54%
502 Payroll Taxes	1,169.19	1,761.21	-592.02	-33.61%
504 Benefits - Retirement	401.70	386.25	15.45	4.00%
515 Mileage	88.77	69.78	18.99	27.21%
525 Outside Contract Services	50.00		50.00	
Total 500 Personnel Expenses	\$ 16,993.27	\$ 20,752.70	-\$ 3,759.43	-18.12%
Total Expenditures	\$ 21,563.38	\$ 26,831.99	-\$ 5,268.61	-19.64%
Net Operating Revenue	-\$ 10,839.38	-\$ 23,181.99	\$ 12,342.61	53.24%
Other Revenue				
104 Investment Income (Expense)	6,479.66	2,177.54	4,302.12	197.57%
Unrealized Gain(Loss)	-15,296.77	-18,877.35	3,580.58	18.97%
Total Other Revenue	-\$ 8,817.11	-\$ 16,699.81	\$ 7,882.70	47.20%
Net Other Revenue	-\$ 8,817.11	-\$ 16,699.81	\$ 7,882.70	47.20%
Net Revenue	-\$ 19,656.49	-\$ 39,881.80	\$ 20,225.31	50.71%

YWCA Great Lakes Bay Region
Statement of Financial Position Comparison
As of September 30, 2023

	Total			
	As of Sep 30, 2023	As of Sep 30, 2022 (PY)	Change	% Change
ASSETS				
Current Assets				
Bank Accounts				
1st State Bank Checking	29,896.89	69,684.86	-39,787.97	-57.10%
Diaper Bank			0.00	
Diaper Bank - Arenac	2,490.48	3,790.90	-1,300.42	-34.30%
Diaper Bank - Bay	3,765.86	3,387.50	378.36	11.17%
Total Diaper Bank	\$ 6,256.34	\$ 7,178.40	-\$ 922.06	-12.84%
Huntington Checking	15,081.00	116.00	14,965.00	12900.86%
Total Bank Accounts	\$ 51,234.23	\$ 76,979.26	-\$ 25,745.03	-33.44%
Accounts Receivable				
Accounts receivable	56,500.00	11,250.02	45,249.98	402.22%
Total Accounts Receivable	\$ 56,500.00	\$ 11,250.02	\$ 45,249.98	402.22%
Other Current Assets				
BACF Endowment Fund	11,335.17	13,998.54	-2,663.37	-19.03%
Huntington Investment	333,467.45	310,897.61	22,569.84	7.26%
Total Other Current Assets	\$ 344,802.62	\$ 324,896.15	\$ 19,906.47	6.13%
Total Current Assets	\$ 452,536.85	\$ 413,125.43	\$ 39,411.42	9.54%
Fixed Assets				
Accumulated depreciation	-10,532.57	-11,007.74	475.17	4.32%
Computer software	2,209.58	445.64	1,763.94	395.82%
Furniture and Equipment	10,209.85	11,804.78	-1,594.93	-13.51%
Total Fixed Assets	\$ 1,886.86	\$ 1,242.68	\$ 644.18	51.84%
Other Assets				
Security Deposits	2,000.00	0.00	2,000.00	
Total Other Assets	\$ 2,000.00	\$ 0.00	\$ 2,000.00	
TOTAL ASSETS	\$ 456,423.71	\$ 414,368.11	\$ 42,055.60	10.15%
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
Accounts payable	2,573.50	1,937.72	635.78	32.81%
Total Accounts Payable	\$ 2,573.50	\$ 1,937.72	\$ 635.78	32.81%
Credit Cards				
1st State Bank Credit Card	0.00	3,425.45	-3,425.45	-100.00%
Total Credit Cards	\$ 0.00	\$ 3,425.45	-\$ 3,425.45	-100.00%
Other Current Liabilities				
Accrued Wages	5,996.41		5,996.41	
Deferred Revenue	1,500.00	3,000.00	-1,500.00	-50.00%
Diaper Bank Funds	6,256.34	7,178.40	-922.06	-12.84%
Payroll Liabilities	0.00	3,961.54	-3,961.54	-100.00%
Cares Act Co. Soc Sec Deferral	0.00	3,203.50	-3,203.50	-100.00%
Federal Taxes (941/944)	3,748.67	4,284.59	-535.92	-12.51%
MI Income Tax	1,393.36	1,567.16	-173.80	-11.09%
MI Local Tax	2.93	56.58	-53.65	-94.82%
MI Unemployment Tax	20.14	460.50	-440.36	-95.63%
SUTA Payable	1.00	1.00	0.00	0.00%
YWCA After Tax Contribution	53.56	51.50	2.06	4.00%
YWCA Retirement Company	401.72	386.27	15.45	4.00%
Total Payroll Liabilities	\$ 5,621.38	\$ 13,972.64	-\$ 8,351.26	-59.77%
Total Other Current Liabilities	\$ 19,374.43	\$ 24,151.04	-\$ 4,776.61	-19.78%
Total Current Liabilities	\$ 21,947.93	\$ 29,514.21	-\$ 7,566.28	-25.64%
Total Liabilities	\$ 21,947.93	\$ 29,514.21	-\$ 7,566.28	-25.64%
Equity				
Temp. Restricted Net Assets				
Bay Area Community Foundation	11,335.17	13,998.54	-2,663.37	-19.03%
Total Temp. Restricted Net Assets	\$ 11,335.17	\$ 13,998.54	-\$ 2,663.37	-19.03%
Unrestricted Net Assets	525,164.73	495,765.88	29,398.85	5.93%
Net Revenue	-102,023.82	-124,910.52	22,886.70	18.32%
Total Equity	\$ 434,476.08	\$ 384,853.90	\$ 49,622.18	12.89%
TOTAL LIABILITIES AND EQUITY	\$ 456,423.71	\$ 414,368.11	\$ 42,055.60	10.15%

2024-2026 Strategic Plan

2024-2026

STRATEGIC PLAN



ADOPTED BY YWCA GREAT LAKES BAY REGION
BOARD OF DIRECTORS DECEMBER 2023

ORGANIZATIONAL VISION

Mission Statement

YWCA Great Lakes Bay Region's mission is to eliminate racism, empower women, and promote peace, justice freedom and dignity for all.

Vision Statement

The YWCA GLBR is the leader for social change through our programs, which dismantle racism and promote meaningful advancement for all women.

Our Values

The YWCA GLBR exemplifies an inclusive and empathetic culture, led by an active and collaborative board and staff. Our programs and advocacy are community driven, person-centered, intentional, and have a tangible impact.

EXECUTIVE SUMMARY

This strategic plan was written during a time of careful reflection by the YWCA GLBR Board and Staff. Once the chaos of the Covid-19 pandemic had passed, we had seen what was possible for our organization and also, what was at stake for so many women and families in our community. This document encapsulates the culmination of our efforts, a vision designed to propel us forward and meet the challenges and opportunities that lie ahead. As we move from consideration to decisive action, we are propelled by our shared dedication to eliminating racism and empowering women in the Great Lakes Bay Region.

*Moira Branigan,
Executive Director
December 2023*

1. Service & Impact: YWCA GLBR programs are dedicated to advancing our mission of eradicating racism and empowering women.

- The staff and board of YWCA GLBR are committed to ensuring that our current programs align seamlessly with both the community's needs and our mission.
 - The YWCA GLBR will complete a community needs assessment survey within 18 months of adopting this plan, to identify ways to expand or evolve current programs.
- Staff will analyze program evaluations annually to ensure participants report meaningful growth after the completion of our programs.
 - Our goal is for the Women's Economic Empowerment Program participants to report they increased stability, hope, confidence, knowledge of resources and/or decreased reliance on public assistance within the year after graduation.
 - Our goal for InterACT participants is to report increased interest in intercultural understanding and a commitment to decreasing unconscious bias.
- The YWCA GLBR will provide the community with high quality, impactful programs.
 - Participation will remain constant or increase in each county.
 - Retention rates will be monitored with a goal of decreasing the number of women who do not finish.

2. Financial Vitality: The YWCA GLBR is focused on financial stability, holding ourselves to a standard of fiscal responsibility, to meet the needs of the present without compromising the future.

- Ensure our resources meet or exceed anticipated needs:
 - Meet fund development targets, control spending, and engage with new programs/events only when they are supported by grants or sponsorships.

-
- Investigate traditional fund development tools like estate gifts, fundraising campaigns, along with the responsible use of our investment account, to allow us to fund operations and our organizational goals.
 - Add new donors and like-minded supporters who will attend our events and join our cause through volunteering and financial support.
 - Make appeals to past Women of Achievement honorees, invite 3 new major donors annually to our database/appeals, Staff will invite Board members to assist with our fundraising efforts on social media.
 - Develop a process to regularly evaluate member retention data.
 - Identify innovative sources for funding by:
 - Collaborating with existing partners on programs that can be funded by new federal or state sources.
 - Increase fee for service revenue annually.
 - Regularly evaluate fundraising events for: alignment with mission, attendance, financial success and ease of execution.
 - Compare data from previous years events to assess successes and potential areas for improvement.

3. Engagement & Advocacy: The YWCA GLBR's advocacy efforts are a part of our overall engagement strategy to increase support for an environment that will support our mission.

- Assert ourselves as the regional coordinator and leader in the area of women's issues and racial justice/anti-racism work.
 - Increased attendance at non-traditional group events or meetings annually to develop new relationships and show the YWCA is committed to making a difference in more broad community goals.
- Add to our base of support to help us accomplish our mission:
 - Identify and engage with three like-minded organizations in our Region annually, in order to reach new supporters to build awareness and momentum.
 - Increase Board and Staff attendance at community events, where we can serve as brand ambassadors promoting the YWCA GLBR.
 - Begin a robust volunteer program, so the YWCA GLBR can rely on volunteers to increase our capacity and reach.
- Increase public awareness of our organization and mission through work to:
 - Share program success stories with funders, community partners, and the community at large six times per year.

- Each year will begin with the creation of a comprehensive annual marketing and community engagement plan.
- Measure outcomes of all community engagement efforts, as we work consistently toward improvement.
 - We will track the number of 1.) new volunteers, 2.) non-board committee members, 4.) increased number of people attending ticketed events and 4.) results of graduate/partner listening sessions.

4. Organizational Development: The YWCA GLBR Board and Staff will be passionate ambassadors for our mission. We will ensure that the YWCA GLBR is a positive contributor to the lives of staff members, and will foster a healthy work/life balance to reduce the risk of turnover.

- Provide annual performance reviews for YWCA GLBR staff to provide a venue for employee feedback, and consider wage and benefit adjustments regularly.
 - Offer competitive base wages based on peer organization review.
- Give annual staff training opportunities and continuing education (either locally or from other sister YWCAs) to grow internal capabilities.
 - Add new technology that can support the YWCA GLBR staff and board to “work smarter, not harder.”
- Maintain formal Board of Directors orientation process for consistent and judicious orientation and invest in ongoing education for Board members.
 - Annually survey the Board of Directors and conduct a self-review evaluation.

YWCA GREAT LAKES BAY REGION BOARD OF DIRECTORS

Carole Calvert-Baxter - *Board Chair*
 Melissa Whitford - *Vice Chair*
 Rebekah Kilpatrick - *Treasurer*
 Raquel Perez - *Secretary*
 Beth Roszatycki - *Past Chair*
 Kelsey Adkins
 Margie Bach

Ivy Braden
 Vanessa Guerra
 Viloshinee Murugan
 Niki Napolitano
 Dr. Sunita Vadakath
 Candace Whitfield

YWCA GREAT LAKES BAY REGION STAFF

Moira Branigan - Executive Director
 Erica Armstrong - Program Director

**eliminating racism
empowering women**

ywca

Great Lakes Bay Region

205 6th Street
Bay City, MI 48708
989-894-9055
www.ywcaglbr.org
www.facebook.com/ywcaglbr

2023 Officers & Board Terms

YWCA GLBR Board of Directors
Officers & Terms for 2024

2024 Officers:

Carole Calvert-Baxter - *Chair*, (2nd Term)
Melissa Whitford - *Vice Chair*, **(2nd Term)**
Rebekah Kilpatrick - *Treasurer* **(2nd Term)**
Raquel Perez - *Secretary* (1st Term)
Beth Roszatycki - *Past Chair*, (2nd Term)

Directors:

Kelsey Adkins (1st Term)
Margie Bach (1st Term)
Ivy Braden (1st Term)
Vanessa Guerra **(2nd Term)**
Viloshinee Murugan (1st Term)
Niki Napolitano (1st Term)
Dr. Sunita Vadakath (1st Term)
Candace Whitfield (1st Term)

***BOLD** = vote to approve of 2nd Term which starts 1/1/2024

		2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Adkins	Kelsey					Term 1			Term 2			Term 3		
Bach	Margie				Term 1			Term 2			Term 3			
Braden	Ivy				Term 1			Term 2			Term 3			
Calvert-Baxter	Carole	Term 1			Term 2			Term 3						
Guerra	Vanessa			Term 1			Term 2			Term 3				
Kilpatrick	Rebekah			Term 1			Term 2			Term 3				
Murugan	Viloshinee				Term 1			Term 2			Term 3			
Niki	Napolitano					Term 1			Term 2			Term 3		
Perez	Raquel				Term 1			Term 2			Term 3			
Roszatycki	Beth	Term 1			Term 2			Term 3						
Vadakath	Sunita					Term 1			Term 2			Term 3		
Whitfield	Candace				Term 1			Term 2			Term 3			
Whitford	Melissa			Term 1			Term 2			Term 3				

2024 Budget

Mission Specific Programs									
Revenue	Budget	WEEP (GA, MA, YWCA)	InterACT	Advocacy	Event - Riverside Art Festival	Event - Women of Achievement	Donor Relations	Admin.	Total
Grant Income	\$ 185,400	\$ 130,000	\$ 44,000	\$ 11,400					\$ 185,400
Event Income (Tickets, Reg Fees)	\$ 30,100			\$ 100	\$ 24,000	\$ 6,000			\$ 30,100
Corp Sponsorships	\$ 21,500			\$ 500	\$ 9,000	\$ 12,000			\$ 21,500
Individual Contributions	\$ 11,500						\$ 11,500		\$ 11,500
Board Giving	\$ 4,000						\$ 4,000		\$ 4,000
Fee for service	\$ 7,500							\$ 7,500	\$ 7,500
BACF Funds Spendable	\$ 3,000							\$ 3,000	\$ 3,000
Investment Account	\$ 15,000							\$ 15,000	\$ 30,000
Total Revenue:	\$ 278,000	\$ 130,000	\$ 44,000	\$ 12,000	\$ 33,000	\$ 18,000	\$ 15,500	\$ 25,500	\$ 278,000.00
Mission Specific Programs									
Expenses	Budget	WEEP (GA/MA)	InterACT	Advocacy	Event - Riverside Art Festival	Event - Women of Achievement	Donor Relations	Admin.	Total
Expenses	-								\$ -
Salaries	\$ 132,500	\$ 50,500	\$ 14,000	\$ 4,000	\$ 6,000	\$ 5,000	\$ 6,500	\$ 46,500	\$ 132,500
Payroll tax	\$ 13,000	\$ 5,300	\$ 1,500	\$ 400	\$ 500	\$ 500	\$ 800	\$ 4,000	\$ 13,000
Benefits	\$ 5,000	\$ 2,000	\$ 500	\$ 150	\$ 200	\$ 200	\$ 300	\$ 1,650	\$ 5,000
		\$ -					\$ -	\$ -	\$ -
Office Rent	\$ 18,000	\$ 7,500	\$ 2,000	\$ 500	\$ 500	\$ 500	\$ 1,000	\$ 6,000	\$ 18,000
Equip rental (Events)	\$ 1,200		\$ -	\$ 700	\$ 500				\$ 1,200
Utilities	\$ 2,400	\$ 950	\$ 250	\$ 50	\$ 100	\$ 100	\$ 100	\$ 850	\$ 2,400
Telephone/internet	\$ 2,700	\$ 1,000	\$ 300	\$ 100	\$ 100	\$ 100	\$ 200	\$ 900	\$ 2,700
Accounting/Audit	\$ 11,500	\$ 4,500	\$ 1,100	\$ 400	\$ 400	\$ 400	\$ 700	\$ 4,000	\$ 11,500
Bank Fees	\$ 1,000	\$ -	\$ -		\$ 350		\$ -	\$ 650	\$ 1,000
Investment Fees	\$ 3,000	\$ -	\$ -				\$ -	\$ 3,000	\$ 3,000
Depreciation	\$ 400	\$ 200	\$ 50	\$ 50	\$ -	\$ -	\$ 50	\$ 50	\$ 400
YWCA Membership	\$ 1,400	\$ 800	\$ 200	\$ 100	\$ -	\$ -	\$ 100	\$ 200	\$ 1,400
Membership/Subscriber	\$ 3,000	\$ 1,800	\$ 100	\$ 200	\$ 100	\$ 100	\$ 400	\$ 300	\$ 3,000
Permits/license/fees	\$ 1,200	\$ -	\$ -		\$ 1,200	\$ -	\$ -	\$ -	\$ 1,200
Website maint	\$ 300	\$ -	\$ -				\$ -	\$ 300	\$ 300
Insurance/D&O	\$ 4,000	\$ 1,500	\$ 400	\$ 100	\$ 500	\$ 50	\$ 50	\$ 1,400	\$ 4,000
Advertising/Social Media	\$ 2,400	\$ -	\$ 100	\$ 100	\$ 2,000	\$ 200	\$ -	\$ -	\$ 2,400
Books/Assessments	\$ 8,500	\$ 500	\$ 7,500	\$ 500			\$ -	\$ -	\$ 8,500
Conference/Mtg	\$ 3,000	\$ 750	\$ 750				\$ -	\$ 1,500	\$ 3,000
Meals	\$ 7,000	\$ 1,200	\$ -	\$ 300	\$ -	\$ 5,000		\$ 500	\$ 7,000
Postage/mailing	\$ 1,200	\$ 100	\$ 50	\$ 50	\$ 50	\$ 250	\$ 500	\$ 200	\$ 1,200
Printing/Copying	\$ 2,550	\$ 500	\$ 500	\$ 500	\$ 500	\$ 250	\$ -	\$ 300	\$ 2,550
Supplies: Class/Office Supplies/Event	\$ 4,500	\$ 2,800	\$ 200	\$ 100	\$ 800	\$ -	\$ 200	\$ 400	\$ 4,500
Supplies: Gas Cards/Gift Cards	\$ 8,500	\$ 8,500							\$ 8,500
Stipends to individuals	\$ 4,000	\$ 4,000	\$ -				\$ -		\$ 4,000
Mileage	\$ 1,000	\$ 400	\$ 100	\$ 100	\$ 50	\$ 50		\$ 300	\$ 1,000
Training/Cont Ed	\$ 500	\$ 500					\$ -	\$ -	\$ 500
Outside contractors	\$ 29,800	\$ 16,000	\$ 10,000		\$ 3,800	\$ -			\$ 29,800
Gifts/Awards	\$ 2,000				\$ 500	\$ 500	\$ 500	\$ 500	\$ 2,000
Contingency	\$ 2,450	\$ 2,450							\$ 2,450
TOTAL EXPENSE		\$113,750.00	\$39,600.00	\$8,400.00	\$18,150.00	\$13,200.00	\$11,400.00	\$73,500.00	\$278,000.00
Net		\$16,250.00	\$4,400.00	\$3,600.00	\$14,850.00	\$4,800.00	\$4,100.00	-\$48,000.00	\$0.00

Income Notes

Grants: To date, I have raised \$99,500 of the \$186,000 budget for 2024. More applications will be sent out in Q1 and Q2. We have another \$5000 in WEEP applications pending currently.
Event Income: Slight increase in RAF registrations for 2024, WOA ticket sales = same as 2023.
Sponsorships: More accurate reflection of sponsorship income, seeking to bring in more for our 50th Anniversary of RAF.
Individual Contributions/Board Giving: reflects 2023's average
BACF Funds Spendable: Reflects estimate
Investment Account: Withdrawal from investment account - to make use of earnings

Expense Notes:

Salaries: 2 FTE
Benefits: Retirement for Moira & Erica

Office Rent: New lease only
Equip Rental: Rental Fee Advocacy event, exp for RAF golf cart & Wenonah park rental
Telephone/Internet
Accounting/Audit: \$5500 - financial review, \$5500 - Quast Janke
Bank Fees: Fees for credit card, PayPal and Qgiv
Investment Fees: Same as 2023
Depreciation: Loss of office furniture in 2022 decreased this overall
Membership/Subscriptions: office operations subscriptions
Permits/fees: For Riverside Art Festival
Website design/maint: Annual price of Squarespace & domain
Insurance: Standard D&O/Insurance, slight increase for RAF insurance fee in 2024
Advertising: Radio ads for Riverside, other Facebook ads
Books: WEEP books, also includes IDI assessments
Conference/Meeting: MB Summer 2024 YWCA USA CEO retreat (tentative)
Meals: Estimate for programs, Admin and Events
Postage/mailing: Mail class materials, InterACT certificates, invitations and appeals
Printing/Copying: Printing covers event and program printing costs
Supplies: Supplies for WEEP includes improvements to classroom (grant to be received in 2024 from WIL), other classroom supplies. Also includes all office supplies, ink for new printer, cleaning products, etc.
Stipends to Individuals: WEEP stipends includes \$8500 for gas cards, \$4000 for cash stipends. This would mean we give out stipends to 80 total women - 5 sessions of Moving Ahead, 3 of Young Women Choosing Action and 1 tentative Getting Ahead session.
Mileage: EST
Training/Cont Ed: Tentative, no plans set
Outside Contractor: Tentatively budgeted WEEP contractor, InterACT contractor and Event Planner for RAF, and RAF security,
Gifts: includes budget for optional gifts but also the awards for WOA.
Contingency: In case we need more for Stipends or Supplies, this was included in WEEP grant budgets.