



Finance Committee Meeting

July 13, 2022 at 12:00 p.m.

Fresno EOC Board Room

1920 Mariposa Street, Suite 310

Fresno, CA, 93721



FINANCE COMMITTEE MEETING AGENDA

JULY 13, 2022 AT 12:00 PM

1. CALL TO ORDER

2. ROLL CALL

3. APPROVAL OF JUNE 8, 2022 MINUTES

A. June 8, 2022 Finance Committee Minutes	Approve	3
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4. FINANCIAL REPORTS

Approve

A. Agency Financial Statements – May 2022		6
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B. Head Start Financial Status Report – May 2022		10
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5. NON-COMPETITIVE PROCUREMENT

A. Non-Competitive Procurements	Information	13
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6. HEALTH INSURANCE REPORT

A. Health Insurance Report	Information	15
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7. OTHER BUSINESS

The next meeting is scheduled on August 10, 2022 at 12:00 p.m.

8. PUBLIC COMMENTS

(This portion of the meeting is reserved for persons wishing to address the Committee on items within jurisdiction but not on the agenda. Comments are limited to three minutes).

9. ADJOURNMENT

FINANCE COMMITTEE MEETING
Wednesday, June 8, 2022
12:00 p.m.

MINUTES

1. CALL TO ORDER

James Martinez, called the meeting to order at 12:11 PM.

2. ROLL CALL

Roll was called and a quorum was established.

COMMITTEE MEMBERS	PRESENT	STAFF
Charles Garabedian (Committee Chair)		Jim Rodriguez
Alysia Bonner	✓	Steve Warnes
James Martinez	✓	Emilia Reyes
Linda Hayes		Karina Perez
Zina Brown- Jenkins	✓	Michelle Tutunjian
Itzi Robles	✓	Jack Lazzarini

3. APPROVAL OF MINUTES

A. April 13, 2022, Finance Committee Minutes

Public comment: None heard.

Motion by: Bonner **Second by:** Robles

Ayes: Bonner, Robles, Brown-Jenkins, Martinez

Nays: None heard

4. FINANCIAL REPORTS: MARCH/APRIL 2022

A. Agency Financial Statements

B. Head Start Financial status report:

Jim Rodriguez, Chief Financial Officer, provided recommends approval for full board consideration of the interim consolidated financial statements as of Year-to-Date for March and April 2022 as well as approval on the financial status report for the Head Start 0-5 program as of Year-to-Date for March and April 2022.

Public comment: None heard.

Motion by: Bonner **Second by:** Brown-Jenkins

Ayes: Bonner, Robles, Brown-Jenkins, Martinez

Nays: None heard

5. INSURANCE POLICY RENEWALS

Steve Warnes, Assistant Finance Director, provided information on the renewal insurance policies. Staff recommends Committee approval for full Board consideration. Steve presented for the period of July 1, 2022 to July 1, 2023 for a quoted premium of \$843,356

Public comment: None heard.

Motion by: Brow-Jenkins **Second by:** Bonner

Ayes: Bonner, Robles, Brown-Jenkins, Martinez

Nayes: None heard

6. Non-Competitive Procurement

Rodriguez provided a detail report of the two vendors for Non-Competitive Procurement purchases and justifications.

Public comment: None heard

No action required.

7. HEALTH INSURANCE REPORT

Steve Warner, Assistant Finance Director, presented the health insurance information as of April 30th, 2022 the health insurance reserve is at \$5.0 million, which covers approximately 5.6 months of average expenditures. Contributions from programs and employees for 2022 total \$3,735,391 while the Fund paid out \$2,625,493 in expenses.

Public comment: None heard

No action required.

8. INVESTMENT REPORT

Steve Warner, Assistant Finance Director, presented the investment report for Finance. This information that he gave is to keep the Committee apprised on the status of the Agency's investment accounts.

Public comment: None heard

No action required.

9. VARIANCE REPORT:

A. Women, Infant and Children (WIC)

B. SOUL Charter School

Rodriguez provided a brief summary report on the Agency that are routinely shared with the Program Directors and Executive staff. Which are Women, Infants, and Children (WIC) and SOUL School of Unlimited Learning (SOUL).



Public comment: None heard

No action required.

10. OTHER BUSINESS

Public comment: None heard

No action required.

11. PUBLIC COMMENTS

No public comments at this time.

12. ADJOURNMENT

Martinez adjourned meeting at 12:49 p.m.

Respectfully submitted,

James Martinez



FINANCE COMMITTEE MEETING

Date: July 13, 2022	Program: Finance
Agenda Item #: 4	Director: N/A
Subject: Financial Reports	Officer: Jim Rodriguez

Recommended Action

Staff recommends Committee approval for full Board consideration of the interim consolidated financial statements as of Year-to-Date May 2022 as well as approval of the financial status report for the Head Start 0-5 program as of Year-to-Date May 2022.

Background

In accordance with the Agency's bylaws, the Finance Committee shall advise in the preparation and administration of the operating budget and oversee the administration, collection, and disbursement of the financial resources of the organization. Additionally, the Treasurer is to ensure the commissioners understand the financial situation of the organization, which includes ensuring that financial statements for each month are available for each meeting of the Board of Commissioners. Monthly financials for Fresno EOC (consolidated) and for Head Start are provided for review and acceptance.

Fiscal Impact

(A) Agency Statement of Activities and Statement of Financial Position:

As of May 31, 2022, the Agency had preliminary revenue of \$41,444,868 million, including \$13.1 million of in-kind contributions, and net operating loss of \$515,015. Further explanations and corrective strategies will be presented at the Finance Committee Meeting. In comparison, the Agency had revenue of \$42,157,309 million including in-kind of \$13.7 million as of the corresponding period of the preceding year.

(B) Head Start 0-5 Financial Status Report as of Year-to-Date May 31, 2022. This also represented in the following percentages.

Program Area	% of budget	Notes
Head Start – Basic	39%	Personnel is underspent due to unfilled positions
Head Start – Training & Technical Assistance (T&TA)	14%	Training planned for later this year

Program Area	% of budget	Notes
Duration	0%	\$4,669 spent year-to-date activity recorded.
Early Head Start – Basic	20%	Personnel is underspent due to unfilled positions.
Early Head Start – T&TA	5%	Training planned for later this year

Conclusion

If approved by the Committee, this item will move forward for full Board consideration at the August 24, 2022 Board of Commissioners Meeting.

FRESNO ECONOMIC OPPORTUNITIES COMMISSION
STATEMENT OF ACTIVITIES
For The Fifth Month Period Ended May 31, 2022 and 2021

	A	B	A - B	C	D	B - D
	BUDGET JAN - DEC 2022	ACTUAL MAY 2022	BUDGET BALANCE REMAINING	ACTUAL JAN - DEC 2021	ACTUAL MAY 2021	ACTUAL 2022 vs 2021 Differences
REVENUES AND SUPPORT						
GRANT REVENUE	\$ 89,274,925	\$ 30,504,808 34%	\$ 58,770,117	75,775,853	\$ 31,765,180	(1,260,372)
GRANT REVENUE - LENDING CAPITAL	-	-	-	0	-	-
CHARGES FOR SERVICES	19,602,250	9,050,399 46%	10,551,851	19,289,932	8,224,695	825,704
OTHER PROGRAM REVENUE	2,854,250	1,054,670 37%	1,799,580	2,646,283	1,265,827	(211,157)
CONTRIBUTIONS	371,450	51,714 14%	319,736	473,779	179,507	(127,793)
MISCELLANEOUS INCOME	414,350	87,355 21%	326,995	467,114	151,239	(63,884)
INTEREST & INVESTMENT INCOME	82,650	33,232 40%	49,419	91,840	34,847	(1,616)
AFFILIATE INTEREST INCOME	1,400,100	463,861 33%	936,239	1,114,397	441,372	22,489
RENTAL INCOME	330,650	198,828 60%	131,822	392,181	94,642	104,187
TOTAL CASH REVENUE	\$ 114,330,625	\$ 41,444,868 36%	\$ 72,885,757	\$ 100,251,379	\$ 42,157,309	(712,442)
IN KIND REVENUE	\$ 39,041,040	\$ 13,117,519 34%	\$ 25,923,521	30,398,113	\$ 13,742,297	(624,778)
TOTAL REVENUE & SUPPORT	153,371,665	54,562,386 36%	98,809,279	130,649,492	55,899,606	(1,337,220)
EXPENDITURES						
PERSONNEL COSTS	\$ 69,972,550	\$ 26,905,879 38%	\$43,066,671	61,148,294	\$ 26,615,747	290,132
ADMIN SERVICES	7,040,225	2,407,416 34%	4,632,809	5,456,405	1,964,394	443,022
PROFESSIONAL SERVICES - AUDIT	0	(0) 0%	0	45,995	27,595	(27,596)
CONTRACT SERVICES	11,240,600	3,426,657 30%	7,813,943	7,769,507	3,537,138	(110,481)
FACILITY COSTS	6,093,175	2,310,818 38%	3,782,357	5,214,789	2,161,532	149,285
TRAVEL, MILEAGE, VEHICLE COSTS	1,772,345	1,065,038 60%	707,307	2,037,010	682,544	382,495
EQUIPMENT COSTS	946,775	709,197 75%	237,578	3,296,566	452,951	256,246
DEPRECIATION - AGENCY FUNDED	250,000	93,984 38%	156,016	249,442	134,266	(40,282)
OFFICE EXPENSE	3,129,400	1,042,229 33%	2,087,171	2,777,036	1,106,826	(64,597)
INSURANCE	755,250	327,458 43%	427,792	766,989	315,462	11,996
PROGRAM SUPPLIES & CLIENT COSTS	10,905,750	3,404,212 31%	7,501,538	8,566,603	3,781,564	(377,352)
INTEREST EXPENSE	267,900	125,769 47%	142,131	309,116	81,586	44,183
OTHER COSTS	994,600	141,227 14%	853,373	349,447	55,098	86,129
TOTAL CASH EXPENDITURES	\$ 113,368,570	\$ 41,959,883 37%	\$ 71,408,687	97,987,199	\$ 40,916,703	1,043,180
IN KIND EXPENSES	\$ 39,041,040	\$ 13,117,519 34%	\$ 25,923,521	\$ 30,398,113	\$ 13,742,297	(624,778)
TOTAL EXPENDITURES	152,409,610	55,077,402 36%	97,332,208	128,385,312	54,659,000	418,402
OPERATING SURPLUS (DEFICIT)	\$ 962,055	\$ (515,015)	\$ 1,477,070	\$ 2,264,180	\$ 1,240,606	(1,755,622)
OTHER INCOME / EXPENSE						
TRANSIT GRANT ASSET DEPRECIATION		88,326	(88,326)	251,972	122,329	(34,003)
NET SURPLUS (DEFICIT)	\$ 962,055	(\$603,342)	1,565,397	\$ 2,012,208	\$ 1,118,277	(1,721,619)

FRESNO ECONOMIC OPPORTUNITIES COMMISSION
STATEMENT OF FINANCIAL POSITION
As of May 31, 2022

	2022	2021	Differences
ASSETS			
CASH & INVESTMENTS	\$ 22,445,561	\$ 15,580,939	\$ 6,864,622
ACCOUNTS RECEIVABLE	15,594,785	13,397,566	2,197,219
PREPAIDS/DEPOSITS	203,224	167,737	35,487
INVENTORIES	166,234	148,852	17,382
PROPERTY, PLANT & EQUIPMENT	13,015,348	13,539,105	(523,757)
NOTES RECEIVABLE (net)	17,353,968	15,025,922	2,328,046
TOTAL ASSETS	\$ 68,779,118	\$ 57,860,119	\$ 10,918,999
LIABILITIES			
ACCOUNTS PAYABLE	\$ 2,769,918	\$ 1,889,389	\$ 880,529
ACCRUED PAYROLL LIABILITIES	7,646,425	2,136,222	5,510,203
DEFERRED REVENUE	3,422,650	3,744,492	(321,842)
NOTES PAYABLE	15,604,092	13,751,621	1,852,470
HEALTH INSURANCE RESERVE	4,834,904	4,780,132	54,773
OTHER LIABILITIES	3,735,805	1,791,806	1,943,999
TOTAL LIABILITIES	\$ 38,013,794	\$ 28,093,662	\$ 9,920,132
FUND BALANCE			
CURRENT OPERATING EARNINGS (YTD)	\$ (515,015)	\$ 1,240,606	\$ (1,755,622)
UNRESTRICTED NET ASSETS	17,069,547	13,610,230	3,459,317
REVOLVING LOAN FUND	5,020,125	5,020,125	0
INVESTMENT IN GENERAL FIXED ASSETS	9,190,668	9,895,496	(704,828)
TOTAL FUND BALANCE	\$ 30,765,324	\$ 29,766,457	\$ 998,867
TOTAL LIABILITIES AND FUND BALANCE	\$ 68,779,118	\$ 57,860,119	\$ 10,918,999

Fresno Economic Opportunities Commission
Head Start/Early Head Start Financial Status
Monthly Report
May 31, 2022

Description	Annual Budget	Head Start - Basic		Balance Remaining	Annual Budget	Head Start - T & TA		Balance Remaining
		Current Expenses	YTD Expenses			Current Expenses	Expenses	
Personnel	\$17,319,131	\$1,686,972	\$6,995,176	\$10,323,955				
Fringe Benefits	7,609,718	547,858	2,849,510	4,760,208				
Total Personnel	24,928,849	\$2,234,830	9,844,686	15,084,163				
Travel	-	-	-	-	12,928	-	-	12,928
Equipment*	-	-	-	-	-	-	-	-
Supplies	493,392	171,614	299,263	194,129	25,000	-	-	25,000
Contractual	2,572,586	131,057	510,996	2,061,590	15,948	-	-	15,948
Facilities /Construction								
Other:								
Food Cost	776,852	\$58,696	\$305,820	471,032				
Transportation	514,239	12,271	234,245	279,994				
Staff Mileage	100,000	12,191	39,512	60,488				
Field Trips, including Transportation	3,201	-	-	3,201				
Space	690,855	44,818	228,653	462,202				
Utilities / Telephone / Internet	519,515	96,096	229,252	290,263				
Publication/Advertising/Printing	54,991	-	1,556	53,435				
Repair/Maintenance Building	89,246	20,181	119,229	(29,983)				
Repair/Maintenance Equipment	9,600	90	4,252	5,348				
Property & Liability Insurance	108,016	13,764	67,471	40,545				
Parent Involvement / CWPC	48,195	1,894	4,444	43,751				
Other Costs*	573,667	(3,379)	184,190	389,477				
Staff & Parent Training	3,091	-	615	2,476	243,213	14,667	42,804	200,409
Total Direct Charges	31,486,295	\$2,794,122	12,074,182	19,412,113	\$297,089	14,667	42,804	\$254,285
Total Indirect Charges	\$2,683,810	\$251,471	\$1,086,676	\$1,597,134	\$26,738	\$1,320	\$3,852	\$22,886
Total Federal Expenditures	34,170,105	\$3,045,593	13,160,858	\$21,009,247	\$323,827	15,987	46,656	\$277,171
% of Annual Budget Expended to Date			39%				14%	
Non-Federal Share	\$6,834,021	\$2,133	\$923,390	\$5,910,631	\$64,765	\$3,997	\$11,664	\$53,101

Credit Card Expenses: Credit card statement dated 5/1/2022 - 5/31/2022
May 2022 expenses

Staff Training (including meeting c	\$ 8,039	\$2,382.96 - Renaissance Baltimore Hotel - NHSA Conference
		\$2,881.47 - Hayatt Hotel - Managers & Directors Institute
		\$2,775 - University of Connecticut - training
Utilities Gas/Electric	\$ 4,926	SoCal Gas Co. - gas charges for La Colonia
Equipment Under \$5000	\$ 4,103	CDW - Barcode scanner
Parent Engagement Supplies	\$ 815	Walmart, Dollar Tree - Classroom supplies
Employee Event	\$ 1,803	Costco, Party City, Smart & Final - supplies employee event
Recreation Expense	\$ 690	Knox Company - knox box
Contract Services - Facility Repair	\$ 230	Azunga Fleet - vehicle tracking for Support Services vehicles
Program Supplies - Nutrition	\$ 22	Walmart - baby formula
	\$ 20,628	

Fresno Economic Opportunities Commis
Head Start/Early Head Start Financial S
Monthly Report
May 31, 2022

Description	Head Start - Duration Start-Up/Operations			
	Annual Budget	Current Expenses	YTD Expenses	Balance Remaining
Personnel	\$0	-	-	\$0
Fringe Benefits	-	-	-	-
Total Personnel	\$0	\$0	\$0	\$0
Travel	-	-	-	-
Equipment*	280,467	-	-	280,467
Supplies	447,000	4,669	4,669	442,331
Contractual	-	-	-	-
Facilities / Construction	-	-	-	-
Other:				
Food Cost	-	-	-	-
Transportation	-	-	-	-
Staff Mileage	-	-	-	-
Field Trips, including Transportation	-	-	-	-
Space	-	-	-	-
Utilities / Telephone / Internet	-	-	-	-
Publication/Advertising/Printing	-	-	-	-
Repair/Maintenance Building	-	-	-	-
Repair/Maintenance Equipment	-	-	-	-
Property & Liability Insurance	-	-	-	-
Parent Involvement / CWPC	-	-	-	-
Other Costs*	419,300	-	-	419,300
Staff & Parent Training	-	-	-	-
Total Direct Charges	\$1,146,767	\$4,669	\$4,669	\$1,142,098
Total Indirect Charges	\$86,008	\$0	\$0	\$86,008
Total Federal Expenditures	\$1,232,775	\$4,669	\$4,669	\$1,228,106
% of Annual Budget Expended to Date			0%	
Non-Federal Share	-	-	-	-

Fresno Economic Opportunities Commis
Head Start/Early Head Start Financial S
Monthly Report
May 31, 2022

Description	Annual Budget	Early Head Start - Basic Current Expenses	Expenses	Balance Remaining	Annual Budget	Early Head Start - T & TA Current Expenses	YTD Expenses	Balance Remaining
Personnel	\$3,674,250	\$212,538	\$866,712	\$2,807,538	\$0	\$0	\$0	\$0
Fringe Benefits	1,134,842	56,526	306,763	828,079	-	-	-	-
Total Personnel	4,809,092	269,063	1,173,475	3,635,617	-	-	-	-
Travel	-	-	-	-	16,898	-	-	16,898
Equipment*	-	-	-	-	-	-	-	-
Supplies	285,800	1,883	16,038	269,762	19,173	-	-	19,173
Contractual	1,016,132	12,660	51,305	964,827	26,526	-	-	26,526
Facilities / Construction	-	-	-	-				
Other:								
Food Cost	70,350	1,650	9,844	60,506				
Transportation	9,536	1,148	3,945	5,591				
Staff Mileage	70,000	2,239	8,647	61,353				
Field Trips, including Transportation	1,730	-	-	1,730				
Space	194,615	4,374	21,870	172,745				
Utilities / Telephone / Internet	130,004	7,221	31,264	98,740				
Publication/Advertising/Printing	27,500	-	1,316	26,184				
Repair/Maintenance Building	42,919	729	10,401	32,518				
Repair/Maintenance Equipment	48,845	-	-	48,845				
Property & Liability Insurance	38,202	2,290	11,124	27,079				
Parent Involvement / CWPC	7,747	15	191	7,556				
Other Costs*	158,887	3,334	9,617	149,270				
Staff & Parent Training	2,277	-	2,400	(123)	96,459	930	7,465	88,994
Total Direct Charges	\$6,913,636	306,605	1,351,437	\$5,562,199	159,056	930	7,465	\$151,591
Total Indirect Charges	\$621,944	\$27,746	\$121,629	\$500,315	\$14,315	\$84	\$672	\$13,643
Total Federal Expenditures	\$7,535,580	334,351	\$1,473,066	\$6,062,514	\$173,371	1,014	\$8,137	\$165,234
% of Annual Budget Expended to Date			20%				5%	
Non-Federal Share	\$1,507,116	\$0	\$304,058	\$1,203,058	\$34,674	\$254	\$2,034	\$41,308

Credit Card Expenses: Credit card statement dated 5/1/2022 - 5/31/2022
May 2022 expenses

Staff Training (including meeting)	\$ 2,413	\$930.03 - Hyatt Hotel - Managers & Directors Institute
		\$1,483.24 - Walmart - supplies for year end training event
Repairs & Maintenance - Buildin	\$ 50	Bulldog Towing - HS vehicle towing service
Program Supplies - Classroom	\$ 217	Costco - baby wipes
Program Supplies - Disposables	\$ 1,014	Costco - diapers, baby wipes
Employee Event	\$ 396	Costco, Sam's Club, Smart & Final - supplies for employee event
Contract Services-Facility Repai	\$ 23	Azuga Fleet - Vehicle Tracking for Support Services Vehicles
Parent Engagement Supplies	\$ 43	Dollar Tree, Walmart - supplies for water safety workshop
	\$ 4,156	

FINANCE COMMITTEE MEETING

Date: July 13, 2022	Program: Finance
Agenda Item #: 5	Director: N/A
Subject: Non-Competitive Procurements	Officer: Jim Rodriguez

Background

The information presented below is intended to keep the Committee apprised on any procurements made through a non-competitive procurement process.

In accordance with the Accounting Policies and Procedures Manual, Noncompetitive Procurements are “special purchasing circumstances, in which competitive bids are not obtained. Noncompetitive procurement (purchases and contracts) are only permissible in the following circumstances (2 CFR 200.320 [f]):

- An emergency exists that does not permit delay,
- Only one source of supply is available,
- If the awarding agency expressly authorizes noncompetitive proposals in response to a written request from the Agency,
- Or after solicitation of a number of sources, competition is determined to be inadequate.

The key requirement for the use of noncompetitive procurement is that the other methods of procurement are not feasible and one of the above circumstances exists.” A report on the non-competitive procurement awards is to be made to the Board of Commissioners.

The agency also follows the following guidelines:

- Purchases from \$10,000 to \$150,000 require three written quotes and may be approved by the CEO.
- Purchases greater than \$150,000 require formal bid procedures and require approval from the Board.
- Purchases greater than \$10,000 without the required quotes or bids must be disclosed to the Board.

Vendor	Purpose	Amount	Justification
Focus Packaging and Supply	HS Nutrition – Annual contract for the delivery of disposable utensil and paper goods. Deliveries to be made to each HS center monthly. Centers do not have the space to store more than one month's supply.	Not to exceed \$150,000/yr	FOCUS Packaging and Supply Company was the only vendor to respond to the request for bids for disposable utensil and paper goods. The site delivery mandate, volatility of the market, fuel cost and supply chain issues appear to have discouraged vendors from consideration of a yearlong contract..



FINANCE COMMITTEE MEETING

Date: July 13, 2022	Program: Finance
Agenda Item #: 6	Director: N/A
Subject: Health Insurance Report	Officer: Jim Rodriguez

Background

The information presented below is intended to keep the Committee apprised on the financial status of the Agency's self-funded health insurance plan.

As of May 31, 2022, the health insurance reserve is at \$4.8 million, which covers approximately 5.4 months of average expenditures. Contributions from programs and employees for 2022 total \$4,631,664 while the Fund paid out \$3,721,650 in expenses.

Changes to the health insurance plan in 2020 through 2022 include:

- Effective January 2020: 4% overall increase in Employer premiums and 22% overall increase in Employee premiums. Wellness plan now has the same annual deductible but will have a 25% discounted employee premium. The employee + child and employee + children tiers were consolidated.
- Effective January 2021: 6% increase in Employer premiums and an average 16% increase to Employee premiums.
- Effective January 2022: Tele-health service was added and 1% increase in Employer premiums and an average 8% increase to Employee premiums.

This table presents a sample of the monthly health insurance premium rates for 2022. Rates vary depending on the type of coverage tier selected.

	Agency	Employee (Wellness Incentive)	Total Premium
Employee(EE) Only	\$ 600	\$ 108	\$ 708
EE +Child(ren)	\$ 1,086	\$ 195	\$ 1,281
EE + Family	\$ 1,442	\$ 258	\$ 1,700
EE + Spouse	\$ 1,206	\$ 216	\$ 1,422

FRESNO EOC
HEALTH INSURANCE FUND REPORT
 THROUGH MAY 31, 2022

	2022					2021				
	January	February	March	April	May	YTD totals Jan-May	Mo. Avg. Prev 12 mos	YTD totals Jan-May	Annual Jan - Dec	Annual Mo. Avg Jan - Dec
Beginning Fund Balance	3,924,890	4,629,377	4,923,474	5,028,223	5,044,060					
Income										
Agency Contributions	749,413	758,654	755,467	750,894	751,039	3,765,467	746,585	4,268,975	9,462,526	788,544
Additional Agency Contr.	-	-	-	-	-	0	2,100	116,291	139,391	11,616
Employee Contributions	271,626	183,405	183,987	91,326	135,853	866,197	151,701	923,894	1,878,108	156,509
Total Income	1,021,039	942,059	939,454	842,220	886,892	4,631,664	900,386	5,309,160	11,480,024	956,669
Expenses										
Health Claims Paid	45,828	261,032	452,022	424,469	755,401	1,938,752	675,632	2,467,550	8,636,378	719,698
Dental Claims Paid	48,572	48,419	46,036	52,864	42,132	238,023	48,451	307,744	651,135	54,261
Prescriptions Paid	63,172	164,239	159,985	183,076	135,025	705,497	145,241	851,851	1,889,246	157,437
Vision Claims Paid	2,294	7,225	5,496	7,785	6,957	29,757	7,912	54,790	119,983	9,999
Stop Loss Premiums	99,403	110,026	113,810	100,722	102,002	525,963	101,206	503,318	1,191,823	99,319
Stop Loss Claims	-	-	-	-	-	0	(144,863)	0	(1,593,495)	(132,791)
Life Insurance Premiums	12,739	12,709	12,687	12,731	12,648	63,514	12,447	68,677	154,529	12,877
Pinnacle	12,904	13,111	13,267	13,319	13,215	65,816	13,243	72,103	165,198	13,767
Blue Cross	13,637	13,790	13,906	13,944	13,829	69,106	13,725	74,312	169,907	14,159
Benefits Consultant	12,083	12,083	12,084	12,083	9,502	57,835	8,854	34,584	83,000	6,917
Employee Assist. Program	1,877	1,877	1,876	1,877	1,876	9,383	1,877	9,383	22,518	1,877
Preferred Chiropractors	889	899	906	909	901	4,504	910	4,989	11,406	951
TeleDoc	2,524	2,552	2,574	2,581	2,560	12,791	1,066	0	0	-
Other Expenses	630	-	56	23	-	709	1,950	17,056	39,742	3,312
ACA Fees	-	-	-	-	-	0	435	0	5,219	435
Total Expenses	316,552	647,962	834,705	826,383	1,096,048	3,721,650	888,085	4,466,357	11,546,589	962,216
Current Fund Activity (net)	704,487	294,097	104,749	15,837	(209,156)	910,014	12,301	842,803	(66,564)	(5,547)
Ending Fund Balance	4,629,377	4,923,474	5,028,223	5,044,060	4,834,904	4,834,904				
Enrollment										
Employee only-Traditional	248	250	252	254	254		266		279	
High-Deduct	84	78	80	81	78		61		53	
Family coverage-Traditional	344	353	353	353	350		373		395	
High-Deduct	34	37	40	39	39		33		32	
Dental coverage only	34	38	41	42	42		36		34	
Temp/On Call Plan	1	1	-	-	-		1		1	
Total employees enrolled	745	757	766	769	763		770		795	
Average contributions per employee	1,371	1,244	1,226	1,095	1,162		1,169		1,204	
Average expenses per employee	425	856	1,090	1,075	1,436		1,153		1,211	

Estimated # months funded: 5.4