

**HLLC  
CASH-ON-HAND  
1/31/2024**

	<u>Restricted</u>	<u>Non Restricted</u>	<u>Total</u>	<u>Proof</u>
<b>SAVINGS ACCOUNTS</b>				
<b>Premium Savings Account 2877</b>		\$ 25,471.84	\$ 25,471.84	
<b>Savings 1184 (See Notes 1 &amp; 2)</b>		\$ 4,908.71	\$ 4,908.71	
<b>Capital emergencies (See Note 3)</b>	\$ 12,093.81		\$ 12,093.81	
<b>Restricted:</b>			\$ -	
Challenge Fund	\$ 4,877.35		\$ 4,877.35	
Facility Deposits - Non-Mbrs.	\$ 625.00		\$ 625.00	
T-Mobile Fund	\$ 1,100.00		\$ 1,100.00	
Youth Fund	\$ 5,552.73		\$ 5,552.73	
<b>Total in Savings 1184</b>	\$ 24,248.89	\$ 4,908.71	\$ 29,157.60	\$ -
<b>Total in Savings 1184 and 2877</b>			\$ 54,629.44	
<b>CHECKING ACCOUNTS</b>				
<b>Restricted:</b>				
Capital Projects	\$ 1,352.82		\$ 1,352.82	
Day Camp	\$ 1,126.48		\$ 1,126.48	
Outreach	\$ 1,310.80		\$ 1,310.80	
Sunday School	\$ 66.34		\$ 66.34	
Women's Bible Study	\$ 119.00		\$ 119.00	
Sign Replacement Fund	\$ 2,884.00		\$ 2,884.00	
Youth Fund	\$ 90.28		\$ 90.28	
Table Replacement Fund	\$ 126.87		\$ 126.87	
50th Anniversary	\$ 590.59		\$ 590.59	
VRSM	\$ 625.30		\$ 625.30	
Challenge Funds	\$ 5,330.00		\$ 5,330.00	
<b>Non-Restr. Checking (See Notes 1 &amp; 2)</b>		\$ 10,925.49	\$ 10,925.49	
<b>Total in checking</b>	\$ 13,622.48	\$ 10,925.49	\$ 24,547.97	0
<b>TOTAL CASH-ON-HAND</b>	\$ 37,871.37	\$ 41,306.04	\$ 79,177.41	0
<b>AS BALANCED TO 1ST BANK</b>				

**NOTES AND STATS**

- (1) Balances are calculated against monthly banking statements.
- (2) **2024 Operating Expenses:** budgeted to average \$5,310.31/Wk. or \$23,011.33/Mo.
- (3) **Operating Reserves** are the sum of balances in the *Non-Restricted Savings* plus *Non-restricted Checking*. Considering the above, the congregation should ideally maintain Operating Reserves of approximately \$70,000 (vs. balances shown below).

<b>Comparison of Operating Reserve balances:</b>	<b>Last Month</b>	<b>This Month</b>
<b>Non-Restricted General Fund Savings</b>	\$ 30,367.37	\$ 30,380.55
<b>Non-Restricted Checking</b>	\$ 13,495.12	\$ 10,925.49
<b>Total Operating Reserves</b>	\$ 43,862.49	\$ 41,306.04
<b>Uncleared 1st Bank checks as of January 31:</b>		\$6,115.03

- (4) Congregation's property insurance deductible: \$ 25,000.00
- (5) Mortgage - Remaining principal: \$ 102,518.26