

Financial Statements

Community Care of St. Catharines & Thorold

December 31, 2023

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Independent Auditor's Report

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To the Directors of
Community Care of St. Catharines & Thorold

Qualified opinion

We have audited the financial statements of Community Care of St. Catharines & Thorold (the "Organization"), which comprise the statement of financial position as at December 31, 2023, and the statements of operations, changes in net assets, and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

Except as noted in the following paragraph, in our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Organization as at December 31, 2023 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for qualified opinion

In common with many not-for-profit organizations, the Organization derives revenue from donation activities the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Organization. Therefore, we were not able to determine whether any adjustments might be necessary to donation revenue, excess of revenues over expenses, and cash flows from operations for the years ended December 31, 2023 and 2022, current assets as at December 31, 2023 and 2022, and net assets as at January 1 and December 31 for both the 2023 and 2022 years. Our audit opinion on the financial statements for the year ended December 31, 2022 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Independent Auditor's Report (continued)

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the Community Care of St. Catharines & Thorold financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Independent Auditor's Report (continued)

Grant Thornton LLP

St. Catharines, Canada
June 13, 2024

Chartered Professional Accountants
Licensed Public Accountants

Community Care of St. Catharines & Thorold

Statement of Financial Position

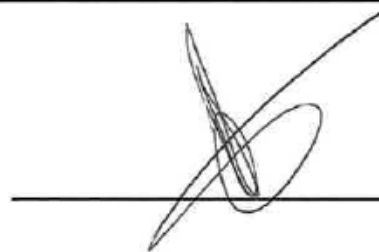
December 31	General	Capital	Niagara Nutrition Partners	Total 2023	Total 2022
Assets					
Current					
Cash	\$ 1,774,450	\$ -	\$ 403,730	\$ 2,178,180	\$ 2,580,491
Short-term investments (Note 3)	1,026,488	100,635	-	1,127,123	988,982
Accounts receivable	46,535	-	-	46,535	-
HST receivable	86,824	-	4,291	91,115	65,075
Interfund balances	110,927	-	(110,927)	-	-
Prepaid expenses	74,874	-	-	74,874	80,719
	3,120,098	100,635	297,094	3,517,827	3,715,267
Long-term					
Property and equipment (Note 4)	-	988,096	-	988,096	788,207
	<u>\$ 3,120,098</u>	<u>\$ 1,088,731</u>	<u>\$ 297,094</u>	<u>\$ 4,505,923</u>	<u>\$ 4,503,474</u>
Liabilities					
Current					
Accounts payable and accrued liabilities	\$ 310,727	\$ -	\$ 13,023	\$ 323,750	\$ 190,920
Deferred revenue (Note 5)	356,672	-	248,352	605,024	759,163
	667,399	-	261,375	928,774	950,083
Long-term					
Deferred property and equipment contributions (Note 6)	-	273,351	-	273,351	207,606
	667,399	273,351	261,375	1,202,125	1,157,689
Net assets					
Internally restricted (Note 7)	1,669,532	488,763	35,719	2,194,014	2,290,141
Unrestricted	783,167	326,617	-	1,109,784	1,055,644
	2,452,699	815,380	35,719	3,303,798	3,345,785
	<u>\$ 3,120,098</u>	<u>\$ 1,088,731</u>	<u>\$ 297,094</u>	<u>\$ 4,505,923</u>	<u>\$ 4,503,474</u>

Commitment (Note 8)

On behalf of the board



Director



Director

See accompanying notes and schedule to the financial statements.

Community Care of St. Catharines & Thorold

Statement of Operations

Year ended December 31	General	Capital	Niagara Nutrition Partners	Total 2023	Total 2022
Revenues					
Donations	\$ 2,366,756	\$ -	\$ 261,800	\$ 2,628,556	\$ 2,214,526
United Way, general grant	161,673	-	-	161,673	153,312
United Way, Housing Help Centre program	10,000	-	-	10,000	12,750
Region of Niagara, Housing Help Centre program	206,576	-	-	206,576	119,485
REACH food and administration grants	-	-	948,017	948,017	1,167,325
Infrastructure grants	-	-	28,049	28,049	51,528
Energy assistance programs	245,588	-	-	245,588	285,236
Niagara Prosperity Initiative grants	20,747	-	-	20,747	33,928
Administration fees	177,486	-	-	177,486	177,511
COVID grants	-	-	-	-	346,988
Other grants	338,568	-	150,508	489,076	339,189
Investment and other income	192,255	41,420	27,138	260,813	182,571
Amortization of deferred contributions (Note 6)	-	61,876	-	61,876	8,110
	<u>3,719,649</u>	<u>103,296</u>	<u>1,415,512</u>	<u>5,238,457</u>	<u>5,092,459</u>
Expenses (Schedule)					
Services	1,070,526	-	1,164,237	2,234,763	2,567,245
Salaries and benefits, general programs	2,157,508	-	229,512	2,387,020	1,943,588
Occupancy	294,749	-	5,155	299,904	242,369
Administration	316,256	-	22,409	338,665	302,927
Amortization of property and equipment	-	71,133	51	71,184	28,760
	<u>3,839,039</u>	<u>71,133</u>	<u>1,421,364</u>	<u>5,331,536</u>	<u>5,084,889</u>
Excess (deficiency) of revenues over expenses before other income	(119,390)	32,163	(5,852)	(93,079)	7,570
Other income (expense)					
Unrealized gain (loss) on marketable securities	51,092	-	-	51,092	(151,103)
Excess (deficiency) of revenues over expenses for the year	<u>\$ (68,298)</u>	<u>\$ 32,163</u>	<u>\$ (5,852)</u>	<u>\$ (41,987)</u>	<u>\$ (143,533)</u>

See accompanying notes and schedule to the financial statements.

Community Care of St. Catharines & Thorold

Statement of Changes in Net Assets

Year ended December 31	General	Capital	Niagara Nutrition Partners	Total 2023	Total 2022
Internally restricted					
Balance, beginning of year	\$ 1,784,807	\$ 463,763	\$ 41,571	\$ 2,290,141	\$ 2,339,822
Transfer from (to) unrestricted fund	<u>(115,275)</u>	<u>25,000</u>	<u>(5,852)</u>	<u>(96,127)</u>	<u>(49,681)</u>
Balance, end of year	<u>\$ 1,669,532</u>	<u>\$ 488,763</u>	<u>\$ 35,719</u>	<u>\$ 2,194,014</u>	<u>\$ 2,290,141</u>
Unrestricted					
Balance, beginning of year	\$ 490,117	\$ 565,527	\$ -	\$ 1,055,644	\$ 1,149,496
Excess (deficiency) of revenues over expenses for the year	(68,298)	32,163	(5,852)	(41,987)	(143,533)
Fund used for purchase of capital assets during the year	271,073	(271,073)	-	-	-
Transfer from (to) internally restricted fund	<u>90,275</u>	<u>-</u>	<u>5,852</u>	<u>96,127</u>	<u>49,681</u>
Balance, end of year	<u>\$ 783,167</u>	<u>\$ 326,617</u>	<u>\$ -</u>	<u>\$ 1,109,783</u>	<u>\$ 1,055,644</u>

Community Care of St. Catharines & Thorold

Statement of Cash Flows

Year ended December 31	2023	2022
Increase (decrease) in cash		
Operating		
Excess of revenues over expenses for the year	\$ (41,987)	\$ (143,533)
Amortization of deferred property and equipment contributions	(61,876)	(8,110)
Amortization of property and equipment	71,133	28,687
Amortization of property and equipment, Niagara Nutrition Partners	51	73
Loss (gain) on sale of marketable securities	1,439	2,055
Unrealized loss (gain) on short-term investments	(54,549)	155,736
	(85,789)	34,908
Change in non-cash working capital items		
Accounts receivable	(46,535)	16,160
HST receivable	(26,040)	(722)
Prepaid expenses	5,845	66,177
Accounts payable and accrued liabilities	132,830	49,068
Deferred revenue	(154,139)	(43,164)
	(173,828)	122,427
Investing		
Purchase of property and equipment	(271,073)	(18,293)
Purchase of investments	(156,851)	(146,034)
Redemption of investments	71,820	62,114
	(356,104)	(102,213)
Financing		
Contributions to deferred capital fund	127,621	-
Increase (decrease) in cash	(402,311)	20,214
Cash		
Beginning of year	2,580,491	2,560,277
End of year	\$ 2,178,180	\$ 2,580,491

Community Care of St. Catharines & Thorold

Notes to the Financial Statements

December 31, 2023

1. Nature of operations

Community Care of St. Catharines & Thorold (the Organization) was established to provide food and other basic necessities to needy residents of the community. Over the years the agency has expanded its programs and supports in response to the needs of those served through an integrated service delivery model. It is incorporated by Letters Patent as a corporation without share capital under the laws of Ontario, and is a registered charity and exempt from income taxes under section 149(1)(f) of the Income Tax Act.

2. Significant accounting policies

These financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations. The significant accounting policies are detailed as follows:

Fund accounting

The Organization has three funds that they report separately for user's convenience: General, Capital, and Niagara Nutrition Partners.

Revenues and expenses related to the Organization's program delivery and administrative activities, not including those for Niagara Nutrition Partners, are reported in General. Revenues and expenses related to capital activities are reported in Capital. Revenues and expenses related to Niagara Nutrition Partners program delivery and administrative activities are reported in Niagara Nutrition Partners.

Revenue recognition

Unrestricted contributions are recognized as revenue of the appropriate fund in the year received or receivable if the amount can be reasonably estimated and collection is reasonably assured.

Restricted contributions are recognized as revenue of the appropriate fund in the year in which the related expenses are incurred. All other restricted contributions are recognized as revenue of the General fund in the year in which the related expenses are incurred.

Investment income is recognized as revenue as it accrued.

Contributions restricted for the purposes of purchasing property plant and equipment are deferred and recognized as revenue at a rate corresponding to the amortization expense for the related property plant and equipment.

Contributed goods and services

The Organization benefits from a substantial amount of volunteer services and donations in kind. No amounts have been reflected in the financial statements for these items.

Community Care of St. Catharines & Thorold

Notes to the Financial Statements

December 31, 2023

2. Significant accounting policies (continued)

Property and equipment

Property and equipment are recorded at amortized cost. Amortization is recorded at the following annual rates over the estimated useful lives of the related assets:

Building	4%	declining balance
Parking lot	5%	declining balance
Equipment and furniture	10% - 20%	declining balance
Computer hardware	30%	declining balance
Vehicles	30%	declining balance

Financial instruments

Measurement

The Organization initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions.

The Organization subsequently measures all of its financial assets and financial liabilities at amortized cost except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in the statement of operations.

Financial assets measured at fair value include short-term investments in mutual funds.

Financial assets and liabilities measured at amortized cost include cash, short-term investments, accounts receivable, HST receivable, and accounts payable.

The fair value of investments quoted in an active market has been determined using the closing price at year end.

Impairment

Financial assets measured at cost are tested for impairment when there are indicators of impairment. Previously recognized impairment losses are reversed to the extent of the improvement provided the asset is not carried at an amount, at the date of the reversal, greater than the amount that would have been the carrying amount had no impairment loss been recognized previously. The amounts of any write-downs or reversals are recognized in the statement of operations.

Community Care of St. Catharines & Thorold

Notes to the Financial Statements

December 31, 2023

2. Significant accounting policies (continued)

Use of estimates

Management reviews the carrying amounts of items in the financial statements at each statement of financial position date to assess the need for revision or any possibility of impairment. Many items in the preparation of these financial statements require management's best estimate. Management determines these estimates based on assumptions that reflect the most probable set of economic conditions and planned courses of action.

These estimates are reviewed periodically and adjustments are made to excess of revenues over expenses as appropriate in the year they become known.

Items subject to significant management estimate include amortization rates, and estimated useful lives of property and equipment, and amortization rates of deferred revenue.

3. Short-term investments

Short-term investments are comprised of the following:

	<u>2023</u>	<u>2022</u>
Mutual funds	<u>\$ 1,127,123</u>	<u>\$ 988,982</u>

4. Property and equipment

			<u>2023</u>	<u>2022</u>
	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>Net Book Value</u>	<u>Net Book Value</u>
Land	\$ 287,000	\$ -	\$ 287,000	\$ 287,000
Building	970,795	521,367	449,428	435,934
Parking lot	78,185	47,129	31,056	32,691
Equipment and furniture	323,982	301,979	22,003	27,314
Computer hardware	97,203	96,034	1,169	1,670
Computer software	6,722	6,722	-	-
Website	9,471	9,471	-	-
Vehicles	332,184	134,744	197,440	3,598
	<u>\$ 2,105,542</u>	<u>\$ 1,117,446</u>	<u>\$ 988,096</u>	<u>\$ 788,207</u>

Community Care of St. Catharines & Thorold

Notes to the Financial Statements

December 31, 2023

5. Deferred revenue

The deferred revenue reported in the General and Niagara Nutrition Partners funds represents restricted operating contributions received that are related to subsequent periods. Changes in the deferred revenue balance of these funds are as follows:

	<u>General</u>	<u>Niagara Nutrition Partners</u>	<u>Total 2023</u>	<u>Total 2022</u>
Beginning balance	\$ 564,626	\$ 194,537	\$ 759,163	\$ 802,327
Add: amounts received in the current year	284,689	1,124,534	1,409,223	2,185,412
Less: amounts recognized as revenue in the year	<u>(492,643)</u>	<u>(1,070,719)</u>	<u>(1,563,362)</u>	<u>(2,228,576)</u>
Ending balance	<u>\$ 356,672</u>	<u>\$ 248,352</u>	<u>\$ 605,024</u>	<u>\$ 759,163</u>

6. Deferred property and equipment contributions

The deferred contributions reported in the capital fund represent externally restricted capital contributions received for purposes of purchasing property and equipment. Changes in the deferred contributions balance are as follows:

	<u>2023</u>	<u>2022</u>
Beginning balance	\$ 207,606	\$ 215,716
Add: amounts received in the current year	127,621	-
Less: amortization of deferred contributions	<u>(61,876)</u>	<u>(8,110)</u>
Ending balance	<u>\$ 273,351</u>	<u>\$ 207,606</u>

Community Care of St. Catharines & Thorold

Notes to the Financial Statements

December 31, 2023

7. Internally restricted fund balances

	General			Capital			Niagara Nutrition Partners	Total
	General Operation	COVID fund	Total General	Regular Capital	COVID fund	Total Capital		
Opening	\$940,962	\$843,845	\$1,784,807	\$338,763	\$125,000	\$463,763	\$41,571	\$2,290,141
Transferred from(to) unrestricted fund		(\$115,275)	(\$115,275)	\$25,000		\$25,000	(\$5,852)	\$(96,127)
Ending	\$940,962	\$728,570	\$1,669,532	\$363,763	\$125,000	\$488,763	\$35,719	\$2,194,014

Funds in the amount of \$940,962 (2022 - \$940,962) have been restricted to approximate four months operating requirements of the Organization, not including operations for Niagara Nutrition Partners. The Board policy requires a six month operating reserve.

The internally restricted general fund includes \$728,570 (2022 - \$843,845) of an additional fund that the Board of the Organization approved to mitigate the on-going impact of COVID-19 including supplementing a change in volunteer demographics, supporting rental costs associated with incremental space requirements, related expenses and impacts on program funding as a result of COVID-19.

Funds in the amount of \$363,763 (2022 - \$338,763) have been restricted for future significant purchases and repairs to the building.

The internally restricted capital fund includes \$125,000 (2022 - \$125,000) of an additional fund that the Board of the Organization approved to support incremental capital needs as a result of the COVID-19 including ensuring that physical infrastructure supports and complies with public health requirements.

Funds in the amount of \$35,719 (2022 - \$41,571) have been restricted to approximate four months operating requirements of Niagara Nutrition Partners. The Organization's goal is a six month operating reserve.

8. Commitment

The Organization has an operating lease obligation for premises in the amount of \$126,811 annually of which \$65,402 is for the Martindale warehouse facility which expires June 30, 2024, \$37,925 annually for the Welland Avenue which expires in January 2025, and \$23,484 annually for the Thorold facility with no formal lease agreement.

9. Credit facility

The Organization's credit facility includes a revolving line of credit of \$200,000 bearing interest at prime. The amount outstanding on the line of credit as at December 31, 2023 was \$nil (2022 - \$nil). The line of credit is payable on demand. The facility is secured by a general security agreement constituting a first ranking security interest in all assets of the Organization.

Community Care of St. Catharines & Thorold

Notes to the Financial Statements

December 31, 2023

10. Niagara Community Foundation endowment fund

The Organization together with the Niagara Community Foundation established an endowment fund to contribute to the future financial viability of the Organization. The Organization is entitled to investment income from this endowment fund at December 31 annually as allocated by Niagara Community Foundation. This investment income is recognized when it is received.

During 2023, the Organization received \$23,750 (2022 - \$24,854) in investment income from this fund.

11. Contributed goods and services,

The Organization receives benefits from a substantial amount of volunteer services as well as donations in-kind of food, clothing and toys. No amounts have been reflected in the financial statements for these items. Management has estimated the value of food donations to be approximately \$4,140,000 (2022 - \$3,200,000), the value of volunteer services to be \$366,000, (2022 - \$60,000). The increase in volunteer services is a result of re-integration of volunteers post COVID-19. The value of clothing is estimated to be \$175,000 (2022 - \$140,000), and the value of toys to be \$200,000 (2022 - \$190,000). Total goods and services donated are estimated at \$4,881,000 (2022 - \$3,590,000) for the year.

No amounts have been reflected in the financial statements for these items. These estimates are based on statistics kept for food and volunteer services and management's estimate for clothing and toys and accordingly are unaudited.

Community Care of St. Catharines & Thorold

Notes to the Financial Statements

December 31, 2023

12. Financial instruments

The Organization is exposed to various risks through its financial instruments. The following analysis provides a measure of the Organization's risk exposures and concentrations at December 31, 2023:

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The Organization's main credit risk relates to its accounts receivable.

Liquidity risk

Liquidity risk is the risk that the Organization will encounter difficulty in meeting the obligations associated with its financial liabilities. The Organization is exposed to this risk mainly in respect of its accounts payable and accrued liabilities.

Market risk

Market risk is the risk that the fair value or expected future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. The Organization is mainly exposed to other price risk.

(i) Other price risk

Price risk relates to the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices of securities held. The Organization is exposed to price risk through its investment in mutual funds.

Community Care of St. Catharines & Thorold Schedule of Expenses

Year ended December 31	General	Niagara Nutrition Partners	Total 2023	Total 2022
Services				
Energy assistance programs	\$ 245,588	\$ -	\$ 245,588	\$ 285,236
Christmas Bureau	192,337	-	192,337	258,855
Food, funded by REACH	-	790,757	790,757	713,231
Food program	384,116	350,431	734,547	741,935
Niagara Prosperity Initiative	20,768	-	20,768	33,929
COVID fund expense	-	-	-	346,988
Delivery and pickup	39,913	-	39,913	53,868
Health services and emergency	12,683	-	12,683	11,004
Infrastructure	-	23,049	23,049	29,528
Clothing and personal needs	51,165	-	51,165	34,187
Other services	123,956	-	123,956	58,484
	<u>\$ 1,070,526</u>	<u>\$ 1,164,237</u>	<u>\$ 2,234,763</u>	<u>\$ 2,567,245</u>
Salaries and benefits, general programs				
Salaries	\$ 1,851,491	\$ 179,211	\$ 2,030,702	\$ 1,645,582
Benefits	306,017	50,301	356,318	298,006
	<u>\$ 2,157,508</u>	<u>\$ 229,512</u>	<u>\$ 2,387,020</u>	<u>\$ 1,943,588</u>
Occupancy				
Building and equipment maintenance	\$ 175,795	\$ -	\$ 175,795	\$ 125,303
Utilities	55,923	-	55,923	56,812
Rent	23,698	5,155	28,853	32,254
Property insurance	39,333	-	39,333	28,000
	<u>\$ 294,749</u>	<u>\$ 5,155</u>	<u>\$ 299,904</u>	<u>\$ 242,369</u>
Administration				
Professional services	\$ 107,230	\$ 1,000	\$ 108,230	\$ 84,062
Office supplies and equipment maintenance	92,382	7,926	100,308	86,002
Telephone and facsimile	14,223	6,405	20,628	22,613
Promotion and publicity	50,160	3,775	53,935	52,021
Travel	18,811	1,846	20,657	28,436
Directors' liability insurance	7,722	-	7,722	7,722
Bank charges	13,932	30	13,962	14,188
Postage	6,775	311	7,086	7,500
Education	3,758	1,116	4,874	383
Miscellaneous	1,263	-	1,263	-
	<u>\$ 316,256</u>	<u>\$ 22,409</u>	<u>\$ 338,665</u>	<u>\$ 302,927</u>