

MDA INSURANCE & FINANCIAL GROUP CALENDAR YEAR 2023 BUDGET

	<u>Actual CY2017</u>	<u>Actual CY2018</u>	<u>Actual Year 2019</u>	<u>Actual Year 2020</u>	<u>Actual Year 2021</u>	<u>Budget Calendar Year 2022</u>	<u>Budget Calendar Year 2023</u>	<u>Increase/ (Decrease) 2022/2023</u>	
REVENUES:									
1 MEWA administration & service fee	\$1,397,681	\$1,454,578	\$1,456,859	\$1,358,720	\$1,683,258	\$1,540,000	\$1,720,000	11.69%	40307
2 BCBSM administration fee (group)	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	0.00%	40306
3 TDSC administration fee		\$17,667	\$417,024	\$469,507	\$0	\$0	\$0	#DIV/0!	40952
4 SCHEIN(TDSC) Overhead		\$2,035	\$45,837	\$247,537	\$159,755	\$117,552	\$0	-100.00%	40953
5 Commission income (see page 2)	\$2,561,241	\$2,674,140	\$2,664,146	\$2,625,591	\$2,705,293	\$2,778,430	\$2,858,925	2.90%	
6 Member service income (see page 2)	\$4,134,659	\$3,933,971	\$1,660,136	\$106,095	\$59,734	\$57,010	\$56,690	-0.56%	
TOTAL REVENUES	\$8,158,581	\$8,147,392	\$6,309,001	\$4,872,451	\$4,673,041	\$4,557,993	\$4,700,616	3.13%	
OPERATING EXPENSES	\$8,212,643	\$7,983,616	\$6,019,348	\$4,548,302	\$4,576,814	\$4,523,783	\$4,678,879	3.43%	
OPERATING INCOME	(\$54,062)	\$163,776	\$289,653	\$324,148	\$96,226	\$34,209	\$21,736	-36.46%	
OTHER INCOME (EXPENSES):									
7 Interest income	\$7,830	\$20,625	\$35,721	\$38,763	\$16,939	\$24,000	\$24,000	0.00%	71000
8 Premium finance fees	\$1,897	\$1,828	\$1,353	\$723	\$254	\$200	\$200	0.00%	41150
9 Other income/expenses	(\$4,554)	(\$28,672)	(16,741)	12	\$504,300				
10 Interest/Sales expense	(\$5,763)	(\$6,963)							
11 Board Approved Funding	(\$33,010)								
12 Bad Debt	(\$1,681)	(\$541)							
13 Gain (Loss) on sale of assets	(\$2,753)	(\$127)	\$16,244	\$7,690	(\$24,877)				
Other income (expenses) - net	(\$38,034)	(\$13,850)	\$36,577	\$47,188	\$496,616	\$24,200	\$24,200	0.00%	
INCOME BEFORE INCOME TAXES	(\$92,096)	\$149,925	\$326,230	\$371,336	\$592,841	\$58,409	\$45,936	-21.35%	
14 Income Tax Expense	\$34,845	(\$43,900)	\$88,232	\$208,359	(\$20,308)	\$12,266	\$9,647	-21.35%	91000
NET INCOME (LOSS)	(\$57,251)	\$106,025	\$237,998	\$162,977	\$613,149	\$46,143	\$36,289	-21.35%	

* Revised to reflect employees not moving to TDSC and increasing Commercial Lines Service Fee

MDA INSURANCE & FINANCIAL GROUP SCHEDULES OF REVENUES

	<u>Actual CY2017</u>	<u>Actual CY2018</u>	<u>Actual Year 2019</u>	<u>Actual Year 2020</u>	<u>Budget Calendar Year 2021</u>	<u>Budget Calendar Year 2022</u>	<u>Budget Calendar Year 2023</u>	<u>Increase/ (Decrease) 2022/2023</u>	
Commission income:									
15 UNUM/Paul Revere	\$2,545	\$2,350	\$1,790	\$1,616	\$1,089	\$1,000	\$0	-100.00%	40325
16 BCBSM Group	\$202,567	\$206,209	\$215,162	\$208,747	\$256,687	\$215,000	\$250,000	16.28%	40310
17 BCBSM Individual Plans	\$174,797	\$136,919	\$137,751	\$115,897	\$114,549	\$120,000	\$116,000	-3.33%	40311
18 BCBSM Medicare/PDP	\$95,545	\$128,920	\$140,936	\$173,482	\$187,469	\$190,000	\$230,000	21.05%	40309
19 Priority Health Commissions	\$44,152	(\$45,595)							40304
20 AmWins/NEBCO Medicare Commissions	\$219,844	\$200,680	\$191,226	\$200,531	\$202,881	\$205,000	\$205,000	0.00%	40313
21 Michigan Retailers BCBSM Commissions	\$3,134	\$0							40312
22 Allstate Accident/Critical Illness/Life Secure	\$9,992	\$9,382	\$15,330	\$12,317	\$14,804	\$12,000	\$10,000	-16.67%	40328
23 Vision Service Plan	\$28,742	\$142,050	\$86,721	\$71,218	\$56,673	\$62,000	\$60,000	-3.23%	40315
24 Dental Plan	\$3,111	\$2,710	\$2,536	\$2,203	\$2,843	\$3,000	\$3,000	0.00%	40318
25 GeoBlue Travel Insurance	\$168	\$1,533	\$56	\$162	\$115	\$900	\$900	0.00%	40319
26 Met Life/Hartford Life	\$88,036	\$78,450	\$75,182	\$67,697	\$55,927	\$50,000	\$35,000	-30.00%	40200
27 Individual Life, Disability & LTC	\$280,214	\$221,247	\$271,325	\$242,477	\$286,165	\$300,000	\$345,000	15.00%	40320
28 Life/Disability - State Bar of Michigan									
29 Ameritas/Union Central	\$52,320	\$60,967	\$70,948	\$59,399	\$59,947	\$50,000	\$0	-100.00%	40321
Property & Casualty: Personal Lines									
30 Citizens Commission	\$89,833	\$101,734	\$120,986	\$138,012	\$153,681	\$169,400	\$165,875	-2.08%	40130
31 Citizens Profit Sharing	\$20,585	\$40,567	\$39,169						40125
32 Auto-Owners Commission	\$183,572	\$190,686	\$187,354	\$182,367	\$178,501	\$188,500	\$191,150	1.41%	40131
33 Auto-Owners Profit Sharing	\$218	\$58,119	\$15,742						40129
34 Progressive Commission	\$5,491	\$4,783	\$4,862	\$4,914	\$4,070	\$4,900	\$4,630	-5.51%	40132
35 Pioneer Commission	\$11,067	\$19,219	\$28,573	\$39,112	\$39,233	\$44,300	\$40,500	-8.58%	40136

36 Pioneer Profit Sharing		\$1,671	\$81		\$11,124				40137
37 MetLife	\$346	\$343	\$367	\$359	\$ 347	\$ 400	\$ 190	-52.50%	40126
Property & Casualty: Commercial Lines									
38 Professional Protector Plan Commissions	\$766,019	\$815,407	\$790,306	\$798,075	\$ 808,258	\$ 830,000	\$ 817,000	-1.57%	40112
39 Professional Protector Plan Service Fee	\$36,141	\$36,212	\$36,779	\$37,913	\$ 12,796	\$ 36,500	\$ 37,000	1.37%	40115
40 Frankenmuth - Commission	\$95,279	\$94,022	\$90,210	\$81,898	\$ 86,987	\$ 91,500	\$ 120,000	31.15%	40133
41 Frankenmuth - Override	\$16,909	\$16,604	\$15,632	\$14,164	\$ -	\$ 16,000	\$ 18,000	12.50%	40127
42 Frankenmuth - Profit Sharing	\$53,409	\$58,061	\$39,542	\$32,414					40134
43 Michigan Millers Commission	\$37,543	\$47,434	\$54,674	\$98,360	\$ 145,409	\$ 161,900	\$ 185,000	14.27%	40121
44 Michigan Millers Profit Sharing		\$11,591		\$15,875					
45 Medical/Attorney Protective	\$35,304	\$26,412	\$25,300	\$22,464	\$ 19,856	\$ 22,500	\$ 21,500	-4.44%	40116
46 The Hartford - Commission	\$2,589	\$2,446	\$2,225	\$2,140	\$ 1,958	\$ 2,300	\$ 2,550	10.87%	40135
47 MAIA/AAC	\$907	\$1,801	\$1,148	\$1,735	\$ 3,877	\$ 130	\$ 130	0.00%	40122
48 Directors & Officers	\$862	\$1,060							
49 Miscellaneous		\$147	\$2,233	\$43	\$ 47	\$ 1,200	\$ 500	-58.33%	40112
Total Commission income	\$2,561,241	\$2,674,140	\$2,664,146	\$2,625,591	\$2,705,293	\$2,778,430	\$2,858,925	2.90%	

	<u>Actual</u> <u>CY2017</u>	<u>Actual</u> <u>CY2018</u>	<u>Actual</u> <u>Year 2019</u>	<u>Actual</u> <u>Year 2020</u>	<u>Budget</u> <u>Calendar</u> <u>Year 2021</u>	<u>Budget</u> <u>Calendar</u> <u>Year 2022</u>	<u>Budget</u> <u>Calendar</u> <u>Year 2023</u>	<u>Increase/</u> <u>(Decrease)</u> <u>2022/2023</u>	
Member Service Revenues:									
50 Bank of America/US Bank	\$5,314	\$4,696	\$3,884	\$3,593	\$2,892	\$4,450	\$4,200	-5.62%	40910
51 Comerica/Best Card	\$8,292	\$7,851	\$4,224	\$2,400	\$2,891	\$3,000	\$3,800	26.67%	40920
52 Transworld Systems	\$238	\$236	\$218	\$209	\$165	\$240	\$230	-4.17%	40930
53 DMMEEX scrap metal	\$6,192	\$5,254	\$6,354	\$9,112	\$3,975	\$2,500	\$2,000	-20.00%	40945
54 Office Supplies-Staples	\$987	\$932	\$957	\$691	\$42	\$0	\$0	#DIV/0!	40947
55 Basic Human Resource Connection	\$33	\$33	\$40	\$30	\$36	\$0	\$0	#DIV/0!	40955
56 CareCredit	\$17,413	\$17,063	\$17,124	\$11,022	\$11,879	\$16,000	\$12,100	-24.38%	40970
57 Payroll Processing	\$375	\$368	\$375	\$337	\$335	\$0	\$0	#DIV/0!	40990
58 Banc of America Practice Solutions	\$15,749	\$12,909	\$11,738	\$7,357	\$24,497	\$13,500	\$13,500	0.00%	40995
59 Glove Program/TDSC Performance Bonus	\$4,071,536	\$3,876,128	\$1,596,905	\$65,410	\$0	\$0	\$0	#DIV/0!	40950
60 Mercer Investments/DBS	\$667	\$1,027	\$0	\$217	\$0	\$2,800	\$0	-100.00%	40971
61 Officite Website Development	\$4,213	\$3,930	\$3,774	\$293	\$0	\$0	\$0	#DIV/0!	40996
62 ProSites	\$296				\$905	\$700	\$1,250	78.57%	40980
63 Solmetex	\$417	\$781	\$813	\$688	\$551	\$800	\$650	-18.75%	40985
64 Quality Dental Plan	\$790	\$621	\$750	\$0	\$16	\$500	\$120	-76.00%	40997
65 eScapes	\$137	\$165	\$172	\$22	\$70	\$10	\$120	1100.00%	40961
66 Icore RX	\$0	\$22	\$93	\$186	\$1,695	\$1,900	\$4,000	110.53%	40975
67 SoFi		\$309	\$191	\$73	\$72	\$50	\$250	400.00%	40962
68 AppRiver/I Core Connect	\$134	\$45	\$100	\$125	\$0	\$160	\$650	306.25%	40960
69 Eagle Associates	\$1,876	\$1,600	\$2,049	\$1,721	\$4,468	\$2,200	\$1,650	-25.00%	40963
70 DBSIA			\$531	\$638		\$0	\$3,200	#DIV/0!	40987
71 Dailey Solutions				\$81	\$58	\$450	\$120	-73.33%	40989
72 Radiography Program			\$9,844	\$1,890	\$1,924	\$1,600	\$2,300	43.75%	
73 Alerus Financial						\$350	\$50	-85.71%	
74 DBS, CPA					\$2,686	\$800	\$1,500	87.50%	
75 CDIT						\$500	\$300	-40.00%	
76 TDSC					\$577	\$3,800	\$4,200	10.53%	
77 Prosperident							\$500	#DIV/0!	
78 CRE						\$500	\$0	-100.00%	
79 Other Icore Connect						\$200	\$0	-100.00%	
Total Member Service Revenues	\$4,134,659	\$3,933,971	\$1,660,136	\$106,095	\$59,734	\$57,010	\$56,690	-0.56%	

**MDA INSURANCE & FINANCIAL GROUP
SCHEDULES OF OPERATING EXPENSES**

	<u>Actual</u> <u>CY2017</u>	<u>Actual</u> <u>CY2018</u>	<u>Actual</u> <u>Year 2019</u>	<u>Actual</u> <u>Year 2020</u>	<u>Actual</u> <u>Year 2021</u>	<u>Budget</u> <u>Calendar</u> <u>Year 2022</u>	<u>Budget</u> <u>Calendar</u> <u>Year 2023</u>	<u>Increase/</u> <u>(Decrease)</u> <u>2022/2023</u>	
72 Salaries	\$2,140,704	\$2,189,170	\$2,317,147	\$2,409,919	\$2,310,276	\$2,304,549	\$2,317,120	0.55%	
73 Payroll taxes	\$154,477	\$157,985	\$168,119	\$172,501	\$166,874	\$167,820	\$170,618	1.67%	
74 Employee benefits	\$453,143	\$476,715	\$536,751	\$516,247	\$580,489	\$510,941	\$540,309	5.75%	
75 Contract services	\$276,455	\$254,720	\$296,390	\$318,004	\$318,822	\$297,107	\$342,103	15.14%	
76 Travel/Meetings	\$95,545	\$98,937	\$89,414	\$18,964	\$22,532	\$32,550	\$34,428	5.77%	
77 Board of Directors/Committees	\$17,112	\$16,408	\$17,640	\$2,346	\$17,943	\$15,550	\$15,550	0.00%	
78 Charitable Contributions	\$54				\$0	\$500	\$500	0.00%	63820
79 Bank fees	\$52,379	\$32,739	\$33,238	\$33,261	\$33,602	\$40,000	\$42,000	5.00%	62300
80 Administrative fees	\$4,681	\$9,217	\$3,651	\$5,158	\$7,106	\$6,500	\$7,000	7.69%	62350
81 Membership Dues/Subscriptions	\$6,321	\$6,851	\$6,184	\$6,685	\$7,328	\$5,000	\$5,000	0.00%	62600
82 Communications	\$404,451	\$427,443	\$446,522	\$398,895	\$430,699	\$473,000	\$518,000	9.51%	
83 Glove Program	\$3,874,367	\$3,622,506	\$1,449,366	\$221	\$0	\$0	\$0	#DIV/0!	
84 Consulting	\$6,000	\$8,973	\$9,375	\$2,381	\$0	\$9,500	\$34,500	263.16%	
85 Professional Fees	\$85,980	\$72,370	\$23,766	\$40,370	\$41,073	\$45,000	\$45,000	0.00%	

86 Office expense	\$36,367	\$29,625	\$24,579	\$23,649	\$12,936	\$22,000	\$22,000	0.00%	63101
87 Postage	\$64,668	\$62,393	\$48,910	\$42,188	\$30,172	\$58,000	\$40,000	-31.03%	63200
88 Rent	\$171,666	\$173,350	\$173,350	\$175,200	\$175,200	\$175,200	\$176,952	1.00%	63401
89 Telephone Services	\$13,156	\$15,610	\$14,914	\$19,946	\$13,223	\$15,500	\$15,000	-3.23%	63701
90 Licenses & Permits	\$1,826	\$4,772	\$3,355	\$16,384	\$3,595	\$15,000	\$4,500	-70.00%	63000
91 Computer fees	\$115,116	\$99,630	\$108,966	\$125,428	\$175,932	\$151,476	\$168,000	10.91%	62100
92 Equipment repairs and maintenance	\$81,093	\$69,402	\$73,039	\$74,143	\$74,529	\$50,000	\$50,000	0.00%	63500
93 Auto expense	\$14,430	\$15,256	\$13,899	\$35,392	\$40,296	\$37,950	\$37,950	0.00%	63550
94 Insurance - auto	\$3,487	\$3,224	\$4,644	\$4,958	\$5,556	\$4,500	\$4,650	3.33%	62705
95 Liability insurance-E&O/D&O/Prop/ID Theft	\$38,061	\$35,983	\$32,583	\$35,728	\$40,025	\$35,000	\$35,000	0.00%	62710
96 Personal property tax	\$6,847	\$6,840	\$6,191	\$5,611	\$5,007	\$7,140	\$5,700	-20.17%	63630
97 Other			\$36,581	\$21,141	\$6,281	\$0	\$0	#DIV/0!	64000
98 Depreciation	\$90,231	\$93,500	\$79,524	\$43,582	\$57,318	\$44,000	\$47,000	6.82%	62501
99 Amortization	\$4,027		\$1,250	\$0	\$0	\$0	\$0	#DIV/0!	62502
	\$8,212,643	\$7,983,616	\$6,019,348	\$4,548,302	\$4,576,814	\$4,523,783	\$4,678,879	3.43%	

SCHEDULE OF PAYROLL EXPENSES

	Actual CY2017	Actual CY2018	Actual Year 2019	Actual Year 2020	Budget Calendar Year 2021	Budget Calendar Year 2022	Budget Calendar Year 2023	Increase/ (Decrease) 2022/2023	
IFG Payroll:									
100 Salary	\$2,098,795	\$2,139,183	\$2,266,229	\$2,392,553	\$2,295,583	\$2,264,549	\$2,301,120	1.61%	61200
101 Deferred Compensation	\$33,189	\$35,962	\$44,450	\$12,000	\$12,000	\$35,000	\$12,000	-65.71%	61695
102 Overtime	\$7,026	\$7,548	\$6,468	\$5,064	\$2,693	\$5,000	\$4,000	-20.00%	61300
103 Part time	\$1,694	\$6,477	\$0	\$302	\$0	\$0	\$0		61400
Total IFG Payroll	\$2,140,704	\$2,189,170	\$2,317,147	\$2,409,919	\$2,310,276	\$2,304,549	\$2,317,120	0.55%	

SCHEDULE OF PAYROLL TAXES

IFG Portion:									
104 FICA 7.65%	\$148,792	\$152,171	\$158,148	\$166,831	\$161,582	\$162,528	\$165,326	1.72%	
105 FUTA .90%	\$1,792	\$1,833	\$6,191	\$1,890	\$1,764	\$1,764	\$1,764	0.00%	
106 MESD 1.40%	\$3,893	\$3,981	\$3,780	\$3,780	\$3,528	\$3,528	\$3,528	0.00%	
Total Payroll Taxes	\$154,477	\$157,985	\$168,119	\$172,501	\$166,874	\$167,820	\$170,618	1.67%	63610

SCHEDULE OF EMPLOYEE BENEFITS

107 Health Insurance	\$241,333	\$262,235	\$309,562	\$301,450	\$ 250,286	\$ 275,632	\$ 278,550	1.06%	62720
108 Disability Insurance	\$16,656	\$16,797	\$20,192	\$17,630	\$19,488	\$15,946	\$20,073	25.88%	62740
109 Life Insurance	\$6,264	\$5,967	\$7,075	\$6,312	\$6,697	\$5,821	\$6,898	18.50%	62730
110 Dental Reimbursement	\$29,491	\$32,576	\$35,825	\$25,904	\$28,510	\$30,000	\$29,223	-2.59%	62760
111 Worker's Compensation	\$5,148	\$5,055	\$4,833	\$4,013	\$3,796	\$4,000	\$4,000	0.00%	62770
112 Retirement Contribution 9.00%	\$141,834	\$145,564	\$147,546	\$151,919	\$267,227	\$169,542	\$191,566	12.99%	63300
113 Education/Tuition	\$7,629	\$3,675	\$3,771	\$5,122	\$1,919	\$4,000	\$4,000	0.00%	61690
114 H.R. Miscellaneous	\$4,789	\$4,846	\$7,947	\$3,897	\$2,566	\$6,000	\$6,000	0.00%	62375
Total Employee Benefits	\$453,143	\$476,715	\$536,751	\$516,247	\$580,489	\$510,941	\$540,309	5.75%	

SCHEDULE OF CONTRACT SERVICES

MDA Payroll									
Percentage			\$2,378,554	\$2,255,759	\$2,389,839	\$2,311,210	\$2,301,120	-0.44%	
115 MDA Salary Overhead	\$204,729	\$210,294	\$118,928	\$112,788	\$115,992	\$85,561	\$115,056	34.47%	61500
116 MDA Receptionist			\$24,488	\$25,112	\$26,332	\$27,281	\$14,916	-45.32%	
117 MDA Finance Manager			\$16,017	\$16,405	\$31,750	\$25,507	\$35,250	38.20%	
118 MDA Human Resources			\$23,201	\$48,668	\$51,000	\$52,291	\$54,500	4.22%	
119 MDA Technology Coordinator			\$37,136	\$18,926	\$36,100	\$39,841	\$39,600	-0.60%	
120 MDA Total Salary Overhead	\$204,729	\$210,294	\$219,770	\$221,899	\$261,174	\$230,481	\$259,322	12.51%	61500
121 MDA Payroll Taxes Overhead	\$7,978	\$8,189	\$8,547	\$8,868	\$9,212	\$11,524	\$12,966	12.51%	63680
122 MDA Employee Benefits Overhead	\$22,005	\$8,835	\$24,773	\$33,412	\$14,917	\$17,000	\$31,263	83.90%	61699
123 MDA/IFG Employee Benefits Overhead	\$22,005	\$8,835	\$24,773	\$33,412	\$14,917	\$19,000	\$19,000	0.00%	61699
124 MDA Office Expense Overhead	\$1,617	\$541	\$657	\$1,017	\$635	\$1,250	\$1,300	4.00%	63102
125 MDA Rent Expense Overhead	\$16,853	\$16,853	\$16,853	\$18,257	\$16,853	\$16,853	\$17,002	0.89%	63402
126 MDA Telephone Expense Overhead	\$1,268	\$1,173	\$1,017	\$1,139	\$1,114	\$1,000	\$1,250	25.00%	63702
Total Contract Services	\$276,455	\$254,720	\$296,390	\$318,004	\$318,822	\$297,107	\$342,103	15.14%	

SCHEDULE OF TRAVEL & MEETINGS

127 Annual Session (staff expenses)						\$5,000	\$5,500	10.00%	
128 June Board Meeting (staff expenses)						\$300	\$315	5.00%	
129 ADA Annual Session/Mgt Conference						\$3,500	\$3,675	5.00%	
130 Detroit District Dental Review						\$750	\$788	5.00%	
131 Allied/Component Visits						\$5,000	\$5,250	5.00%	
132 Mandatory Continuing Education						\$5,000	\$5,250	5.00%	
133 Seminars						\$4,000	\$4,200	5.00%	
134 Endorsed Program						\$4,000	\$4,200	5.00%	
135 Miscellaneous Travel						\$5,000	\$5,250	5.00%	
Total Travel & Meetings	\$95,545	\$98,937	\$89,414	\$18,964	\$22,532	\$32,550	\$34,428	5.77%	63800

SCHEDULE OF BOARD/COMMITTEES

136 Board/Committee Mileage						\$3,000	\$3,000	0.00%	
137 June Board Meeting (IFG board expenses)						\$2,550	\$2,550	0.00%	
138 June Board Meeting (MDA board)						\$1,500	\$1,500	0.00%	
139 MDA Annual Session						\$2,500	\$2,500	0.00%	
140 ADA Annual Session						\$2,000	\$2,000	0.00%	
141 Luncheon/Dinners						\$1,000	\$1,000	0.00%	
142 Miscellaneous						\$3,000	\$3,000	0.00%	
Total Board/Committees	\$17,112	\$16,408	\$17,640	\$2,346	\$17,943	\$15,550	\$15,550	0.00%	63810
<u>SCHEDULE OF ADMINISTRATIVE FEES</u>									
143 Administrative/Payroll processing fees	\$3,698	\$4,331	\$3,651	\$5,160	\$4,540	\$4,500	\$5,000	11.11%	62350
144 Miscellaneous	\$983	\$4,886	\$7,947	\$3,897	\$2,566	\$2,000	\$2,000	0.00%	62375
Total Administrative Fees	\$4,681	\$9,217	\$11,598	\$9,057	\$7,106	\$6,500	\$7,000	7.69%	
145 Membership Dues/Subscriptions	\$6,321	\$6,851	\$6,184	\$6,685	\$7,328	\$5,000	\$5,000	0.00%	62600

	Actual CY2017	Actual CY2018	Actual Year 2019	Actual Year 2020	Actual Year 2021	Budget Calendar Year 2022	Budget Calendar Year 2023	Increase/ (Decrease) 2022/2023	
<u>SCHEDULE OF COMMUNICATIONS</u>									
146 MDA Insurance	\$180,023	\$176,573	\$196,424	\$146,005	\$161,475	\$206,000	\$216,500	5.10%	
147 MDA Services		\$23,597	\$29,143	\$19,057	\$17,960	\$23,000	\$27,500	19.57%	62442
148 Member Insurance Solutions		\$3,291	\$4,684	\$8,033	\$4,579	\$4,500	\$4,500	0.00%	62444
149 DentPro						\$4,500	\$4,500	0.00%	
<u>Sponsorships:</u>									
150 Annual Session						\$11,000	\$11,000	0.00%	
151 Component Events/ADA Suite						\$17,000	\$17,000	0.00%	
152 Education						\$115,000	\$115,000	0.00%	
153 June Board Meeting:						\$0	\$0	#DIV/0!	
154 Reception & Dinner						\$7,000	\$7,000	0.00%	
155 Working Breakfast						\$2,000	\$2,000	0.00%	
156 Speaker						\$1,000	\$1,000	0.00%	
157 Exec. Director Leadership Forum						\$6,000	\$6,000	0.00%	
158 Student Events/Marketing						\$18,000	\$18,000	0.00%	
159 Senior Class Composites						\$8,000	\$8,000	0.00%	
160 Miscellaneous						\$50,000	\$80,000	60.00%	
Subtotal Sponsorships	\$224,428	\$223,982	\$216,271	\$225,800	\$246,685	\$235,000	\$265,000	12.77%	62460
Total Public Relations/Marketing	\$404,451	\$427,443	\$446,522	\$398,895	\$430,699	\$473,000	\$518,000	9.51%	
<u>SCHEDULE OF GLOVE PROGRAM</u>									
161 Product/Inventory	\$2,926,618	\$2,725,546							65100
162 Administrative		\$2,192							
163 Marketing	\$169,104	\$144,016							65200
164 Shipping & Handling	\$400,768	\$368,836							65300
165 Warehouse Storage/Rent	\$43,961	\$62,408							65500
166 Order Fulfillment	\$28,227	\$36,579							65550
167 Royalties	\$126,781	\$122,559							65700
168 Consultants/Legal	\$138	\$3,642							
169 Exhibit Rental	\$55,074	\$38,808							65800
170 Travel & Meetings	\$36,327	\$27,882							65900
171 Credit Card Processing Fees	\$87,369	\$90,038							65400
Total Glove Program Expenses	\$3,874,367	\$3,622,506	\$1,449,366	\$221	\$0	\$0	\$0		
<u>SCHEDULE OF CONSULTING EXPENSE</u>									
172 Ed Ura						\$1,000	\$1,000	0.00%	
173 Lobbying Firm						\$6,000	\$6,000	0.00%	
174 Miscellaneous						\$2,500	\$27,500	1000.00%	
Total Consulting Expense	\$6,000	\$8,973	\$9,375	\$2,381	\$0	\$9,500	\$34,500	263.16%	62050
<u>SCHEDULE OF PROFESSIONAL EXPENSE</u>									
175 Accounting		\$34,315	\$17,550	\$27,580	\$28,500	\$25,000	\$30,000	20.00%	62025
176 Legal		\$38,055	\$6,216	\$12,790	\$12,573	\$20,000	\$15,000	-25.00%	62000
Total Professional Expense	\$85,980	\$72,370	\$23,766	\$40,370	\$41,073	\$45,000	\$45,000	0.00%	
<u>SCHEDULE OF OFFICE EXPENSE</u>									
177 Supplies	\$32,888	\$28,864				\$20,000	\$20,000	0.00%	
178 Printing/Labels/Statements/Envelopes/Business C	\$500	\$761				\$2,000	\$2,000	0.00%	
179 Member Insurance Solutions-Design & Print	\$2,979								
Total Office Expense	\$36,367	\$29,625	\$24,579	\$23,649	\$12,936	\$22,000	\$22,000	0.00%	
<u>SCHEDULE OF COMPUTER FEES</u>									
180 Telephone/Internet/Website fees						\$10,000	\$10,300	3.00%	

181 SMART Services						\$82,000	\$84,460	3.00%
182 Microsoft Office 365						\$2,976	\$3,065	2.99%
183 Cloud Expenses						\$15,000	\$16,000	6.67%
184 Software maintenance/support (Vertafore/Peachtree/FAS/PGP/AM Best/ACT!/Adobe Design Software-CH)						\$30,000	\$31,000	3.33%
185 Software License Fees (Zoom Meetings)						\$2,500	\$2,600	4.00%
186 Network Security						\$9,000	\$9,700	7.78%
187 Miscellaneous (Survey Monkey)						\$0	\$0	
Total Computer Fees	\$115,116	\$99,630	\$108,966	\$125,428	\$175,932	\$151,476	\$157,125	3.73%
188 Equipment Maintenance/Copier - Lease/Use	\$81,093	\$69,402	\$73,039	\$74,143	\$74,529	\$53,000	\$50,000	-5.66%
<u>CAPITAL EXPENDITURES SCHEDULE</u>								
189 Vehicle		\$25,000	\$33,059	\$0	\$0	\$25,000	\$40,000	60.00%
190 Computer Hardware			\$27,991	\$6,445	\$1,982	\$10,000	\$15,000	50.00%
191 Office Equipment/Furniture					\$97,036	\$0	\$12,000	#DIV/0!
Total Capital Expenditures	\$0	\$25,000	\$61,050	\$6,445	\$99,018	\$35,000	\$67,000	91.43%

	<u>Actual CY2017</u>	<u>Actual CY2018</u>	<u>Actual Year 2019</u>	<u>Actual Year 2020</u>	<u>Budget Calendar Year 2021</u>	<u>Budget Calendar Year 2022</u>	<u>Budget Calendar Year 2023</u>	<u>Increase/ (Decrease) 2022/2023</u>
<u>SCHEDULE OF AUTO EXPENSE</u>								
192 Fuel: CS						\$3,500	\$3,500	0.00%
193 Fuel: TC						\$6,300	\$6,300	0.00%
194 Repairs & maintenance: CS						\$750	\$750	0.00%
195 Repairs & maintenance: TC						\$750	\$750	0.00%
196 License renewals on company vehicles						\$500	\$500	0.00%
197 Auto Allowance - Outside Sales						\$25,400	\$25,400	0.00%
198 Miscellaneous						\$750	\$750	0.00%
Total Auto Expense			\$13,899	\$35,392	\$40,296	\$37,950	\$37,950	0.00%

DEPRECIATION SCHEDULE

Depreciation:

Current assets						\$44,000		-100.00%
Vehicle - 3 yr						\$0	\$47,000	#DIV/0!
Computer - 4 yr						\$0	\$0	#DIV/0!
Office furniture - 7 yr						\$0	\$0	#DIV/0!
			\$79,524	\$43,852	\$57,318	\$44,000	\$47,000	6.82%

