

BUDGET NOTES - CALENDAR YEAR 2022

The overall net income for the Calendar Year 2022 budget is budgeted to be \$58,409(before Federal Income Tax) compared to \$44,090 in the Calendar Year 2021 budget. Explanations are provided for line items that experienced a 10% variance and a total dollar change of \$5,000 and above.

REVENUES:

Calendar Year 2021 revenues are projected to decrease by <5.46%> compared to a <1.0%> decrease in the Calendar Year 2021 budget. The end of the original TDSC program is the primary reason for this reduction.

TDSC Administration Fee (Line #3): The program officially ended at the end of 2020, but it was not official until the 2021 budget was approved.

TDSC Overhead Reimbursement (Line #4): Although the TDSC program ended, this line will be used for the reimbursement negotiated with Schein for \$9,792 per month.

Member Service Income (Line #6): This increase reflects several newer programs implemented including the TDSC supplier coordination and iCore Rx for prescription services.

Commissions: BCBSM Group (Line #16): Decreased revenues as customers move from the group plans to Medicare and MDA Health Plan. We are also losing a very large group to corporate dentistry.

Commissions: BCBSM Individual Plans (Line #17): Lower budget figure due to subscribers moving to the MDA Health Plan or to the Medicare group.

Commissions: BCBSM Medicare/PDP (Line #18): Continued increased utilization due to aging population of subscribers.

Commissions: AmWins\NEBCO (Line #20): Continued increased utilization due to aging population of subscribers.

Commissions: Met Life\Hartford Life (Line #26): Reductions as customers move to individual life policies(line #27).

Commissions: Individual Life, Disability (Line #27): Increases as customers move to individual life policies(line #26).

Commissions: Ameritas/Union Central (Line #29): Increases with popularity of these policies.

Commissions: Citizens (Line #30): Revenue was increased significantly based on large increase in new home & auto business written with carrier during 2021. Additional commission revenue is now earned from termination of service center contract.

Commissions: Michigan Millers (Line #43): Revenue was increased significantly based on large increase in new commercial business written with carrier during 2021. This high volume is expected to continue into 2022.

EXPENSES:

Overall expenses are budgeted to decrease by <5.81%> in Calendar Year 2022 compared to the 5.6% increase included in the Calendar Year 2021 budget. This decrease relates to the Glove program and the associated employees no longer being employed by the IFG.

Dental Reimbursement (Line #110): Budget was decreased to reflect the three year spending history and reduction in number of employees.

Retirement Contribution (Line #112): Budget was decreased to reflect the actual usage of the plan.

MDA Salary Overhead (Line #120): Budget is prepared to reflect the MDA 2022 budgeted costs.

Communications MDA IFG (Lines #146): Reduction to reflect actual current expenditures.

Professional Fees (Lines #175, #176): Budget to reflect actual current costs and expectation of 2022.

CAPITAL EXPENDITURES (Lines #190-#192):

The budget request includes funding for computer hardware and one automobile scheduled for replacement.

MDA INSURANCE & FINANCIAL GROUP CALENDAR YEAR 2022 BUDGET

REVISED *

	Actual CY2017	Actual CY2018	Actual Year 2019	Actual Year 2020	Budget Calendar Year 2021	Budget Calendar Year 2022	Increase/ (Decrease) 2020/2021	
REVENUES:								
1 MEWA administration & service fee	\$1,397,681	\$1,454,578	\$1,456,859	\$1,358,720	\$1,500,000	\$1,540,000	2.67%	40307
2 BCBSM administration fee (group)	\$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	\$500,324	\$0	-100.00%	40952
4 SCHEIN(TDSC) Overhead		\$2,035	\$45,837	\$247,537	\$62,000	\$117,552	89.60%	40953
5 Commission income (see page 2)	\$2,561,241	\$2,674,140	\$2,664,146	\$2,625,591	\$2,643,595	\$2,778,430	5.10%	
6 Member service income (see page 2)	\$4,134,659	\$3,933,971	\$1,660,136	\$106,095	\$50,555	\$57,010	12.77%	
TOTAL REVENUES	\$8,158,581	\$8,147,392	\$6,309,001	\$4,872,451	\$4,821,475	\$4,557,993	-5.46%	
OPERATING EXPENSES	\$8,212,643	\$7,983,616	\$6,019,348	\$4,548,302	\$4,802,933	\$4,523,783	5.81%	
OPERATING INCOME	(\$54,062)	\$163,776	\$289,653	\$324,148	\$18,541	\$34,209	84.50%	
OTHER INCOME (EXPENSES):								
7 Interest income	\$7,830	\$20,625	\$35,721	\$38,763	\$24,000	\$24,000	0.00%	71000
8 Premium finance fees	\$1,897	\$1,828	\$1,353	\$723	\$1,550	\$200	-87.10%	41150
9 Other income/expenses	(\$4,554)	(\$28,672)	(16,741)	12				
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				
Other income (expenses) - net	(\$38,034)	(\$13,850)	\$36,577	\$47,188	\$25,550	\$24,200	-5.28%	
INCOME BEFORE INCOME TAXES	(\$92,096)	\$149,925	\$326,230	\$371,336	\$44,090	\$58,409	32.48%	
14 Income Tax Expense	\$34,845	(\$43,900)	\$88,232	\$208,359	\$9,259	\$12,266	-32.48%	91000
NET INCOME (LOSS)	(\$57,251)	\$106,025	\$237,998	\$162,977	\$34,831	\$46,143	32.48%	

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

MDA INSURANCE & FINANCIAL GROUP SCHEDULES OF REVENUES

	Actual CY2017	Actual CY2018	Actual Year 2019	Actual Year 2020	Budget Calendar Year 2021	Budget Calendar Year 2022	Increase/ (Decrease) 2020/2021	
Commission income:								
15 UNUM/Paul Revere	\$2,545	\$2,350	\$1,790	\$1,616	\$1,600	\$1,000	-37.50%	40325
16 BCBSM Group	\$202,567	\$206,209	\$215,162	\$208,747	\$228,000	\$215,000	-5.70%	40310
17 BCBSM Individual Plans	\$174,797	\$136,919	\$137,751	\$115,897	\$122,000	\$120,000	-1.64%	40311
18 BCBSM Medicare/PDP	\$95,545	\$128,920	\$140,936	\$173,482	\$186,000	\$190,000	2.15%	40309
19 Priority Health Commissions	\$44,152	(\$45,595)						40304
20 AmWins/NEBCO Medicare Commissions	\$219,844	\$200,680	\$191,226	\$200,531	\$192,000	\$205,000	6.77%	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	\$12,000	\$12,000	0.00%	40328
23 Vision Service Plan	\$28,742	\$142,050	\$86,721	\$71,218	\$62,000	\$62,000	0.00%	40315
24 Dental Plan	\$3,111	\$2,710	\$2,536	\$2,203	\$3,600	\$3,000	-16.67%	40318
25 GeoBlue Travel Insurance	\$168	\$1,533	\$56	\$162	\$900	\$900	0.00%	40319
26 Met Life/Hartford Life	\$88,036	\$78,450	\$75,182	\$67,697	\$85,000	\$50,000	-41.18%	40200
27 Individual Life, Disability & LTC	\$280,214	\$221,247	\$271,325	\$242,477	\$262,000	\$300,000	14.50%	40320
28 Life/Disability - State Bar of Michigan								
29 Ameritas/Union Central	\$52,320	\$60,967	\$70,948	\$59,399	\$43,000	\$50,000	16.28%	40321
Property & Casualty: Personal Lines								
30 Citizens Commission	\$89,833	\$101,734	\$120,986	\$138,012	\$139,300	\$169,400	21.61%	40130
31 Citizens Profit Sharing	\$20,585	\$40,567	\$39,169					40125
32 Auto-Owners Commission	\$183,572	\$190,686	\$187,354	\$182,367	\$183,400	\$188,500	2.78%	40131
33 Auto-Owners Profit Sharing	\$218	\$58,119	\$15,742					40129
34 Progressive Commission	\$5,491	\$4,783	\$4,862	\$4,914	\$5,400	\$4,900	-9.26%	40132
35 Pioneer Commission	\$11,067	\$19,219	\$28,573	\$39,112	\$46,500	\$44,300	-4.73%	40136
36 Pioneer Profit Sharing		\$1,671	\$81					40137
37 MetLife	\$346	\$343	\$367	\$359	\$400	\$400	0.00%	40126
Property & Casualty: Commercial Lines								
38 Professional Protector Plan Commissions	\$766,019	\$815,407	\$790,306	\$798,075	\$800,000	\$830,000	3.75%	40112
39 Professional Protector Plan Service Fee	\$36,141	\$36,212	\$36,779	\$37,913	\$35,000	\$36,500	4.29%	40115
40 Frankenmuth - Commission	\$95,279	\$94,022	\$90,210	\$81,898	\$87,500	\$91,500	4.57%	40133
41 Frankenmuth - Override	\$16,909	\$16,604	\$15,632	\$14,164	\$15,000	\$16,000	6.67%	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	\$104,000	\$161,900	55.67%	40121
44 Michigan Millers Profit Sharing		\$11,591		\$15,875				
45 Medical/Attorney Protective	\$35,304	\$26,412	\$25,300	\$22,464	\$25,500	\$22,500	-11.76%	40116
46 The Hartford - Commission	\$2,589	\$2,446	\$2,225	\$2,140	\$2,450	\$2,300	-6.12%	40135
47 MAIA/AAC	\$907	\$1,801	\$1,148	\$1,735	\$45	\$130	188.89%	40122
48 Directors & Officers	\$862	\$1,060						
49 Miscellaneous		\$147	\$2,233	\$43	\$1,000	\$1,200	0.00%	40112
Total Commission income	\$2,561,241	\$2,674,140	\$2,664,146	\$2,625,591	\$2,643,595	\$2,778,430	5.10%	

	Actual CY2017	Actual CY2018	Actual Year 2019	Actual Year 2020	Budget Calendar Year 2021	Budget Calendar Year 2022	Increase/ (Decrease) 2020/2021	
Member Service Revenues:								
50 Bank of America/US Bank	\$5,314	\$4,696	\$3,884	\$3,593	\$4,400	\$4,450	1.14%	40910
51 Comerica/Best Card	\$8,292	\$7,851	\$4,224	\$2,400	\$2,400	\$3,000	25.00%	40920
52 Transworld Systems	\$238	\$236	\$218	\$209	\$200	\$240	20.00%	40930
53 DMMEX scrap metal	\$6,192	\$5,254	\$6,354	\$9,112	\$2,600	\$2,500	-3.85%	40945
54 Office Supplies-Staples	\$987	\$932	\$957	\$691	\$1,000	\$0	-100.00%	40947
55 Basic Human Resource Connection	\$33	\$33	\$40	\$30	\$50	\$0	-100.00%	40955
56 CareCredit	\$17,413	\$17,063	\$17,124	\$11,022	\$16,000	\$16,000	0.00%	40970
57 Payroll Processing	\$375	\$368	\$375	\$337	\$375	\$0	-100.00%	40990
58 Banc of America Practice Solutions	\$15,749	\$12,909	\$11,738	\$7,357	\$12,500	\$13,500	8.00%	40995
59 Glove Program/TDSC Performance Bonus	\$4,071,536	\$3,876,128	\$1,596,905	\$65,410	\$0	\$0	0.00%	40950
60 Mercer Investments/DBS	\$667	\$1,027	\$0	\$217	\$1,500	\$2,800	86.67%	40971
61 Offsite Website Development	\$4,213	\$3,930	\$3,774	\$293	\$0	\$0	0.00%	40996
62 ProSites	\$296				\$1,000	\$700	-30.00%	40980
63 Solmetex	\$417	\$781	\$813	\$688	\$800	\$800	0.00%	40985
64 Quality Dental Plan	\$790	\$621	\$750	\$0	\$1,000	\$500	-50.00%	40997
65 eScapes	\$137	\$165	\$172	\$22	\$100	\$10	-90.00%	40961
66 Icore RX	\$0	\$22	\$93	\$186	\$1,500	\$1,900	26.67%	40975
67 SoFi		\$309	\$191	\$73	\$200	\$50	-75.00%	40962
68 AppRiver/I Core Connect	\$134	\$45	\$100	\$125	\$150	\$160	6.67%	40960
69 Eagle Associates	\$1,876	\$1,600	\$2,049	\$1,721	\$2,000	\$2,200	10.00%	40963
70 Surgically Clean Air			\$531	\$638	\$1,200	\$0	-100.00%	40987
71 Dailey Solutions				\$81	\$800	\$450	-43.75%	40989
72 Radiography Program			\$9,844	\$1,890	\$780	\$1,600	105.13%	
73 Alerus Financial						\$350	100.00%	
74 DBS, CPA						\$800	100.00%	
75 CDIT						\$500	100.00%	
76 TDSC						\$3,800	100.00%	
77 CRE						\$500	100.00%	
78 Other Icore Connect						\$200	100.00%	
Total Member Service Revenues	\$4,134,659	\$3,933,971	\$1,660,136	\$106,095	\$50,555	\$57,010	12.77%	

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

	Actual CY2017	Actual CY2018	Actual Year 2019	Actual Year 2020	Budget Calendar Year 2021	Budget Calendar Year 2022	(Increase)/ Decrease 2020/2021	
72 Salaries	\$2,140,704	\$2,189,170	\$2,317,147	\$2,409,919	\$2,441,734	\$2,304,549	-5.62%	
73 Payroll taxes	\$154,477	\$157,985	\$168,119	\$172,501	\$171,181	\$167,820	-1.96%	
74 Employee benefits	\$453,143	\$476,715	\$536,751	\$516,247	\$578,168	\$510,941	-11.63%	
75 Contract services	\$276,455	\$254,720	\$296,390	\$318,004	\$310,221	\$297,107	-4.23%	
76 Travel/Meetings	\$95,545	\$98,937	\$89,414	\$18,964	\$36,265	\$32,550	-10.24%	
77 Board of Directors/Committees	\$17,112	\$16,408	\$17,640	\$2,346	\$10,395	\$15,550	49.59%	
78 Charitable Contributions	\$54				\$500	\$500	0.00%	63820
79 Bank fees	\$52,379	\$32,739	\$33,238	\$33,261	\$40,000	\$40,000	0.00%	62300
80 Administrative fees	\$4,681	\$9,217	\$3,651	\$5,158	\$7,500	\$6,500	-13.33%	62350
81 Membership Dues/Subscriptions	\$6,321	\$6,851	\$6,184	\$6,685	\$7,200	\$5,000	-30.56%	62600
82 Communications	\$404,451	\$427,443	\$446,522	\$398,895	\$501,500	\$473,000	-5.68%	
83 Glove Program	\$3,874,367	\$3,622,506	\$1,449,366	\$221	\$0	\$0	0.00%	
84 Consulting	\$6,000	\$8,973	\$9,375	\$2,381	\$9,500	\$9,500	0.00%	
85 Professional Fees	\$85,980	\$72,370	\$23,766	\$40,370	\$55,000	\$45,000	-18.18%	
86 Office expense	\$36,367	\$29,625	\$24,579	\$23,649	\$22,000	\$22,000	0.00%	63101
87 Postage	\$64,668	\$62,393	\$48,910	\$42,188	\$58,000	\$58,000	0.00%	63200
88 Rent	\$171,666	\$173,350	\$173,350	\$175,200	\$175,200	\$175,200	0.00%	63401
89 Telephone Services	\$13,156	\$15,610	\$14,914	\$19,946	\$15,500	\$15,500	0.00%	63701
90 Licenses & Permits	\$1,826	\$4,772	\$3,355	\$16,384	\$15,000	\$15,000	0.00%	63000
91 Computer fees	\$115,116	\$99,630	\$108,966	\$125,428	\$112,146	\$151,476	35.07%	62100
92 Equipment repairs and maintenance	\$81,093	\$69,402	\$73,039	\$74,143	\$60,000	\$50,000	-16.67%	63500
93 Auto expense	\$14,430	\$15,256	\$13,899	\$35,392	\$38,950	\$37,950	-2.57%	63550
94 Insurance - auto	\$3,487	\$3,224	\$4,644	\$4,958	\$4,500	\$4,500	0.00%	62705
95 Liability Insurance-E&O/D&O/Prop/ID Theft	\$38,061	\$35,983	\$32,583	\$35,728	\$40,000	\$35,000	-12.50%	62710
96 Personal property tax	\$6,847	\$6,840	\$6,191	\$5,611	\$7,140	\$7,140	0.00%	63630
97 Other			\$36,581	\$21,141	\$0	\$0	0.00%	64000
98 Depreciation	\$90,231	\$93,500	\$79,524	\$43,582	\$85,333	\$44,000	-48.44%	62501
99 Amortization	\$4,027		\$1,250	\$0	\$0	\$0		62502
	\$8,212,643	\$7,983,616	\$6,019,348	\$4,548,302	\$4,802,933	\$4,523,783	-5.81%	

SCHEDULE OF PAYROLL EXPENSES							
	Actual CY2017	Actual CY2018	Actual Year 2019	Actual Year 2020	Budget Calendar Year 2021	Budget Calendar Year 2022	Increase/ (Decrease) 2020/2021
IFG Payroll:							
100 Salary	\$2,098,795	\$2,139,183	\$2,266,229	\$2,392,553	\$2,400,734	\$2,264,549	-5.67%
101 Deferred Compensation	\$33,189	\$35,962	\$44,450	\$12,000	\$35,000	\$35,000	0.00%
102 Overtime	\$7,026	\$7,548	\$6,468	\$5,064	\$6,000	\$5,000	-16.67%
103 Part time	\$1,694	\$6,477	\$0	\$302	\$0	\$0	
Total IFG Payroll	\$2,140,704	\$2,189,170	\$2,317,147	\$2,409,919	\$2,441,734	\$2,304,549	-5.62%
SCHEDULE OF PAYROLL TAXES							
IFG Portion:							
104 FICA 7.65%	\$148,792	\$152,171	\$158,148	\$166,831	\$165,511	\$162,528	-1.80%
105 FUTA .90%	\$1,792	\$1,833	\$6,191	\$1,890	\$1,890	\$1,764	-6.67%
106 MESD 1.40%	\$3,893	\$3,981	\$3,780	\$3,780	\$3,780	\$3,528	-6.67%
Total Payroll Taxes	\$154,477	\$157,985	\$168,119	\$172,501	\$171,181	\$167,820	-1.96%
SCHEDULE OF EMPLOYEE BENEFITS							
107 Health Insurance	\$241,333	\$262,235	\$309,562	\$301,450	\$304,503	\$275,632	-9.48%
108 Disability Insurance	\$16,656	\$16,797	\$20,192	\$17,630	\$19,280	\$15,946	-17.29%
109 Life Insurance	\$6,264	\$5,967	\$7,075	\$6,312	\$6,874	\$5,821	-15.32%
110 Dental Reimbursement	\$29,491	\$32,576	\$35,825	\$25,904	\$43,400	\$30,000	-30.88%
111 Worker's Compensation	\$5,148	\$5,055	\$4,833	\$4,013	\$5,355	\$4,000	-25.30%
112 Retirement Contribution 9.00%	\$141,834	\$145,564	\$147,546	\$151,919	\$187,756	\$169,542	-9.70%
113 Education/Tuition	\$7,629	\$3,675	\$3,771	\$5,122	\$5,000	\$4,000	-20.00%
114 H.R. Miscellaneous	\$4,789	\$4,846	\$7,947	\$3,897	\$6,000	\$6,000	0.00%
Total Employee Benefits	\$453,143	\$476,715	\$536,751	\$516,247	\$578,168	\$510,941	-11.63%
SCHEDULE OF CONTRACT SERVICES							
MDA Payroll							
			\$2,378,554	\$2,255,759	\$2,347,355	\$2,311,210	-1.54%
Percentage							
			5%	5%	5%	5%	
115 MDA Salary Overhead	\$204,729	\$210,294	\$118,928	\$112,788	\$117,368	\$85,561	-27.10%
116 MDA Receptionist			\$24,488	\$25,112	\$25,741	\$27,281	5.98%
117 MDA Asst Dir. Of Finance			\$16,017	\$16,405	\$30,747	\$25,507	-17.04%
118 MDA Human Resources			\$23,201	\$48,668	\$50,123	\$52,291	4.33%
119 MDA Technology Coordinator			\$37,136	\$18,926	\$19,399	\$39,841	105.38%
120 MDA Total Salary Overhead	\$204,729	\$210,294	\$219,770	\$221,899	\$243,377	\$230,481	-5.30%
121 MDA Payroll Taxes Overhead	\$7,978	\$8,189	\$8,547	\$8,868	\$12,169	\$11,524	-5.30%
122 MDA Employee Benefits Overhead	\$22,005	\$8,835	\$24,773	\$33,412	\$16,250	\$17,000	4.62%
123 MDA/IFG Employee Benefits Overhead	\$22,005	\$8,835	\$24,773	\$33,412	\$18,750	\$19,000	1.33%
124 MDA Office Expense Overhead	\$1,617	\$541	\$657	\$1,017	\$1,300	\$1,250	-3.85%
125 MDA Rent Expense Overhead	\$16,853	\$16,853	\$16,853	\$18,257	\$17,225	\$16,853	-2.16%
126 MDA Telephone Expense Overhead	\$1,268	\$1,173	\$1,017	\$1,139	\$1,150	\$1,000	-13.04%
Total Contract Services	\$276,455	\$254,720	\$296,390	\$318,004	\$310,221	\$297,107	-4.23%
SCHEDULE OF TRAVEL & MEETINGS							
127 Annual Session (staff expenses)					\$0	\$5,000	100.00%
128 June Board Meeting (staff expenses)					\$300	\$300	0.00%
129 ADA Annual Session/Mgt Conference					\$5,715	\$3,500	-38.76%
130 Detroit District Dental Review					\$750	\$750	0.00%
131 Allied/Component Visits					\$7,000	\$5,000	-28.57%
132 Mandatory Continuing Education					\$6,500	\$5,000	-23.08%
133 Seminars					\$4,000	\$4,000	0.00%
134 Endorsed Program					\$4,000	\$4,000	0.00%
135 Miscellaneous Travel					\$8,000	\$5,000	-37.50%
Total Travel & Meetings	\$95,545	\$98,937	\$89,414	\$18,964	\$36,265	\$32,550	-10.24%
SCHEDULE OF BOARD/COMMITTEES							
136 Board/Committee Mileage					\$3,000	\$3,000	0.00%
137 June Board Meeting (IFG board expenses)					\$0	\$2,550	100.00%
138 June Board Meeting (MDA board)					\$0	\$1,500	100.00%
139 MDA Annual Session					\$0	\$2,500	100.00%
140 ADA Annual Session					\$3,395	\$2,000	-41.09%
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	\$10,395	\$15,550	49.59%
SCHEDULE OF ADMINISTRATIVE FEES							
143 Administrative/Payroll processing fees	\$3,698	\$4,331	\$3,651	\$5,160	\$4,500	\$4,500	0.00%
144 Miscellaneous	\$983	\$4,886	\$7,947	\$3,897	\$3,000	\$2,000	-33.33%
Total Administrative Fees	\$4,681	\$9,217	\$11,598	\$9,057	\$7,500	\$6,500	-13.33%
145 Membership Dues/Subscriptions	\$6,321	\$6,851	\$6,184	\$6,685	\$7,200	\$5,000	-30.56%

	Actual CY2017	Actual CY2018	Actual Year 2019	Actual Year 2020	Budget Calendar Year 2021	Budget Calendar Year 2022	Increase/ (Decrease) 2020/2021	
<u>SCHEDULE OF COMMUNICATIONS</u>								
146 MDA Insurance	\$180,023	\$176,573	\$196,424	\$146,005	\$218,500	\$206,000	-5.72%	
147 MDA Services		\$23,597	\$29,143	\$19,057	\$25,500	\$23,000	-9.80%	62442
148 Member Insurance Solutions		\$3,291	\$4,684	\$8,033	\$4,500	\$4,500	0.00%	62444
149 DentPro					\$4,500	\$4,500	0.00%	
<u>Sponsorships:</u>								
150 Annual Session					\$11,300	\$11,000	2.65%	
151 Component Events/ADA Suite					\$17,500	\$17,000	2.86%	
152 Education					\$116,200	\$115,000	1.03%	
153 June Board Meeting:						\$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					\$61,500	\$50,000	-18.70%	
Subtotal Sponsorships	\$224,428	\$223,982	\$216,271	\$225,800	\$248,500	\$235,000	-5.43%	62460
Total Public Relations/Marketing	\$404,451	\$427,443	\$446,522	\$398,895	\$501,500	\$473,000	-5.68%	
<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		
<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	\$2,500	0.00%	
Total Consulting Expense	\$6,000	\$8,973	\$9,375	\$2,381	\$9,500	\$9,500	0.00%	62050
<u>SCHEDULE OF PROFESSIONAL EXPENSE</u>								
175 Accounting		\$34,315	\$17,550	\$27,580	\$30,000	\$25,000	-16.67%	62025
176 Legal		\$38,055	\$6,216	\$12,790	\$25,000	\$20,000	-20.00%	62000
Total Professional Expense	\$85,980	\$72,370	\$23,766	\$40,370	\$55,000	\$45,000	-18.18%	
<u>SCHEDULE OF OFFICE EXPENSE</u>								
177 Supplies	\$32,888	\$28,864			\$20,000	\$20,000	0.00%	
178 Printing/Labels/Statements/Envelopes/Business	\$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	\$22,000	\$22,000	0.00%	
<u>SCHEDULE OF COMPUTER FEES</u>								
180 Telephone/Internet/Website fees					\$10,000	\$10,000	0.00%	
181 SMART Services					\$44,000	\$82,000	86.36%	
182 Microsoft Office 365					\$2,976	\$2,976	0.00%	
183 Cloud Expenses					\$17,670	\$15,000	-15.11%	
184 Software maintenance/support (Veritafore/Peachtree/FAS/PGP/AM Best/ACT!/Adobe Design Software-CH)					\$25,000	\$30,000	20.00%	
185 Software License Fees (Zoom Meetings)					\$2,500	\$2,500	0.00%	
186 Network Security					\$9,000	\$9,000	0.00%	
187 Miscellaneous (Survey Monkey)					\$1,000	\$0	-100.00%	
Total Computer Fees	\$115,116	\$99,630	\$108,966	\$125,428	\$112,146	\$151,476	35.07%	
188 Equipment Maintenance/Copier - Lease/Use	\$81,093	\$69,402	\$73,039	\$74,143	\$60,000	\$53,000	-11.67%	
<u>CAPITAL EXPENDITURES SCHEDULE</u>								
189 Vehicle		\$25,000	\$33,059	\$0	\$0	\$25,000	100.00%	
190 Computer Hardware			\$27,991	\$6,445	\$20,000	\$10,000	-50.00%	
191 Office Equipment/Furniture					\$0	\$0	0.00%	
Total Capital Expenditures	\$0	\$25,000	\$61,050	\$6,445	\$20,000	\$35,000	75.00%	

	Actual CY2017	Actual CY2018	Actual Year 2019	Actual Year 2020	Budget Calendar Year 2021	Budget Calendar Year 2022	Increase/ (Decrease) 2020/2021
<u>SCHEDULE OF AUTO EXPENSE</u>							
192 Fuel: CS					\$4,000	\$3,500	-12.50%
193 Fuel: TC					\$6,800	\$6,300	-7.35%
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	\$38,950	\$37,950	-2.57%

DEPRECIATION SCHEDULE

Depreciation:							
Current assets					\$32,000	\$44,000	37.50%
Vehicle - 3 yr					\$13,333	\$0	-100.00%
Computer - 4 yr					\$20,000	\$0	-100.00%
Office furniture - 7 yr					\$20,000	\$0	-100.00%
			\$79,524	\$43,852	\$85,333	\$44,000	-48.44%

