



**FIRE SAFE COUNCIL OF NEVADA COUNTY
BOARD OF DIRECTORS' MEETING
PUBLIC NOTICE & AGENDA**

Notice is now given that a regular meeting of the Board of Director's has been called and will be held on **Thursday, November 21, 2024, at 10:00 a.m.** Meeting will be available via teleconference as needed.

MISSION

The Fire Safe Council is a local non-profit organization dedicated to making Nevada County safer from destructive wildfires through fire safety projects, partnerships, and education.

Board of Directors:

(PW) Pete Williams, Chair
(SE) Steve Eubanks, Vice-Chair
(SW) Susan Williams, Interim Treasurer
(SE) Steve Eubanks, Secretary
(EDJ) Jamie Jones, Executive Director

(AD) Alan Doerr, Director
(MG) Myron Graessle, Director

Staff:

(OCW) Chris Wackerly, Director of Operations
(WJM) Jim Mathias, Wildfire Prevention and Safety Manager
(MDS) Duane Strawser, Management Analyst
(FJS) Janet Shimnoski, Director of Finance

1. CALL TO ORDER, ROLL CALL, AND PLEDGE OF ALLEGIANCE
2. AGENDA AND ORDER OF BUSINESS:
 - a. Approval of Agenda and Order of Business **Action**
3. MEETING MINUTES:
 - a. Approval of Meeting Minutes from October 2024 Board Meeting **Action**
4. PUBLIC COMMENT: This time is set aside for persons wishing to address the Board on any matter of interest that is not on the agenda. The Board invites comments from the agenda items after discussion by the Board Members. Speakers will be limited to five (5) minutes, unless extended by the Board chair. The Board chair reserves the right to further limit or exclude repetitious or irrelevant presentations. If written material is included, 20 copies of all information to be distributed to Board members should be given to the Secretary prior to the meeting. Action will not be taken at this meeting on citizen comments. The Board, however, after hearing from interested citizens, may place items under new business on a future agenda so proper notice may be given to all interested parties. If no one wishes to comment, the next scheduled agenda item will be considered.
5. AGENCY/PARTNER REPORTS – (Please limit to 3-5 minutes)
6. REPORT OF THE FINANCE COMMITTEE – Treasurer Williams
 - a. Financial Report
 - b. Report from Director of Finance, Janet Shimnoski

- c. Next Meeting: Thursday, December 12, 2024, at 1:00 pm

- 7. REPORT OF THE CHAIRMAN OF THE BOARD – Pete Williams
 - a. Executive Committee Meeting Report
 - i. Firewise Festival Update– Steve Eubanks
 - b. DSAV Training
 - c. Weekly Info for Directors
 - d. Next Executive Committee Meeting: Thursday, December 12, 2024, at 1:00 pm

- 8. REPORT FROM THE EXECUTIVE DIRECTOR – Jamie Jones
 - a. Organizational Update
 - b. Grants Update
 - c. Funding/Membership Update
 - d. Partnership Update
 - e. Accounting Policy and Procedures FY 2025 Revision **Action**
 - f. Interim FY 2025 Budget **Action**

- 9. REPORT FROM THE DIRECTOR OF OPERATIONS – Chris Wackerly
 - a. Staffing & Operations Update
 - b. Programs Update
 - c. Project Update

- 10. STAFF REPORTS
 - a. Jim Mathias
 - b. Duane Strawser

- 11. DIRECTORS COMMENTS – Information

- 12. **ADJOURN TO CLOSED SESSION**
 - a. Legal Representation – Chris Walsh
 - b. Current financial position related to staffing and current liabilities

- 13. **ADJOURN (OUT OF CLOSED SESSION)**

- 14. **Adjournment**

NEXT BOARD MEETING: Thursday, January 23, 2025, at 10:00 a.m. at the FSCNC Office, 143B Springhill Drive, Grass Valley, CA.

Times stated are approximate and subject to change. The agenda order is tentative and may be changed by Board action without prior notice. Agenda discussions and report items are subject to action being taken on them during the meeting by the Board at its discretion. The Board provides the public with the opportunity at meetings to address each agenda item during the Board’s discussion or consideration of the item. Total time allocated for public comment on particular issues is limited. The meeting is accessible to the physically disabled. A person who needs disability-related accommodations or modifications to participate in the meeting shall make a request no later than five (5) working days before the meeting to the Board to (530) 272-1122 or by email to info@areyoufiresafe.com.

Zoom Link: <https://us02web.zoom.us/j/89239809501?pwd=c0UyOVUwWThrQVpWODliUkpta1grQT09>

Meeting Notice/Agenda of this Fire Safe Council of Nevada County Board Meeting was posted on _____ at the following locations: Fire Safe Council Administrative Office, 143B Springhill Drive, Suite 13, Grass Valley, CA www.areyoufiresafe.com 241024



FireSafe **COUNCIL**

Accounting **Policies and Procedures** **Manual**

11/21/2024 Revision Adopted

I. Introduction

The purpose of this manual is to describe all accounting policies and procedures currently in use at Fire Safe Council of Nevada County (FSCNC) and to ensure that the financial statements conform to generally accepted accounting principles; assets are safeguarded; guidelines of grantors and donors are complied with; and finances are managed with accuracy, efficiency, and transparency.

All FSCNC's staff with a role in management of fiscal and accounting operations are expected to comply with the policies and procedures in this manual.

These policies will be reviewed annually and revised as needed by the staff and approved by the Executive Director and Finance Committee of the Board of Directors.

II. Division of Responsibilities

The following is a list of personnel who have fiscal and accounting responsibilities:

Board of Directors

1. Reviews and approves the annual budget as provided by the Executive Committee by July 1st.
2. Reviews and approves annual and monthly financial statements and information as provided by the Executive/Finance Committee.
3. Reviews and approves Executive Director's performance annually and establishes the compensation.
4. Reviews and advises staff on internal controls and accounting policies and procedures.
5. Chooses and contracts with the auditor.
6. Reviews and approves audit recommendations as reported by Executive/Finance Committee.
7. Reviews and approves all federal, state, and local tax filings as recommended by the Executive/Finance Committee.

Executive/Finance Committee of Board of Directors

1. Treasurer and additional member(s) and employee designee appointed as authorized signers on all bank accounts.
2. Authorized signers sign all checks payable to the Executive Director.
3. Reviews Treasurer finance reports as provided by Treasurer and reports to the Board of Directors for approval.
4. Reviews annual budget prepared by Executive Director and reports for Board of Directors for approval.
5. Selects auditors for approval by the entire Board of Directors.
6. Resolves audit findings in a timely and appropriate manner and reports to the Board of Directors.
7. Reviews and reports to the Board of Directors all federal, state, and local tax filings as recommended by the Treasurer.

Treasurer

1. Authorized signer on all bank accounts.
2. Reviews annual and monthly financial statements and information and reports to Executive Committee of Board of Directors.
3. Requests and reviews any additional financial reporting, reconciliations, statements, documentation as deemed necessary monthly, quarterly and annually.
4. Reviews and reports to the Executive/Finance Committee all federal, state, and local tax filings as recommended by the Executive Director.

Executive Director

1. Reviews and approves all financial reports including cash flow projections.
2. Sees that an appropriate budget is developed annually.
3. Reviews and signs all issued checks.
4. Reviews and approves all grant related non-grant related contracts as resolved by Board of Directors.
5. Reviews and approves all grant submissions.
6. Approves inter-account bank transfers as recommended by Director of Finance
7. Is on-site signatory for all bank accounts. An alternate employee designee may be appointed by the Board of Directors in the absence of the Executive Director or in the event emergency.
8. Opens all bank statements, reviews for irregularities, and initials and dates as proof review.

9. Overseas adherence to all internal controls.
Reviews, approves and finalizes all board packages.
10. Approves all general ledger journal entries.
11. Hires new employees, approves salaries of all employees.

Director of Finance

1. Approves all program expenses.
2. Monitor project budgets.
3. Reviews all payrolls and is responsible for maintaining all personnel files, including pay change forms
4. Reviews and manages cash flow.
5. Reviews and approves all reimbursements and fund requests.
6. Processes all inter-account bank transfers.
7. Assists Executive Director with development of annual and program budgets.
8. Reviews and approvals of all incoming and outgoing invoices.
9. Monitors and manages all expenses to ensure the most effective use of assets.
10. Monitors grant reporting and appropriate release of temporarily restricted assets.
11. Oversees expense allocations.
12. Monitors and makes recommendations for asset retirement and replacement.
13. Maintains a trackable asset list and audits periodically.
14. Reviews, recommends revisions to Executive Director, and maintains internal controls and procedures.
15. Reviews of all financial reports.
16. Monthly reviews and approves bank and credit card statement reconciliations.
17. Reconciles General Ledger accounts as necessary.
18. Makes all monthly, quarterly, and annual closing checklist entries according to schedules with required calculations and supporting documentation.
19. Prepares monthly and year-end financial reports.
20. Make all general ledger journal entries upon approval by the Executive Director.
21. Reconciles accounts as necessary.
22. Assists Executive Director with board packages.
23. Assists Field Supervisor tracking grant deliverables and reporting schedules.
24. Maintains proper documentation for Single Audits and ensures compliance with all grant requirements.
25. Reviews in-kind donations spreadsheet quarterly and annually.
26. Supply ordering (where applicable)

Accounting Technician

12. Overall responsibility for data entry into accounting system and integrity of accounting system data (excluding general ledger journal entries.)
13. Manages collection of cash receipts.
processes invoice and prepares checks for signatures.
14. Prepares and maintains grant reports.
15. Makes bank deposits.
16. Processes payroll.
17. Reconciles all bank accounts and credit card statements
18. Manages Accounts Receivables.
19. Manages Accounts Payables

Administrative Assistant

1. Receives and opens all incoming accounting department mail except bank statements which are delivered to Executive Director unopened.
2. Initiates donor thank you letters.
3. Receives and documents all cash receipts.
4. Mails vendor checks.
5. Records in spreadsheet all qualifying volunteer hours as in-kind donations and provides to Director of Finance for review.
6. Manages product inventory with use of software

III. Chart of Accounts and General Ledger

FSCNC has designated a Chart of Accounts specific to its operational needs of its financial statements. The Chart of Accounts is structured so financial statements can be shown by natural classification (expense type) as well as by functional classification (program expenses vs. fundraising vs. administration). The Director of Finance is responsible for maintaining the Chart of Accounts and revising as necessary. The Chart of Accounts is attached to this manual as an addendum.

The general ledger is automated and maintained using QuickBooks Online (QBO). All routine input and balancing is the responsibility of the Accounting Technician with final approval by the Director of Finance. Journal entries will be proposed by the Director of Finance to Executive Director for approval.

The Director of Finance should review the general ledger monthly for any unusual transactions.

IV. Cash Receipts

Cash receipts generally arise from contracts and grants, donor contributions, purchases of memberships and reflective signs, and fundraising activities.

The principal steps in the cash receipts process are:

The Administrative Assistant receives incoming mail, opens, date stamps, and distributes accordingly. All checks are entered into a log, stamped "For Deposit Only," and makes two copies of each check. Checks and any cash received are given to the Accounting Technician to be locked in the cabinet.

The Administrative Assistant assists walk-in customers with purchasing memberships and reflective signs. Customers are given a receipt for all in-person purchases. Carbon copies of receipts are kept by the Administrative Assistant for later review. Checks and cash from in-person purchases are handled the same as if received in the mail (see above.)

The Accounting Technician uses the logbook to verify the checks and then processes the deposit and takes it to the bank for deposit. A copy of the deposit slip is attached to the deposit and copies of the checks. The deposits are put in a file to attach to the bank statements. The deposit logbook is returned to the Administrative Assistant.

V. Defensible Space Clearing Service (DSCC) and Chipping Invoicing

When a customer requests a DSCS service a field operations employee completes a site visit and issues a quote using the designated software. The quote is emailed to the customer who can accept the offer via a link in the email. When an offer is accepted the Field Operations Supervisor is notified by the system and they convert the quote to a job.. Flat fees are charged for chipping services and are created as a job in Jobber by the Field Operations Supervisor upon request of service by a customer.

When field crew completes DSCS or chipping work they generate an invoice in the software system while still at the work site. The system generates emails and sends them to customers who can pay using credit card via payment processing site, mailing a check or paying in person at FSCNC office. When credit cards are used the system batches the payments periodically and deposits directly into designated bank accounts as an E-Commerce Transaction (see below.) Checks are processed as described in Section IV, Cash Receipts (see above.) During the bank deposit procedure, the Accounting Technician enters the payment in QBO which triggers the system to mark the job as paid.

VI. E-Commerce Transactions

When customers use their credit cards on PayPal or QuickBooks an email is generated and sent to the Accounting Technician. Weekly the Accounting Technician reviews the sites and records the payments in QBO. As mentioned, above, system payments are for DSCS or chipping services. PayPal transactions are for donations, memberships, and sign orders. Clients can access PayPal through the FSCNC website. Weekly the Accounting Technician accesses QBO and processes the system software and PayPal receipts coding as directed by the Director of Finance. This should occur weekly, but at a minimum monthly to assure prompt receipts.

VII. Inter-Account Bank Transfers

The Director of Finance monitors the balances in the bank accounts (preference is given to local banks) to determine when there is a shortage or excess in the bank accounts. The Director of Finance recommends to the Executive Director when a transfer should be made to maximize the potential for earning interest and to ensure funds are properly insured (FDIC/NCUA). The Director of Finance makes the transfer online once approved by Executive Director and gives the Accounting Technician a copy of the transfer for entry into QBO and filing.

VIII. Cash Disbursements & Expense Allocations

Cash disbursements are generally made for: payments to vendors for goods and services, taxes/licenses fees, staff training and development, memberships and subscriptions, meeting expenses, employee reimbursements, and marketing/promotional materials.

Checks are processed weekly. Invoices submitted to the Accounting Technician by Wednesday will be processed and paid by Friday of the same week. Checks can be prepared manually within one day, but this should be limited to emergency situations.

Requests for payments are submitted to accounting in three ways: 1) original invoice, 2) purchase request, or 3) employee expense report or reimbursement request.

Requests for payments must either include an account code (or detailed description) along with approval by the Program Manager prior to being submitted to accounting.

Travel reimbursements should conform to HR policy as stated on Bambee.

The Director of Finance reviews all requests for payment and:

1. Verifies expenditure and amount.
2. Approves for payment in accordance with budget.

3. Provides or verifies appropriate allocation information.
4. Provides date of payment taking into account cash flow projections.
5. Submits to Accounting Technician for processing.

The Accounting Technician processes all payments and:

1. Immediately enters them into QBO.
2. Prints checks according to allocation and payment date provided by Director of Finance.
3. Submits checks, with attached supporting documentation, to Executive Director for signature. All non-grant related, non-budgeted checks over \$2,500 require a second signature of an Executive/Finance Committee member.
4. Stamp invoices as "paid."
5. Provides checks to Administrative Assistant to be mailed with proper support.
6. Files all proper supporting documents in appropriate file.
7. Director of Finance runs A/P aging reports at the middle and end of each month to ensure timely payments of all invoices.

Cost Allocation

Expenses which cannot be easily identified to a specific project shall be allocated and the methodology used will be documented with the support.

IX. Credit/Debit/Gas Card Policy

Cardholders will be designated by the Executive Director. The Director of Finance will retain a list of all current cardholders, corresponding card numbers, and expiration dates. The Director of Finance will review the list at least twice a year. Cardholders will return their card to the Director of Finance immediately when their duties no longer require the card. At which point the Director of Finance will remove them from the active cardholder list.

All staff members who are authorized to carry a FSCNC credit/debit/gas card will be held personally responsible for any charge which is deemed personal or unauthorized. Unauthorized use of credit/debit/gas cards includes: personal expenditures of any kind, expenditures which have not been properly authorized, or other expenditures which are prohibited by budgets, laws, and regulations, and the entities from which FSCNC receives funds.

The receipts for all credit/debit card charges will be given to the Director of Finance within 2 weeks of the purchase along with proper documentation. Attached to the documentation should be an expense form noting the purpose and project of the charge. The documentation will be given to the Accounting Technician for posting and the proper filing.

The Director of Finance will periodically review credit/debit/gas card usage for irregularities.

X. Accruals and Adjusting Entries

The Director of Finance will propose accruals and adjusting entries to the Executive Director for approval. The accruals will include depreciation, unbilled revenue, rent, insurance, etc. The Director of Finance will determine when each accrual should be made (monthly/yearly).

XI. Bank Account/Credit Card Reconciliations

1. All statements are given unopen to the Executive Director. The Executive Director reviews the statements for unusual balances and/or transactions. Signs and dates at time of review.
2. The Executive Director gives statements to the Accounting Technician for timely reconciliation using QBO. This will include a comparison of dates and amounts of deposits, comparison of inter-account transfers, investigation of rejected items, a comparison of cleared checks with QBO including amount, payee, and sequential check numbers.
3. The Accounting Technician will verify voided checks were appropriately defaced and filed.
4. The Accounting Technician will investigate any checks outstanding over six months.
5. The Accounting Technician will attach the completed bank reconciliation to the applicable bank statement, along with documentation.
6. The reconciliation report will be reviewed, approved, dated, and initialed by the Director of Finance.
7. Supporting documentation is returned to the Accounting Technician for proper filing.
8. The treasurer may request access at any time to review reconciliation and verify account balances.

XII. Property and Equipment

FSCNC's policy is to capitalize all items which have a cost greater than \$5,000. Items of lesser value shall be expensed when purchased. The depreciation period will be determined by the tax code.

All capital purchases require 3 written estimates when possible and an explanation of the reasoning for choosing the selected item. This will be filed with the support for the purchase.

All capitalized items and non-capitalized items deemed necessary by the Director of Finance (computers, tablets, chainsaws, etc.) will be tracked by inventory software by the Director of Finance. Annually a physical inspection and inventory will be taken with

the capitalized items being reconciled to the general ledger. Depreciation is recorded monthly and at least reconciled annually and is computed using the straight-line method. Any missing items discovered during audit will be removed from the log and, if necessary, removed from the books.

XIII. Personnel Records

All personnel files contain the following documents: application and/or resume, date of employment, position and pay rate (including date pay rate took effect), authorization of payroll deductions, W-4 withholding authorization, termination data when applicable, an emergency contact form, and other forms as deemed appropriate by the Executive Director.

All employees will fill out an I-9 form and submit the allowable forms of identification to the Executive Director. The completed I-9 forms will be kept in a secure location separate from the personnel files. All personnel files are to be kept in a secure, locked file cabinet and accessed only by authorized personnel. While performing the annual vacation accrual the Director of Finance or designee reviews personnel files for completeness and accuracy.

XIV. Payroll Processing

1. Prior to an employee's start date the Director of Finance or designee shall send a link inviting the future employee to register with QuickBooks Time (QBT.) This should be accomplished no later than the employee's first day of work along with designation of bank account for direct deposit in QBT.
2. Each workday employees are expected to log hours using QBT accurately.
3. Timesheets are reviewed and approved in QBT prior to payroll being ran by the Director of Operations or designee for field staff and the Executive Director or designee for administrative staff.
4. Any changes to the standing information on the payroll register from the prior period including addition of new employees, deletion of employees, or changes in base pay rate must be accompanied by an Employment Information Form and signed by the Executive Director before the change can be made in QBO by the Director of Finance.
5. The Accounting Technician will process payroll in a timely manner using QBO.
6. Paychecks are deposited to the designated bank accounts on or before payday. The employee can access their paystub via QBO.
7. The Director of Finance reviews payroll expenditures and allocations monthly.
8. All quarterly federal and state payroll reports will be prepared and filed appropriately by the Director of Finance using QBO and downloaded to Sharepoint files.

9. The Director of Finance will ensure all W-2 statements and 1099's are issued to employees and vendors prior to January 31st for the prior calendar year.
10. The Director of Finance will test the PTO balances for reasonableness each year while performing the vacation accrual and investigate any outliers.

XV. End of Month and Fiscal Year-End Close

1. The Director of Finance will propose to the Executive Director all month- and year-end journal entries. Once approved by the Executive Director the entries will be entered by the Director of Finance and filed for audit trail purposes.
2. At the end of each month and fiscal year, the Director of Finance will review all balance sheet accounts including verification of the following balances: cash accounts match the reconciliations, fixed assets reflect all purchases and retirements, A/R and A/P match outstanding amounts due and owed, all loans and credit debt match month end balances. At Year-end the Director of Finance review of accounts will consist of preparing an audit binder which includes lead sheets and documents supporting the year-end balances. This should be completed in a method consistent with the monthly, quarterly and year end closing checklist (attached for reference).
3. The income and expense accounts review by the Director of Finance will include reconciliation of the amounts received and expended and verification that payroll expenses match the payroll reports including federal and state payroll tax filings.
4. Once the final monthly and fiscal year-end financial statements are run, reviewed, and approved by the Director of Finance and the Executive Director, no more entries or adjustments will be made into QBO for that month or year.
5. At the end of the fiscal year, an outside CPA will prepare the annual IRS form 990. The return will be presented to the Executive Director, the Executive/Finance Committee for their review. They will report to the entire Board of Directors for their approval of the IRS form 990. The Executive Director will sign the approved forms and then file with the return with the IRS by the annual extended deadline.
6. The California Charitable Solicitation Registration will also be filed at this time.

XVI. Financial Reports

The Director of Finance will prepare the monthly and annual financial reports to the Executive Director.. The reports will include: statement of financial position, statement of activity, budget vs. actual report for each project which has an established budget, a budget versus actual report for FSCNC, accounts receivable aging, accounts payable register and aging, cash flow projection, and any other requested reports.

Periodically and annually a Management Report which includes the statement of financial position and the statement of activity will be submitted to the Executive/Finance Committee for review. They will report to the entire Board of Directors for approval. This includes a budget which shall be approved by the Board of Directors before July 1st of each year.

XVII. Fiscal Policy Statements

1. All cash accounts owned by FSCNC will be held in financial institutions which are insured by the FDIC/NCUA. No bank account will carry a balance over the FDIC insured amount.
2. All capital expenditures which exceed \$5,000 will be capitalized.
3. No salary advances will be made to employees unless an exception is approved by the Executive Director and Director of Finance and the board is Finance committee is informed.
4. Travel advances (Per Diem) shall only made under special conditions and must be approved by the Executive Director or the Director of Finance.
5. Reimbursements will be paid upon complete expense reporting and approval using the FSCNC form.
6. Any donated item with a value exceeding \$50 will be recorded and a letter acknowledging receipt will be sent to the donor within 2 weeks of the receipt of the donation.
7. A list of all other federal and state fiscal and compliance reports and due dates is maintained by the Director of Finance who insures timely filing
8. All qualifying volunteer time shall be recorded as in-kind donations by the Administrative Assistant and reviewed by the Director of Finance annually.
9. The Executive Director will be signatory on FSCNC bank accounts in addition to the Treasurer and designated member(s) of the Executive/Finance Committee. Non-grant related checks over \$100,000 need the approval of the Board of Directors.
10. Bank Statements will be reconciled monthly. All bank statements will be given unopened to the Executive Director for review.
11. Accounting and personnel records will be kept in locked cabinets and only the Executive Director and the Director of Finance will have access to the keys.
12. The yearly budget shall be approved by the Board of Directors by July 1st each year.
13. Biennially the Board Secretary files Statement of Information with the California Secretary of State.

Fire Safe Council Interim Budget

Income		Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Projected Sublease Rent		7,400.00	7,400.00	7,400.00	7,400.00	7,400.00	7,400.00	7,400.00
Sublease Rent	2,250.00	2,250.00	2,250.00	2,250.00	2,250.00	2,250.00	2,250.00	2,250.00
Grants and Contracts	326,727.00	46,675.29	46,675.29	46,675.29	46,675.29	46,675.29	46,675.29	46,675.29
Total by Month		56,325.29	56,325.29	56,325.29	56,325.29	56,325.29	56,325.29	56,325.29
Expenses								
	Amount							
Employee								
Current Staff	34,068.00	34,068.00	34,068.00	34,068.00	34,068.00	34,068.00	34,068.00	34,068.00
Worker's Comp	1,000.00			1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Employee Benefits	7,317.00	7,317.00	7,317.00	7,317.00	7,317.00	7,317.00	7,317.00	7,317.00
Sub-total		95,056.19						
Facilities								
Rent	10,721.98	6,600.00	6,600.00	6,600.00	6,600.00	6,600.00	6,600.00	6,600.00
Internet	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00
Phone	950.00	950.00	950.00	950.00	950.00	950.00	950.00	950.00
Office supplies	940.00	940.00	940.00	940.00	940.00	940.00	940.00	940.00
Gas/Elec	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Garbage	103.00	103.00	103.00	103.00	103.00	103.00	103.00	103.00
Software	735.00	2,792.14	2,792.14	2,792.14	2,792.14	2,792.14	2,792.14	2,792.14
Sub-total		14,869.98						
Vehicles & Equipment								
Vehicle and Equip Loans	1,285.00	1,285.00	1,285.00	1,285.00	1,285.00	1,285.00	1,285.00	1,285.00
Insurance (includes trailers)	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00
Gas	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Maintenance	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
Sub-total		3,235.00						
Total Monthly Expenses		57,425.14	57,425.14	58,425.14	58,425.14	58,425.14	58,425.14	58,425.14

Net Revenue	(1,099.85)	(1,099.85)	(2,099.85)	(2,099.85)	(2,099.85)	(2,099.85)	(2,099.85)
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