TOWN OF BERLIN
REGULAR BOARD OF FINANCE MEETING
OCTOBER 13, 2026
Remote Only
7:00 P.M.

https://berlinct-gov.zoom.us/j/4148724481?pwd=SkpBQmd1U0NoNTF5U0dWTXZGVUhlUT09&omn=87169103490&from=addon

Call-in Option:	1 929 205 6099 United States Toll
Meeting ID:	414 872 4481
Passcode:	539615

A. CALL TO ORDER

B. PLEDGE OF ALLEGIANCE

C. ROLL CALL

D. PUBLIC COMMENTS

E. APPROVAL OF PRIOR MINUTES September 8, 2026, Regular Board of Finance Meeting

F. NEW BUSINESS

1. Move to approve a fiscal year 2027 non-budgeted appropriation of $75,000 from the General Fund Unassigned Fund Balance for the purchase and outfitting of a new animal control van.

2. Move to approve a fiscal year 2027 non-budgeted appropriation of General Fund Unassigned Fund balance in the amount of $200,000 to cover acquisition and due diligence costs to purchase the property known as Map 9-4, Block 99, Lot 1, 0 Lower Lane.

3. Move to approve a transfer of $170,000 from the Police Extra Duty Fund to the Police Vehicles account in the Capital Non-Recurring Fund.

4. Finance Director Update.

G. ADJOURNMENT

TOWN OF BERLIN
REGULAR BOARD OF FINANCE MEETING
SEPTEMBER 8, 2026
"Doc McIntosh" Conference Room or Remote
7:00 P.M.

https://berlinct-gov.zoom.us/j/4148724481?pwd=SkpBQmd1U0NoNTF5U0dWTXZGVUhlUT09&omn=87169103490&from=addon

Call-in Option:	1 929 205 6099
Meeting ID:	414 872 4481
Passcode:	539615

A. CALL TO ORDER

Chairman Bordonaro called the meeting to order at 7:00 p.m.

B. PLEDGE OF ALLEGIANCE

C. ROLL CALL

Members Present: Sal Bordonaro, Raul Fernandes, Denise McNair, David Olinda,

Members Absent: Tim Grady Gerald Paradis

Staff Present:
Kevin Delaney – Finance Director

D. PUBLIC COMMENTS

None.

E. APPROVAL OF PRIOR MINUTES July 22, 2026, Special Board of Finance Meeting

Ms. McNair moved to approve the July 22, 2026, Special Board of Finance Meeting Minutes.

Seconded by Mr. Olinda.

Those voting in favor: Mr. Bordonaro, Ms. McNair, Mr. Olinda

Vote being 3-0. MOTION APPROVED

Mr. Fernandes abstained from voting as he was not at the July 22, 2026 Special Board of Finance Meeting.

Chairman Bordonaro amended an error in Item Number 2, New Business. It stated a 4-0-1 vote but it was a 5-0 vote.

F. NEW BUSINESS

1. Move to appropriate a FY27 Early Voting Grant of $11,130.72 to the Early Voting Grant account in the Special Grants & Donations Fund.

   Mr. Olinda moved to appropriate a FY27 Early Voting Grant of $11,130.72 to the Early Voting Grant account in the Special Grants & Donations Fund.

Seconded by Ms. McNair.

Those voting in favor: Mr. Bordonaro, Mr. Fernandes, Ms. McNair, Mr. Olinda

Vote being 4-0. MOTION APPROVED

2. Move to appropriate a FY27 Supporting the Arts Grant to the FY27 Supporting the Arts Grant account in the Economic Development Fund.

   Mr. Olinda moved to appropriate a FY27 Supporting the Arts Grant to the FY27 Supporting the Arts Grant account in the Economic Development Fund.

   Seconded by Ms. McNair.

   Those voting in favor: Mr. Bordonaro, Mr. Fernandes, Ms. McNair, Mr. Olinda

   Vote being 4-0. MOTION APPROVED

   Chairman Bordonaro asked if there is a value associated. Finance Director Delaney said that is to be determined, we have $5k in the adopted budget as the local match with the 100% local match. It has varied between $1k and $6,500.

3. Finance Director Update.

   Finance Director Delaney said the year has started off well. Cash collections have been strong from July to August and revenue has continued to come in. We are starting to see a flow of state reimbursements. We received the supplemental ECS grant. We did not receive the Pequot grant which is the smaller of the two grants.

   The pension fund remains strong. We had a couple of Police Officers who retired out of the plan and were not vested. They will still appear in our number as they were in the plan as of July 1, but there will be a bit of a mismatch. The pension plan was over funded last year by about $200k and that number has grown to over $600k. We had two beneficiaries who passed away recently and have 3 active members all in the Police Department and only 6 retires or beneficiaries. It is possible to combine the two pension plans into a single comprehensive plan and keep everything separated. The assets can be combined into the plan and be used to offset some of the funding for the new pension plan.

   There is an opportunity for interest. Our major debt payments happen in September and May and we get the benefit of collecting a lot of money this time of year and the interest piles up. There will be a $200k land parcel purchase coming soon to the Board of Finance for approval. There is a property on Lower Lane adjacent to the High School property where the community/senior center or whatever will be decided with the YMCA will be located. The plan is to purchase this property for a second egress from that new facility. The $200k is not the final purchase price because it incorporates other closing costs.

   There is also a $75k item for an animal control van that has been a postponed purchase year after year. Animal Control now resides under the Police Department and the new van will need to have police equipment installed to be in contact with Dispatch. It does not make sense to add the new modern equipment into a very old and beat up van. We can deduct the amount from fund balance. The Board of Finance will vote on the purchase if it gets approved by the Town Council.

We went through $1.8M in reserves last year for health insurance. It could be a substantial increase in health insurance if things continue this way. The Board of Education had shared detailed information per Chairman Bordonaro's request including grant results. There is a bond issue this month for Police Department renovations, the East Berlin recreation area and hopefully the bridges at Timberlin.

There will be a meeting with S&P to affirm our AAA rating. The Board of Education reported on the 2% fund but the Board of Finance no longer approves the 2% carryovers. There is nothing remaining in the 2% fund. The town is officially closed out with ARPA and there were no issues. The grant had provided millions of dollars for school HVAC projects and a little bit was spent on the police station renovations.

Town Manager Curley has sent out the budget directive and request for capital plan submissions. Our intent is to have a capital meeting during the 3rd week of October following the capital committee meeting. The goal is to get a list of what is requested for bonding based on staff priority and the Board of Finance can review the list to decide what is acceptable. Chairman Bordonaro said to have the joint meeting with the Town Council and Board of Education earlier. It was held too late last year after the budgets were done.

G. ADJOURNMENT

Mr. Olinda moved to adjourn at 7:21 p.m.

Seconded by Ms. McNair.

Those voting in favor: Mr. Bordonaro, Mr. Fernandes, Ms. McNair, Mr. Olinda

Vote being 4-0. MOTION APPROVED

Submitted by,
Alina Brown

Agenda Item No. F-1
Request for Board of Finance Action

TO: The Board of Finance

FROM: Ryan Curley, Town Manager

DATE: September 9, 2026

SUBJECT: Replacement of Animal Control Van – Funding Appropriation

SUMMARY:

See attached previous agenda item for background. Per the Town Meeting to be held Tuesday, September 15, 2026 at 6:45 PM, the Town Manager requests an appropriation of $75,000 from the General Fund Unassigned Fund Balance (pending Board of Finance approval) to purchase a new animal control van. The new vehicle will replace the 2006 Chevy Express van, which was originally used by the Police Department as a traffic control vehicle before being repurposed for animal control. The current van is exhibiting significant rust and is reaching the end of its useful service life, making replacement necessary. The estimated project cost includes:

- $49,910.80 for the new animal control van
- $6,977.84 for a computer, mount, printer, and the installation
- $10,000 for LED warning lights and the installation
- Remaining funds for mounting hardware and equipment needed to safely secure tools and animal cages inside the vehicle

This investment ensures continued safe and effective animal control operations and supports the department's ability to respond to calls efficiently.

FUNDING:

General Fund Unassigned Fund Balance, per this request

ACTION NEEDED:

Move to approve a fiscal year 2027 request for a non-budgeted appropriation of $75,000 from the General Fund Unassigned Fund Balance for the purchase and outfitting of a new animal control van.

ATTACHMENTS:

None

PREPARED BY:

Ryan Curley, Town Manager

Agenda Item No. F-2
Request for Board of Finance Action

TO: The Board of Finance

FROM: Ryan Curley, Town Manager

DATE: September 9, 2026

SUBJECT: To approve FY27 non-budgeted appropriation regarding the Town's Acquisition of a Portion of Parcel Map 9-4, Block 99, Lot 1, 0 Lower Lane

SUMMARY:

Per the Town Meeting held on Tuesday, September 15, 2026 at 6:45 PM, the Town Manager requests an appropriation of $200,000 from the General Fund Unassigned Fund Balance (pending Board of Finance approval) to cover acquisition and due diligence costs for the purchase of the property known as Map 9-4, Block 99, Lot 1, 0 Lower Lane.

Staff obtained an appraisal and negotiated with current owner, Mr. Gerald Wroblewski to acquire the property. Mr. Wroblewski has signed a letter of intent to sell the 5.6-acre parcel to the Town for $154,050 with the provision that the Town will provide 525 feet of black chain link fencing along a part of the property boundary. Conditions of the sale would include:

- Obtaining all necessary approvals from the agencies and Commissions of the Town for acquisition of the property and for construction of a driveway to provide access and egress to and from contiguous Town properties on Patterson Way.
- The subsequent approval of the purchase by the Town Council and the authorization of funds to consummate the transaction.
- The Town being satisfied with the environmental condition of the property after due diligence including obtaining an acceptable Phase I Environmental Site Assessment.
- Confirmation through a title search that Seller is able to convey, via warranty deed, clear and absolute fee simple title in the portion of the property to be conveyed pursuant to Agreement.
- Negotiation and execution of all other documents or instruments necessary to close the transaction contemplated by the Agreement.

At its regular meeting of September 3, 2026, the Berlin Planning & Zoning Commission, after review in accordance with Section 8-24 of the Connecticut General Statutes voted unanimously to forward a favorable recommendation to the Town Council for the acquisition of this property.

FUNDING:

The proposed funding source for the property acquisition and due diligence is General Fund Unassigned Fund Balance.

ACTION

Move to approve a fiscal year 2027 non-budgeted appropriation of General Fund Unassigned Fund balance the amount of $200,000 to cover acquisition and due diligence costs to purchase the property known as Map 9-4, Block 99, Lot 1, 0 Lower Lane.

ATTACHMENTS:

None

PREPARED BY:

Ryan Curley, Town Manager

Agenda Item No. F-3
Request for Board of Finance Action

TO: The Board of Finance

FROM: Ryan Curley, Town Manager

DATE: September 21, 2026

SUBJECT: Transfer Police Extra Duty Funds.

SUMMARY OF AGENDA ITEM:

The Extra Duty Fund was established at the start of fiscal year 2024 to accumulate Police vehicle charges from extra duty jobs. These fees reduce the amount required by the Berlin taxpayers to maintain a quality fleet for the department. After waiting a period to collect receivables from extra duty jobs that had been billed but not collected, this transfer requests to move $170,000 to the Police Vehicles account in the Capital Non-Recurring Fund.

FUNDING:

Police Extra Duty: 135.00.0000.0.39408.00000

ACTION NEEDED:

Move to approve a transfer of $170,000 from the Police Extra Duty Fund to the Police Vehicles account in the Capital Non-Recurring Fund.

ATTACHMENTS:

None

PREPARED BY:

Drew Gallupe, Deputy Chief of Police
Kevin Delaney, Finance Director

Town of Berlin
Financial Status Report
Board of Finance Meeting of October 13, 2026

GENERAL FUND

(budgeted amount excludes assigned fund balance)	FY2027	FY2026	Notes
Receipts			
Actual Receipts	$63,693,233	$61,530,695	
Budgeted Receipts	$110,609,203	$105,956,737	
% to Budget	57.6%	58.1%	
Current Year Tax Receipts	$60,929,870	$59,181,635	
Current Tax Budget	$96,247,442	$90,764,079	
Current Tax Levy *(99.3%/99.3% collection rates)*	$96,925,923	$91,403,906	
% to Current Budget	63.3%	65.2%	
% to Current Levy	62.9%	64.7%	
Adopted budget target %	99.3%	99.3%	
Expenditures (excludes capital expenditures)			
Actual Expenditures	$30,798,182	$31,192,548	
Budgeted Expenditures	$110,609,203	$106,547,355	
% to Budget	27.8%	29.3%	

	Actual	Encumbered	Budget	Var to Budget
Storm-related Overtime (51445)	$8,421	$0	$102,451	$94,030
Electricity (53102)	$348,582	$1,258,105	$1,655,708	$49,021
Refuse Disposal (53823)	$248,870	$1,468,064	$1,938,592	$221,658
Legal (53828)	$60,184	$381,987	$461,000	$18,829
Tax Refunds (53924)	$79,177	$0	$215,000	$135,823

INSURANCE FUNDS	Target Floor Fd Bal.	Actual Fund Bal.	Notes
Health Insurance Fund	$3,588,088	$2,433,319	The Health Insurance Fund balance is 17.0% of full year projected expenses - target floor reserve is 25%.
General Insurance Fund	$1,000,000	$2,010,639	The fund is used to pay Liability & Worker's Compensation insurance premiums for both the Town and BOE, on-going heart & hypertension claims from police officers, window/widower heart & hypertension claims, "fronting" reimbursable environmental remediation costs, small equipment claims where Town elects to self-insure and deductibles. Town policy is a $1 million floor and ceiling at 5% of General Fund budget. Displayed fund balance is net of H&H reserve and encumbrances for self-insured claims.
TOTAL INSURANCE FUNDS	$4,588,088	$4,443,958	

Town of Berlin
Financial Status Report
Board of Finance Meeting of October 13, 2026

PENSION FUND

	Closed Plan	Police Plan	Notes
Total Liability (as of 7/1/2025)	$4,488,831	$9,594,734	The Closed Town of Berlin Retirement Income (Defined Benefit) Plan was amended for the last time effective July 1, 2000. As a result of this final amendment no new Town employees were eligible to participate in the plan. As of July 1, 2023, the Town of Berlin approved a new Defined Benefit Plan for Police Officer's only. Existing officers were given the option to remain in the Defined Contribution Plan or use their DC assets to "buy in" to the new Police DB Plan. All but two existing officers elected to "buy in" to the new Police DB Plan.
Cash Balances:			
Empower	$5,221,244	$0	
Webster	$0	$9,841,741	*$1,113,200 was removed from Police Plan assets in August for terminated officers not vested in the plan.*
	$5,221,244	$9,841,741	
Funding %	116.3%	102.6%	
Net Pension Asset/(Liability)	**$732,413**	**$247,007**	

ACTIVE CAPITAL PROJECTS

	% Complete*	Project Balance**	Managed By	Department	Notes
55 Steele Boulevard	92%	$0	Economic Dev	Economic Dev.	Current Phase: closeout
Kensington Road Bridge - Design Phase	42%	$0	Public Works	Public Works	Current Phase: design (local funded); once project is approved by DOT, CRCOG grant will pre-funded for bid amount + contingency & incidentals
Hubbard HVAC Upgrades	82%	$0	PBC	Facilities	Current Phase: construction
Griswold HVAC Upgrades	88%	$0	PBC	Facilities	Current Phase: construction
BHS Moisture Remediation	40%	$78,380	PBC	Facilities	Current Phase: construction
Library HVAC (STEEP Grant)	20%	$0	PBC	Facilities	Current Phase: construction
Library Roof	2%	$0	PBC	Facilities	Current Phase: construction
Police Station Renovations - Phase 2	0%	$0	PBC	Facilities	Current Phase: construction

* % complete represents invoices received versus total expected project cost - this metric will lag actual construction completion

** Capital projects fund balance includes encumbrances.

Risks

Description	Projected - Low	Projected - High	Probability
RECEIPTS			
EXPENDITURES			
TOTAL	**$0**	**$0**	
Total excluding Pension payouts	*$0*	*$0*	

Opportunities

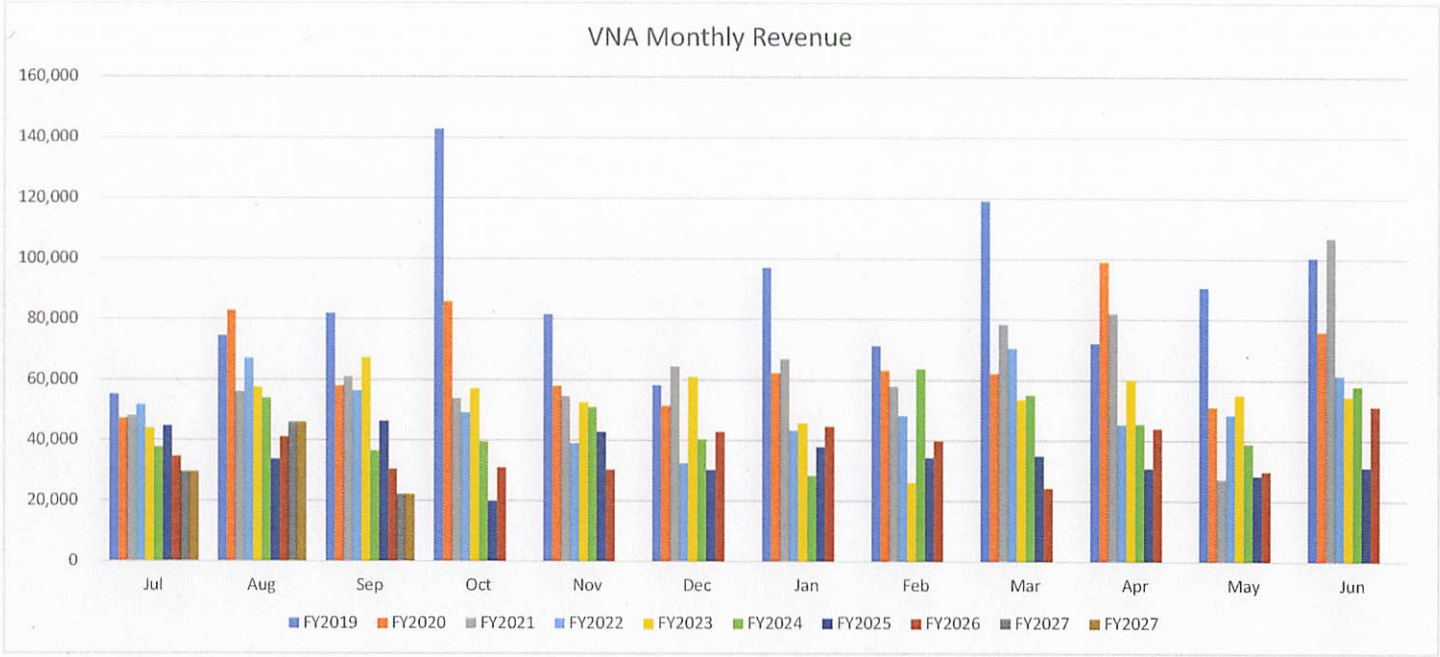
Description	Projected - Low	Projected - High	Probability
RECEIPTS			
Interest income	$200,000	$400,000	Medium
EXPENDITURES			
TOTAL	**$200,000**	**$400,000**	
NET RISKS/OPPORTUNITIES	$200,000	$400,000	
6/30/2026 General Fund Unassigned Fund Balance (unaudited)	$20,000,492	$20,000,492	
Non-Budgeted Appropriation of FY26 General Fund Unassigned Fund Balance:			
FY28 ADEC of closed defined benefit pension plan (based on 7/1/2025 valuation)	$0	$0	
Lower Lane Property Acquisition	($200,000)	($200,000)	
Animal Control Van	($75,000)	($75,000)	
GF contribution to Health Insurance Fund	($1,000,000)	($1,000,000)	
Carbon Reduction Grant (assumed 20% local share of $3,778,740 cost estimate)	($755,748)	($755,748)	
Projected 6/30/2027 General Fund Unassigned Fund Balance	$18,169,744	$18,369,744	
Projected 6/30/2027 GF Unassigned FB as a % of FY27 GF Budget	16.4%	16.6%	

Town of Berlin
Financial Status Report
Board of Finance Meeting of October 13, 2026

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL	YTD
FY2019	55,212	74,521	82,025	142,845	81,705	58,331	97,213	71,442	119,187	72,239	90,498	100,562	1,045,780	211,758
FY2020	47,155	82,851	58,019	85,737	58,047	51,550	62,354	63,243	62,270	99,186	51,272	76,057	797,741	188,025
FY2021	48,132	56,105	61,099	53,775	54,553	64,397	66,910	57,967	78,281	82,029	27,123	107,013	757,385	165,335
FY2022	51,814	67,134	56,464	49,192	39,038	32,530	43,379	48,339	70,744	45,424	48,569	61,528	614,156	175,413
FY2023	43,842	57,446	67,243	57,167	52,526	61,072	45,590	26,033	53,655	60,131	55,054	54,550	634,309	168,531
FY2024	37,692	53,924	36,570	39,543	51,115	40,460	28,414	63,876	55,144	45,533	38,973	58,014	549,258	128,186
FY2025	44,725	33,730	46,286	19,917	42,715	30,298	37,848	34,361	35,086	30,865	28,465	31,193	415,489	124,741
FY2026	34,530	41,098	30,459	30,935	30,349	42,888	44,711	39,994	24,395	44,091	29,839	51,423	444,712	106,086
FY2027	29,589	45,899	22,138										97,626	97,626
CY vs. PY	(4,941)	4,801	(8,321)											(8,461)

CENSUS

FY2025	28	29	29	34	35	38						
FY2026							39	40	37			



Timberlin Golf Course Financial Results
YTD SEPTEMBER
FY 2026-27

	FY 2027			FY 2026			FY27 to FY26	
	Budget	YTD Act	% of Budget	Budget	YTD Act	% of Budget	Variance to Budget	NOTES
Revenue:								
Daily Passes (Greens Fees)	$1,156,134	$423,503	36.6%	$1,018,269	$418,872	41.1%	-4.5pp	
Season Passes	$216,575	$1,690	0.8%	$204,333	$0	0.0%	0.8pp	
Golf Carts	$440,834	$217,690	49.4%	$438,239	$262,259	59.8%	-10.5pp	
Driving Range	$33,433	$8,465	25.3%	$31,750	$12,397	39.0%	N/A	
Restaurant Rent	$49,749	$31,667	63.7%	$49,749	$31,342	63.0%	0.7pp	
	$1,896,725	$683,015	36.0%	$1,742,340	$724,870	41.6%	-5.6pp	
Expenditure:								
Wages/Salaries	$682,011	$210,542	30.9%	$716,377	$196,550	27.4%	-3.4pp	
Fringe Benefits	$243,948	$146,612	60.1%	$224,219	$141,990	63.3%	3.2pp	
53102 - Electricity	$70,000	$14,539	20.8%	$70,350	$18,892	26.9%	6.1pp	
53105 - Natural Gas	$25,000	$2,938	11.8%	$26,907	$1,942	7.2%	-4.5pp	
53106 - Vehicle Fuel	$30,000	$6,222	20.7%	$30,950	$6,786	21.9%	1.2pp	
53201 - Supplies	$4,500	$1,162	25.8%	$7,180	$1,293	18.0%	-7.8pp	
53202 - Irrigation Materials	$45,000	$10,412	23.1%	$49,000	$26,739	54.6%	31.4pp	
53208 - Equipment (New)	$25,000	$373	1.5%	$16,081	$0	0.0%	-1.5pp	
53219 - Operating Materials	$36,500	$7,708	21.1%	$27,470	$478	1.7%	-19.4pp	
53233 - Auto Parts	$40,000	$11,503	28.8%	$44,000	$3,604	8.2%	-20.6pp	
53241 - Sand & Stone	$20,000	$3,416	17.1%	$17,500	$1,958	11.2%	-5.9pp	
53243 - Fertilizer, Seed, Chem.	$180,000	$164,283	91.3%	$160,769	$131,235	81.6%	-9.6pp	
53245 - Maintenance & Repair	$45,000	$13,949	31.0%	$48,500	$6,393	13.2%	-17.8pp	
53510 - Golf Pro Contr. Serv.	$90,000	$45,000	50.0%	$90,000	$45,000	50.0%	0.0pp	
53513 - Green, Trap, Tee, Cart Paths	$7,500	$4,469	59.6%	$7,300	$0	0.0%	-59.6pp	
53603 - Golf Cart Lease	$80,087	$73,207	91.4%	$80,087	$73,207	91.4%	0.0pp	
53730 - Insurance	$36,404	$32,486	89.2%	$31,656	$31,656	100.0%	10.8pp	
53813 - Computer Support	$16,000	$2,109	13.2%	$16,000	$2,010	12.6%	-0.6pp	
53814 - Contractual Services	$46,500	$25,606	55.1%	$35,000	$0	0.0%	-55.1pp	
53823 - Refuse Disposal	$9,547	$760	8.0%	$9,547	$760	8.0%	0.0pp	
53902 - Telephone	$2,000	$203	10.2%	$2,425	$530	21.8%	11.7pp	
53917 - Water & Sewer	$17,500	$3,145	18.0%	$9,000	$2,453	27.3%	9.3pp	
53932 - Waterways Treatment	$9,000	$2,975	33.1%	$7,500	$2,250	30.0%	-3.1pp	
53940 - Advertising	$10,000	$0	0.0%	$10,000	$0	0.0%	0.0pp	
53941 - Bank charges	$39,388	$10,856	27.6%	$33,163	$12,971	39.1%	11.5pp	
53945 - Training	$3,500	$2,489	71.1%	$3,000	$750	25.0%	-46.1pp	
53950 - Internet Service	$3,200	$1,075	33.6%	$3,550	$457	12.9%	-20.7pp	
	$1,817,585	$798,037	43.9%	$1,777,531	$709,903	39.9%	-4.0pp	
OPERATING INCOME	**$79,140**	**($115,022)**	**-145.3%**	**($35,191)**	**$14,967**	**-42.5%**	-102.8pp	
CHECK		**($0)**			**$0**			

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VNA Financial Results
YTD SEPTEMBER
FY 2026-27

	FY 2027			FY 2026			FY27 to FY26
	Budget	YTD Act	% of Budget	Budget	YTD Act	% of Budget	Var to Budget
Revenue:							
Public Health Nursing	$450,000	$97,626	21.7%	$450,000	$106,087	23.6%	-1.9pp
Summer/Field Trips	$30,000	$12,156	40.5%	$12,000	$20,908	174.2%	-133.7pp
	$480,000	$109,782	22.9%	$462,000	$126,995	27.5%	-4.6pp
Expenditure:							
Wages/Salaries	$579,307	$111,131	19.2%	$557,305	$114,034	20.5%	1.3pp
Fringe Benefits	$231,516	$137,723	59.5%	$218,158	$134,122	61.5%	2.0pp
53201 - Supplies	$2,500	$388	15.5%	$3,000	$285	9.5%	-6.0pp
53276 - Medical Supplies	$4,500	$16	0.4%	$4,500	$68	1.5%	1.2pp
53440 - Public Education	$3,000	$0	0.0%	$3,000	$0	0.0%	0.0pp
53730 - Insurance	$490	$445	90.8%	$490	$445	90.8%	0.0pp
53810 - Background checks	$500	$0	0.0%	$500	$106	21.3%	21.3pp
53813 - Computer Support	$26,140	$3,000	11.5%	$44,740	$29,820	66.7%	55.2pp
53819 - Medical Services	$40,000	$10,949	27.4%	$40,000	$9,010	22.5%	-4.8pp
53902 - Telephone	$6,500	$400	6.2%	$5,000	$903	18.1%	11.9pp
53903 - Copiers	$2,500	$390	15.6%	$2,500	$262	10.5%	-5.1pp
53920 - Professional Services	$21,400	$3,622	16.9%	$51,900	$13,920	26.8%	9.9pp
53940 - Advertising	$3,000	$635	21.2%	$3,000	$1,097	36.6%	15.4pp
53943 - Mileage	$2,500	$320	12.8%	$2,000	$473	23.6%	10.8pp
53945 - Training	$9,630	$0	0.0%	$22,000	$3,073	14.0%	14.0pp
	$933,483	$269,018	28.8%	$958,093	$307,618	32.1%	3.3pp
NET INCOME	**($453,483)**	**($159,236)**	**35.1%**	**($496,093)**	**($180,624)**	**36.4%**	-1.3pp