



**PULLMAN PUBLIC
COMMUNITY FREE
MONTESSORI K-9**

Pullman Community Montessori

Finance Committee Monthly Meeting

Date and Time

Tuesday May 14, 2024 at 5:00 PM PDT

The Finance Committee meeting will be held via Zoom. See link in summary page or copy below and paste into a web browser:

<https://us06web.zoom.us/j/5020445948?pwd=bFFCbk1GMkE2M2ZPaWVEVGJzeEM2UT09&omn=89961485698%20%20Meeting%20ID:%20502%20044%205948%20Passcode:%20djF9wu>

This meeting will be recorded.

Agenda

	Purpose	Presenter	Time
I. Opening Items			5:00 PM
A. Record Attendance		Alan MacPhee	1 m
B. Call the Meeting to Order		Alan MacPhee	2 m
Grounding questions for the Finance Committee:			
<ul style="list-style-type: none"> • Do we believe that our internal policies and procedures are being followed? • What is our current cash balance, and are we confident in PCM's ability to meet short term cash needs? • How are our actuals to budget performing? If there have been material variances*, what is the root cause? • How do our "big projects" affect financial affairs (e.g. enrollment, fundraising)? 			

	Purpose	Presenter	Time
*Material variance = 10% and \$10,000 variance from budget			
C.	Welcome	Alan MacPhee	5 m
	Committee members		
	Joule Growth Partners		
	Guests		
	Meeting environment		

While meetings of the finance committee are not subject to OPMA, as there is not a quorum of board members present, for the sake of transparency and accessibility to the public, we have decided to make our finance meetings public, and also record them and make them accessible to the public.

D.	Approve Minutes	Approve Minutes	Alan MacPhee	2 m
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Please review the prior meeting minutes in advance and come to the meeting with any amendments in writing that can be added to the Zoom chat. This makes recording changes quick and easy.

Approve minutes for Finance Committee Monthly Meeting on April 15, 2024

II. Finance Committee 5:10 PM

A.	Guidance	Discuss	Alan MacPhee	15 m
	A discussion of internal controls			
	A look at BoardOnTrack			
	A clarification of fundraising for PTAs, PTOs, and parent councils			

B.	Review April Financials	Discuss	Matt Paolini	15 m
	If you are able, please review the school financials below prior to the meeting.			

1. Dashboard (high level view of main metrics)
2. Income statement budget/actual/forecast
3. Balance Sheet
4. Payroll and AP certifications and registers

C.	Preparation of 2024-25 budget and five year forecast	Discuss	Alan MacPhee	5 m
	Budget team			

	Purpose	Presenter	Time
General timeline			
D. Discussion	Discuss	Alan MacPhee	14 m
Time is reserved for discussion. If not needed, we will adjourn early, although Alan will stay live until 6:00.			
III. Closing Items			5:59 PM
A. Adjourn Meeting	Discuss		1 m

Coversheet

Approve Minutes

Section: I. Opening Items
Item: D. Approve Minutes
Purpose: Approve Minutes
Submitted by:
Related Material: Minutes for Finance Committee Monthly Meeting on April 15, 2024

DRAFT



**PULLMAN PUBLIC
COMMUNITY FREE
MONTESSORI K-9**

Pullman Community Montessori Minutes

Finance Committee Monthly Meeting

Date and Time

Monday April 15, 2024 at 5:00 PM

Location

Virtual (Zoom)

The Finance Committee meeting will be held via Zoom:

Topic: Finance Committee

Time: Apr 15, 2024 05:00 PM Pacific Time (US and Canada)

Join Zoom Meeting

[https://us06web.zoom.us/j/5020445948?](https://us06web.zoom.us/j/5020445948?pwd=bFFCbK1GMkE2M2ZPaWVEVGJzeEM2UT09&omn=86991795460)

[pwd=bFFCbK1GMkE2M2ZPaWVEVGJzeEM2UT09&omn=86991795460](https://us06web.zoom.us/j/5020445948?pwd=bFFCbK1GMkE2M2ZPaWVEVGJzeEM2UT09&omn=86991795460)

Meeting ID: 502 044 5948

Passcode: djF9wu

This meeting was recorded approximately ten minutes after beginning due to failure to start recording. Many thanks to Kathleen for sharing her recording.

Please note that recordings are provided as a courtesy, but are not required as a quorum of board members is not present.

Committee Members Present

A. MacPhee (remote), K. Casper (remote), K. Wolff (remote)

Committee Members Absent

None

Guests Present

B. Wolff (remote), D. Schneider (remote), K. Silberstein (remote), M. Paolini (remote)

I. Opening Items

A. Record Attendance

B. Guests

Also present were Italiana of the WA Charter School Commission, and pseudonymed community members.

C. Call the Meeting to Order

A. MacPhee called a meeting of the Finance Committee Committee of Pullman Community Montessori to order on Monday Apr 15, 2024 at 5:04 PM.

D. Introductions

Alan introduced new Committee members Kim and Kaitlin, observers Dave and Bev, and Joule Growth Partners ("JGP") representatives Matt and Katie. Alan described JGP's role as strategic partners in keeping PCM's books of record, providing financial analysis, and rendering expert counsel on matters relating to governance and third parties.

E. Approve Minutes

K. Casper made a motion to Approve the minutes from Finance Committee (FC) Meeting on 03-19-24.

K. Wolff seconded the motion.

The committee **VOTED** unanimously to approve the motion.

Roll Call

A. MacPhee Aye

K. Wolff Aye

K. Casper Aye

II. Finance Committee (FC)

A. Review March Financials

Alan reviewed March financial reports detailed in the agenda, noting expense items with material variances from budget, and described the functions of the balance sheet and

disbursement registers for approval by the Board. Matt of JGP answered various questions about financial results.

No vote was taken, as none is required of the Finance Committee.

B. Discuss 5-year forecast

Alan discussed a graphical summary of the 5-year forecast, noting the decrease in revenue from 2023-24 to 2024-25 as attributable to enrollment and the presence of certain grants in 2023-24 that are not currently expected to recur in 2024-25.

No vote was taken, as none is required of the Finance Committee.

III. Closing Items

A. Establish recurring Finance Committee meeting times

Alan proposed, and the committee agreed, to Finance Committee meetings occurring three working days prior to regular monthly Board meetings, so long as the date occurs later than the accounting close (which requires 9 working days). When less than three days fall between the accounting close and the Board meeting, the Finance Committee meeting will be delayed to facilitate the close.

B. Adjourn Meeting

There being no further business to be transacted, and upon motion duly made, seconded and approved, the meeting was adjourned at 5:57 PM.

Respectfully Submitted,

A. MacPhee

Following adjournment, a review of the financials was provided by Alan and Matt for the benefit of those unable to access the meeting from the beginning, and unable to access document links.

Documents used during the meeting

- Resignation from PCM Board - Aubree_Redacted.pdf
- 1. PCM Finance Dashboard 24 03.pdf
- 2. PCM Income Statement 24 03.pdf
- 3. PCM Balance Sheet 24 03.pdf
- 4. PCM BvA 24 03.pdf
- 5a. PCM Payroll and AP Certification 24 03.pdf
- 5b. PCM Payroll Report 24 03.pdf

- 5c. PCM AP Register 24 03.pdf
- 5d. PCM Non-AP Register 24 03.pdf

Grounding Docs: [FC Description & Responsibilities](#) , [Bylaws](#) (read committees section)

Coversheet

Guidance

Section: II. Finance Committee
Item: A. Guidance
Purpose: Discuss
Submitted by:
Related Material: PTO PTA Council.pdf

From: Bely Luu <Bely@wacharters.org>
Subject: RE: Business practices
Date: May 12, 2024 at 9:40:47 PM PDT
To: Alan McPhee <alanm@mypcm.org>

Hi Alan,

All of these groups can fundraise, but they differ in how they operate.

PTA (Parent-Teacher Association): typically affiliated with the National PTA and part of a bigger network, often following the national bylaws and advocacy goals. They may have to follow fundraising guidelines set by the national PTA. Here is more information about starting a PTA in

WA: <https://www.pta.org/home/About-National-Parent-Teacher-Association/join/start-a-pta>

PTO (Parent-Teacher Organization): Independent organization with its own policies and priorities. It's more common for charters in Washington to start up a PTO. Some PTOs might start up their own 501c3 to do independent fundraising and other activities. Starting a nonprofit is not required unless the organization fundraises for more than \$50K per year and pays others to carry out activities of the organization. I've linked a [self-assessment guide](#) to determine if/when to register as a charity with the WA Secretary of State. Given the time constraint, the best way to fundraise is for PTO to support the school with fundraising efforts and facilitate the funds through the school's 501c3 status.

Parent Council: This group generally works collaboratively with the school's administration. They tend to focus on school improvement and serve as liaisons between the school and parents. They may collaborate with the PTO to bring more families to support the school.

Let me know if you'd like to chat further.

Best,
Bely

Bely Luu | Director of Innovative Schools | she/her
Washington State Charter Schools Association (WA Charters)

From: Alan McPhee <alanm@mypcm.org>
Sent: Sunday, May 12, 2024 4:07 PM
To: Bely Luu <Bely@wacharters.org>
Subject: Re: Business practices

Hi Bely!

The parent group would like some clarification of what is a PTA vs PTO vs parent council, and what kinds of fundraising each can do. Do you have a primer or WA code citation?

With gratitude,

Alan

PCM board treasurer

Coversheet

Review April Financials

Section: II. Finance Committee
Item: B. Review April Financials
Purpose: Discuss
Submitted by:
Related Material:

1. PCM Finance Dashboard 24 04.pdf
2. PCM BvA 24 04.pdf
3. PCM Balance Sheet 24 04.pdf
4. PCM Payroll and AP Certification 24 04.pdf
- 4a. PCM Payroll Report 24 04.pdf
- 4b. PCM AP Register 24 04.pdf
- 4c. PCM Non-AP Register 24 04.pdf



Finance Dashboard
April 2024

	Metric <i>Description</i>	Result	Goal	Status	Notes
1.	Current Student Recruitment Count <i>Enrollment is the school's primary revenue driver</i>	79%	100%	●	<i>Current enrollment: 86 (AAFTE: 107.5) Budget: 136 SPED: 20.4 budget, 26.57 actual</i>
2.	Public Revenue Received as a % of overall budget <i>Measures rate of receipt of public funds to date</i>	70%	67%	●	<i>Enrollment revenue loss approx \$400k Levy equalization received (63% without)</i>
3.	Private Revenue Received as a % of overall budget <i>Measures progress against fundraising goals</i>	129%	79%	●	<i>\$30k WA Charters grant received to support legal and temp Head of School expenses;</i>
4.	Expenditures to date as a % of overall budget <i>Measures actual spending against planned spending</i>	76%	67%	●	<i>No summer 2024 purchases for SY24-25 will push spending down</i>
5.	Cash on Hand <i>Measures operational and financial stability</i>	Current: \$310k 44 Days	\$426k 60 Days	●	<i>Not projected to meet 30 days cash. Large April apportionment to support cash position through end of year</i>

Additional notes for discussion:

- **May enrollment?**
- **Cash:** levy equalization received in April (\$140k) to help with closing out the fiscal year
- **Material Variances – actual & approaching (\$10k & 10%):** legal (\$32k over, 314%); contracted services – misc (\$10k over, 297%, 2 temporary Head of Schools); classroom supplies (\$12k over, 160%, late invoices received not included in budget)
- **Current fiscal year count of missing documentation:** \$30k





**Pullman Community Montessori
FY 23-24 Budget Status Report
Apr-24**

	Actual	Budget (Revised)	Over/(Under) Budget	% Received / Spent	Forecast	% of Forecast	Notes
Revenue							
Local Support	26,166	41,786	-15,620	62.62%	11,223	233.14%	Reduction in anticipated local donations Drop due to reduced expected AAFTE to 104 Total loss due to enrollment: \$400k Addition of levy equalization: \$140k May not spend full CSP grant Added \$50k WA Charters Grant
State Revenue - General	829,350	1,224,313	-394,963	67.74%	1,197,644	69.25%	
State Revenue - Special Purpose	339,049	295,532	43,517	114.73%	432,616	78.37%	
Federal Revenue	290,513	568,306	-277,793	51.12%	545,336	53.27%	
Grants & Other Sources	529,173	420,000	109,173	125.99%	420,000	125.99%	
Total Revenue	2,014,251	2,549,937	-535,686	78.99%	2,606,819	77.27%	
Gross Profit	2,014,251	2,549,937	-535,686	78.99%			
Expenditures							
Salaries	799,362	1,065,040	-265,678	75.05%	1,101,385	72.58%	Overall \$140k drop in salaries and \$70k drop in benefits
Personnel Taxes & Benefits	313,474	452,925	-139,451	69.21%	450,125	69.64%	
Contracted Services	313,657	362,906	-49,249	86.43%	381,968	82.12%	Various small increases (tech support, HOS support, SPED) Increases: classroom supplies, furniture, office expense, meals Decreases: transportation, testing, field trips
School Operations	221,939	242,151	-20,212	91.65%	265,513	83.59%	
Facility Operations & Maintenance	208,621	341,352	-132,731	61.12%	336,660	61.97%	
Contingency		0	0		0	100.00%	Contingency 100% used
Total Expenditures	1,857,053	2,464,374	-607,321	75.36%	2,535,652	73.24%	Fiscal Year Elapsed: 67%
Net Operating Revenue	157,198	85,563	71,635	183.72%	71,167	220.89%	School Year Elapsed: 82%
Net Revenue	157,198	85,563	71,635	183.72%	71,167	220.89%	
Balance Sheet Expenses							
Bridge Loan Principal	61,127	61,127	0	100.00%	61,127	100.00%	
Balance Sheet Expenditures	61,127	61,127	0	100.00%	61,127	100.00%	
All Expenditures	1,918,180	2,525,501	-607,321	75.95%	2,596,779	73.87%	
Board Approved Expenditures (original)	2,855,976						



Pullman Community Montessori

Balance Sheet As of April 30, 2024

	TOTAL		
	AS OF APR 30, 2024	AS OF MAR 31, 2024 (PP)	CHANGE
ASSETS			
Current Assets			
Bank Accounts			
1000 Banner Bank x4353 - PUBLIC Checking	296,138.55	118,430.07	177,708.48
1001 Banner Bank x4695 - PRIVATE Checking	13,010.20	13,013.20	-3.00
1005 Banner Bank x3234 - PUBLIC Savings	1,095.89	1,095.87	0.02
Total Bank Accounts	\$310,244.64	\$132,539.14	\$177,705.50
Accounts Receivable			
1100 Accounts Receivable (A/R)	5,626.48	32,320.46	-26,693.98
Total Accounts Receivable	\$5,626.48	\$32,320.46	\$ -26,693.98
Other Current Assets			
1110 Undeposited Funds	1,750.00	0.00	1,750.00
1150 Prepays & Other Assets	25,293.79	26,893.57	-1,599.78
Total Other Current Assets	\$27,043.79	\$26,893.57	\$150.22
Total Current Assets	\$342,914.91	\$191,753.17	\$151,161.74
Fixed Assets			
1501 Fixed Assets-Capitalized Equipment	52,450.78	52,450.78	0.00
1503 Fixed Assets-Leasehold Improvements	540,149.69	540,149.69	0.00
1504 Fixed Assets-Furniture, Fixtures & Other	98,069.49	98,069.49	0.00
1510 Facilities - In Progress	130,253.38	129,365.32	888.06
1550 Accumulated Depreciation	-175,694.30	-175,694.30	0.00
Total Fixed Assets	\$645,229.04	\$644,340.98	\$888.06
TOTAL ASSETS	\$988,143.95	\$836,094.15	\$152,049.80
LIABILITIES AND EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
2100 Accounts Payable	93,354.04	198,988.97	-105,634.93
Total Accounts Payable	\$93,354.04	\$198,988.97	\$ -105,634.93
Other Current Liabilities			
2101 Accrued Accounts & Payroll Payable	61,400.78	56,194.64	5,206.14
2155 Retirement Payable - DRS	12,294.08	14,590.70	-2,296.62
2156 Health Insurance Payable - SEBB	-33,272.00	-33,174.00	-98.00
2158 LTD Payable	149.92	213.95	-64.03
Total Other Current Liabilities	\$40,572.78	\$37,825.29	\$2,747.49
Total Current Liabilities	\$133,926.82	\$236,814.26	\$ -102,887.44



Pullman Community Montessori

Balance Sheet As of April 30, 2024

	TOTAL		
	AS OF APR 30, 2024	AS OF MAR 31, 2024 (PP)	CHANGE
Long-Term Liabilities			
2502 Loan Payable - long-term	779,971.52	781,438.59	-1,467.07
2510 Deferred Rent Liability	104,523.80	101,956.75	2,567.05
Total Long-Term Liabilities	\$884,495.32	\$883,395.34	\$1,099.98
Total Liabilities	\$1,018,422.14	\$1,120,209.60	\$ -101,787.46
Equity			
2998 Unrestricted Net Assets	-274,827.66	-254,827.66	-20,000.00
2999 Restricted Net Assets	96,146.18	76,146.18	20,000.00
Net Revenue	148,403.29	-105,433.97	253,837.26
Total Equity	\$ -30,278.19	\$ -284,115.45	\$253,837.26
TOTAL LIABILITIES AND EQUITY	\$988,143.95	\$836,094.15	\$152,049.80



Payroll Check Summary

Payroll Runs: 04/10/2024 and 04/25/2024

BOARD CERTIFICATION STATEMENT

Payments have been audited and certified by the Auditing Officer as required by RCW 42.24.080, and those expense reimbursement claims certified as required by RCW 42.24.090. Those payments have been recorded on a listing which has been made available to the board.

As of May 28,2024, the Board, by a _____ vote, approves payments totaling \$61,908.01. The payments are further identified in this document.

Total Payment by Type:
 Payroll Direct Deposit (\$61,908.01)
 Manual Checks (\$0)

Secretary	<u>Robin McDonald</u>	Board Member	<u>Michelle Bosley</u>
Board Member	<u>Christopher Albano</u>	Board Member	<u>Beverley Wolff</u>
Board Member	<u>Alan McPhee</u>	Board Member	<u>Stephanie Bixby</u>
Board Member	<u>Efren Ramos</u>		

Accounts Payable Register

April 2024

BOARD CERTIFICATION STATEMENT

Payments have been audited and certified by the Auditing Officer as required by RCW 42.24.080, and those expense reimbursement claims certified as required by RCW 42.24.090. Those payments have been recorded on a listing which has been made available to the board.

As of May 28,2024, the Board, by a _____ vote, approves payments totaling \$223,603.52. The payments are further identified in this document.

Total Payment by Type:
 Electronic Funds Transfer (\$180,284.60)
 Manual checks (\$43,318.92)

Secretary	<u>Robin McDonald</u>	Board Member	<u>Michelle Bosley</u>
Board Member	<u>Christopher Albano</u>	Board Member	<u>Beverley Wolff</u>
Board Member	<u>Alan McPhee</u>	Board Member	<u>Stephanie Bixby</u>
Board Member	<u>Efren Ramos</u>		



Non-AP Cash Disbursement Register

April 2024

BOARD CERTIFICATION STATEMENT

The following payments were paid during April 2024 but not captured in the AP register. This mostly includes debit card payments, certain EFT payments, manual checks, and private wires.

Payments have been audited and certified by the Auditing Officer as required by RCW 42.24.080, and those expense reimbursement claims certified as required by RCW 42.24.090. Those payments have been recorded on a listing which has been made available to the board.

As of May 28,2024, the Board, by a _____ vote, approves payments totaling \$1,289.87. The payments are further identified in this document.

Total Payment by Type:

Debit Card / EFT (\$1,289.87) – comprised mostly of automatic charges (Gusto – payroll provider, Verizon, Microsoft) and

Manual Checks (\$0.00) – meal balance reimbursements

Secretary	<u>Robin McDonald</u>	Board Member	<u>Michelle Bosley</u>
Board Member	<u>Christopher Albano</u>	Board Member	<u>Beverley Wolff</u>
Board Member	<u>Alan McPhee</u>	Board Member	<u>Stephanie Bixby</u>
Board Member	<u>Efren Ramos</u>		



For the Board Minutes

The following payments as audited and certified by the auditing officer, as required by RCW 42.24.080, and those expense reimbursements claims certified, as required by RCW 42.24.090, are approved for payment. In addition, payroll payments in the amount of \$61,908.01 are also approved.

**General Fund
Accounts Payable**

Total electronic payments totaling \$\$180,284.60 and
Check numbers 1112 and 1113 totaling \$43,318.92

Non-AP Cash Disbursements

Total electronic payments totaling \$1,289.87 and
Manual check numbers N/A totaling \$0

Payroll

Total electronic payments totaling \$61,908.01 and
Payroll check numbers N/A totaling \$0

**Pullman Community Montessori
Payroll Summary**

Apr-24



Pay Code Totals

Custodian / Bus Driver	3,458.08
Kitchen Staff	4,828.20
Office Administration	8,440.95
School Administration	8,119.24
Special Education Staff	6,594.62
Student Support Staff	22,284.88
Substitute Teacher	1,534.45
Teacher	23,715.09
Total	78,975.51

Deduction Totals

State Pension	5,318.01
State Employees Benefits Board	2,030.00
Supplemental LTD	149.92
Wage Garnishments	-
Federal Income Tax	4,421.80
Social Security	2,824.56
Medicare	1,115.70
WA CARES	458.05
WA Workers' Comp Insurance	331.99
WA Family and Medical Leave Insurance	417.47
Total	17,067.50

Benefits Totals

State Pension	7,909.94
State Employees Benefits Board	19,800.00
Social Security	2,824.56
Medicare	1,115.70
WA SUI	710.79
WA EAF	23.70
Health Savings Account	-
WA Workers' Comp Insurance	673.11
Total	33,057.80

Direct Deposit Total 61,908.01

Manual Checks Total -



Pullman Community Montessori

Bill Payment List

April 2024

DATE	NUM	VENDOR	AMOUNT
1000 Banner Bank x4353 - PUBLIC Checking			
04/10/2024	EFT	Great American Insurance Group	-274.83
04/09/2024	EFT	Great American Insurance Group	-1,708.37
04/11/2024	EFT	URM Stores Inc	-5,151.72
04/01/2024	EFT	Raza Development Fund, Inc (v)	-3,340.80
04/12/2024		Katherine Jeneille Branen	-5,000.00
04/15/2024	1112	Wild Mutt Handyman Services	-30,620.92
04/19/2024	1113	Friends of Gladish	-12,698.00
04/24/2024		Katherine Jeneille Branen	-5,000.00
04/25/2024	EFT	Banner Bank	-1,761.97
04/26/2024	EFT	Joule Growth Partners	-10,000.00
04/26/2024	EFT	Joule Growth Partners	-10,000.00
04/26/2024	EFT	True Measure Collaborative	-2,175.00
04/26/2024	EFT	True Measure Collaborative	-2,175.00
04/29/2024		Galexis Technologies	-3,843.44
04/29/2024		HCA - SEBB	-45,836.00
04/29/2024		PresenceLearning, Inc	-14,890.89
04/29/2024		The Great Books Foundation	-12,102.93
04/29/2024		The Standard Insurance Company	-363.87
04/29/2024		Washington State Auditor's Office	-4,099.20
04/29/2024		Eide Bailly	-17,000.00
04/29/2024		First Step Internet	-180.00
04/29/2024		Friends of Gladish	-1,123.19
04/29/2024		Frost Brown Todd LLP	-45.50
04/29/2024		Jones Truck & Implement	-3,068.24
04/29/2024		Kutak Rock LLP	-11,725.00
04/29/2024		Yellow Barn Occupational Therapy, LLC	-1,045.00
04/29/2024		YMCA of the Palouse	-2,849.08
04/30/2024	EFT	WA Dept of Retirement Systems	-15,524.57
Total for 1000 Banner Bank x4353 - PUBLIC Checking			\$ -223,603.52



Pullman Community Montessori

Non-AP Cash Disbursements

April 2024

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
1000 Banner Bank x4353 - PUBLIC Checking					
04/04/2024	Expenditure		Transparent	ACH Transparent Clas Transpar ACH Transparent Clas Transparen CCD ST-S8V5H0W5I3F9 18	-185.34
04/08/2024	Expenditure		Gusto		-279.20
04/10/2024	Expenditure		Magic-Wrighter (e-Funds)	ACH MAGIC-WRIGHTER INVOICE ACH MAGIC-WRIGHTER INVOICE PPD XXXXXX4841	-34.95
04/10/2024	Expenditure		eFax	CCSI EFAX 6922 HOLLYWOOD BLVD 32 CCSI EFAX 6922 HOLLYWOOD BLVD 323-817-3205CA C# *8765	-18.99
04/12/2024	Expenditure		Banner Bank	Wire Transfer Fee Prior Business Wire Transfer Fee Prior Business Day Transaction	-15.00
04/15/2024	Expenditure		Microsoft	MSFT *<E0300RRG5 MSBILL.INFOWA C MSFT *<E0300RRG5 MSBILL.INFOWA Card# *8765	-33.99
04/23/2024	Expenditure		Verizon Wireless	ACH VERIZON WIRELESS PAYMENTS ACH VERIZON WIRELESS PAYMENTS CCD XXXXXXXX4300001 6223	-348.22
04/30/2024	Expenditure		Gusto		-371.18
Total for 1000 Banner Bank x4353 - PUBLIC Checking					\$ - 1,286.87
1001 Banner Bank x4695 - PRIVATE Checking					
04/01/2024	Expenditure		Banner Bank	Paper statement fee	-3.00
Total for 1001 Banner Bank x4695 - PRIVATE Checking					\$ -3.00