



**AMERICAN CONTRACT BRIDGE LEAGUE OF SANTA CRUZ County, Unit 550
Treasurer's Report for October 2023**

Monthly Budget (October 1, 2023 thru October 31, 2023)

We had a monthly inflow of **\$4,119** and an outflow of **\$6,580** for a net difference of **\$2,461**.

YTD Budget (January 1, 2023 thru October 31, 2023)

We had a yearly inflow of **\$46,090** and an outflow of **\$76,448** for a net difference of **\$30,358**.

Net Worth as of October 31, 2023 our Net Worth is **\$415,520: \$7,388** at Union Bank, **\$403,653** at Vanguard, and **\$4,479** in Capital Assets. On January 1st of 2023 our Net Worth was **\$441,529**.

	10/31/2023 Account Balance
ASSETS	
Cash and Bank Account	
UNION BANK	7,388.44
TOTAL Cash and Bank Accounts	7,388.44
Other Asset	
Dealing Machine	957.83
Computer	120.86
Rent Deposit WM	3,400.00
TOTAL Other Assets	4,478.69
Investmen30	
VANGUARD	403,653.02
TOTAL Investments	403,653.02
TOTAL ASSETS	415,532.73
 OVERALL TOTAL	 415,520.15

NOTE: Assets are depreciated quarterly. The Rent Deposit is carried as a non-depreciable asset. We took a quarterly depreciation for non-liquid assets in September 2023 of **\$269**.

* The target 2023 goal for assets held at Vanguard is \$455,000. This goal will be updated for 2024.