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

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**Monthly Budget (September 1, 2023 thru September 30, 2023)**

We had a monthly inflow of \$7,357 and an outflow of \$9,527 for a net difference of \$2,170.

**YTD Budget (January 1, 2023 thru September 30, 2023)**

We had a yearly inflow of \$41,971 and an outflow of \$69,778 for a net difference of \$27,807 .

**Net Worth** as of September 30, 2023 our Net Worth is \$424,764: \$3,782 at Union Bank, \$414,936 at Vanguard, and \$6,045 in Capital Assets. On January 1st of 2023 our Net Worth was \$441,529.

	9/30/2023 Account Balance
<b>ASSETS</b>	
<b>Cash and Bank Account</b>	
UNION BANK	3,782.54
<b>TOTAL Cash and Bank Accounts</b>	<b>3,782.54</b>
<b>Other Asset</b>	
Accts Rec – ACBL	1,091.54
Dealing Machine	957.83
Computer	120.86
Pre-Paid Tournament Exp	475.00
Rent Deposit WM	3,400.00
<b>TOTAL Other Assets</b>	<b>6,045.23</b>
<b>Investmen30</b>	
VANGUARD	414,936.15
<b>TOTAL Investments</b>	<b>414,936.15</b>
<b>TOTAL ASSETS</b>	<b>424,763.92</b>
<b>OVERALL TOTAL</b>	<b>424,763.92</b>

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.