

Budget to Actual
6/30/2025

Approved by member vote 1/7/25

2025 Budget	2025 YTD Actual	Over (Under) Budget	Comments
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Income

Garage Sale Registrations	1,800	1,860	60 Assumes 60 locations at \$30 each (2024 was 73 locations at \$30)
Membership Dues	3,500	1,660	(1,840) Assumes 70 members at \$50 each (2024 = 83 members at \$50); note 2025 dues were due by 12/31/24
Road Rally Income	400	-	(400) Assumes 40 people at \$10 each (2024 was 47 people at \$10)
Total Income	5,700	3,520	(2,180)

Expenses

Operating Expenses

General Admin Expenses	100	50	(50)	
Advertising	975	200	(775)	BVS Home Tour (\$100), BVS Horse Show (\$50), Revere Players (\$50), Bath Church Concert Series (\$250), BCI/Shop Local (\$525)
Bank & Credit Card Processing Fees	128	89	(39)	assumes 75% of total revenue will pay by credit card w/3% fee
Donations Paid	100	-	(100)	
Filing Fees	275	600	325	IRS registration
Insurance	315	-	(315)	general liability + 1 day coverage Bridge Lighting + Directors/Officers
PO Box Fees	175	170	(5)	
Printing Expense	20	-	(20)	checks
Website	4,250	750	(3,500)	\$3,000 of this amount will be carried forward to 2026 towards hiring a web designer + \$500 recurring annual fee for webhosting, email, domain + \$750 webmaster

Fundraising Expenses

Garage Sale Expenses	825	184	(641)	BCI ads (\$125 + \$185), Supplies (\$115), WSL ad (\$400)
Road Rally Expenses	625	-	(625)	BCI ad (\$125), Port-a-Pot (\$275), food (\$225)

Program Expenses

Barn Social	100	-	(100)	
Bath Township Brunch	250	-	(250)	supplies (plates, napkins, etc), possible supplementing food/drink not donated by members
BBA Scholarship	500	500	-	
Bridge Lighting	425	-	(425)	BCI ad
Holiday Party	650	-	(650)	location; supplies; security; beer/wine not paid for with cash donations from attendees
Total Expenses	9,713	2,543	(7,170)	

Net Profit/(Loss)

(4,013)	977	4,990
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Projected Checking Balance Impact

Expected Beginning of 2025	6,345
Net Profit/(Loss)	(4,013)
Expected Ending of 2025	2,332

projected based on actual account balance at 12/31/24

Bath Business Association

Profit and Loss

Basis: Cash

	01 Jan 2025 - 30 Jun 2025	01 Jan 2024 - 30 Jun 2024	01 Jan 2023 - 30 Jun 2023
Account	Total	Total	Total
Operating Income			
Membership Dues	0.00	0.00	0.00
2023 Membership Dues	0.00	0.00	1,620.00
2024 Membership Dues	0.00	2,290.00	0.00
2025 Membership Dues	1,660.00	50.00	0.00
Total for Membership Dues	1,660.00	2,340.00	1,620.00
Total for Operating Income	1,660.00	2,340.00	1,620.00
Cost of Goods Sold			
Total for Cost of Goods Sold	0.00	0.00	0.00
Gross Profit	1,660.00	2,340.00	1,620.00
Operating Expense			
Advertising	200.00	150.00	100.00
Bridge Lighting	0.00	0.00	341.42
Donations Expense	0.00	50.00	100.00
Filing Fees	600.00	0.00	0.00
General Admin Expenses	50.00	0.00	0.00
Holiday Party	0.00	0.00	300.00
PO Box Fee	170.00	166.00	156.00
Printing Expense	0.00	16.00	0.00
Scholarship Expense	500.00	0.00	0.00
Stripe Fees	89.30	63.18	0.00
Website Expense	750.00	411.82	364.00
Garage Sale Event	0.00	0.00	0.00
Garage Sale Expense	183.60	306.00	295.20
Garage Sale Registration Income	-1,860.00	-2,160.00	-1,460.00

	01 Jan 2025 - 30 Jun 2025	01 Jan 2024 - 30 Jun 2024	01 Jan 2023 - 30 Jun 2023
Account	Total	Total	Total
Total for Garage Sale Event	-1,676.40	-1,854.00	-1,164.80
Total for Operating Expense	682.90	-997.00	196.62
Operating Profit	977.10	3,337.00	1,423.38
Non Operating Income			
Total for Non Operating Income	0.00	0.00	0.00
Non Operating Expense			
Total for Non Operating Expense	0.00	0.00	0.00
Net Profit/Loss	977.10	3,337.00	1,423.38

Amount is displayed in your base currency **USD

Bath Business Association

Balance Sheet

Basis: Cash

Account	06.30.25 Total	06.30.24 Total	06.30.23 Total
Assets			
Current Assets			
Cash			
Total for Cash	0.00	0.00	0.00
Bank			
Civista x0065	6,056.04	0.00	0.00
Civista x0987	1,965.82	8,663.82	6,033.32
Total for Bank	8,021.86	8,663.82	6,033.32
Accounts Receivable			
Total for Accounts Receivable	0.00	0.00	0.00
Other current assets			
Total for Other current assets	0.00	0.00	0.00
Total for Current Assets	8,021.86	8,663.82	6,033.32
Other Assets			
Total for Other Assets	0.00	0.00	0.00
Fixed Assets			
Total for Fixed Assets	0.00	0.00	0.00
Total for Assets	8,021.86	8,663.82	6,033.32
Liabilities & Equities			
Liabilities			
Current Liabilities			
Unpaid Bills	650.00	0.00	0.00
Total for Current Liabilities	650.00	0.00	0.00
Long Term Liabilities			

	06.30.25	06.30.24	06.30.23
Account	Total	Total	Total
Total for Long Term Liabilities	0.00	0.00	0.00
Other Liabilities			
Total for Other Liabilities	0.00	0.00	0.00
Total for Liabilities	650.00	0.00	0.00
Equities			
Restricted Net Assets - BBA Scholarship	500.00	0.00	0.00
Restricted Net Assets - New Website	3,500.00	0.00	0.00
Current Year Earnings	977.10	3,337.00	1,423.38
Retained Earnings	2,394.76	5,326.82	4,609.94
Total for Equities	7,371.86	8,663.82	6,033.32
Total for Liabilities & Equities	8,021.86	8,663.82	6,033.32

Amount is displayed in your base currency **USD

Reports



Bath Business Association Inc (acct_1RRErrA3YUHf2h4A)
1970 North Cleveland Massillon Road 422
Bath, OH, 44210, US

Get started with Revenue Recognition

Access out-of-the-box revenue reports that automatically capture your latest Stripe data and streamline accrual accounting. You can also import non-Stripe transactions and terms or set custom rules to recognize revenue in line with your accounting practices.

[View features](#)

Balance summary

Changes to your Stripe balance from Jun 1, 2025–Jun 30, 2025, based on the [balance change date](#). Useful to record how your Stripe balance changed.

Schedule...

Daily data is currently available through Jun 30 EDT. Additional data will be available by Jul 2, 12:00 PM UTC.

Balance summary

Shows starting and ending balance in your Stripe account. Starting balance is the sum of your available balance, issuing balance and pending balance. Changes to your balance come from activity (payments, refunds, transfers, etc.) and from payouts to your bank (aggregated here and broken out in detail in the reports below).

Download

Starting balance — Jun 1 EDT	\$951.39
Balance change from activity	
Account activity before fees	\$50.00
Less fees	-\$1.75
Net balance change from activity	\$48.25
Total payouts	-\$999.64
Ending balance — Jun 30 EDT	\$0.00

Balance change from activity

Detailed breakdown of the **balance change from activity** line from the above **Balance Summary report**. Includes changes to your Stripe balance from activity (payments, refunds, transfers, etc.), excluding payouts, as well as itemized downloads.

[Download](#) 

Charges ⓘ	Count	1	
	Gross amount		\$50.00
	Fees ⓘ		-\$1.75
Refunds ⓘ	Count	0	
	Gross amount		\$0.00
Balance change from activity		1	\$48.25



Generating report...

Large reports can take a couple of minutes to load.

Reports



OLD BBA (acct_1Oz2BWRotDrKtG8q)
1970 North Cleveland Massillon Road Unit 422
Bath, OH, 44210, US


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Shows starting and ending balance in your Stripe account. Starting balance is the sum of your available balance, issuing balance and pending balance. Changes to your balance come from activity (payments, refunds, transfers, etc.) and from payouts to your bank (aggregated here and broken out in detail in the reports below).

[Download](#)

Starting balance — Jun 1 EDT	\$0.00
Net balance change from activity	\$0.00
Total payouts	\$0.00
Ending balance — Jun 30 EDT	\$0.00

Balance change from activity

Detailed breakdown of the **balance change from activity** line from the above **Balance Summary report**. Includes changes to your Stripe balance from activity (payments, refunds, transfers, etc.), excluding payouts, as well as itemized downloads.

[Download](#)

Charges ⓘ	Count	0	
	Gross amount		\$0.00
Refunds ⓘ	Count	0	
	Gross amount		\$0.00
Balance change from activity		0	\$0.00

Payouts

Detailed breakdown of the **total payouts** line from the above **Balance Summary report**. Includes changes to your Stripe balance, from payouts to your bank, as well as itemized downloads.

[Download](#)

Payouts ⓘ	Count	0	
	Gross amount		\$0.00



CIVISTA[®]
BANK

P.O. Box 5016
Sandusky, OH 44871-5016

Statement Date: 6/30/25

Return Service Requested

Primary Account
Bath Business Association
Inc
XXXXXX0987

Bath Business Association Inc
PO BOX 422
Bath, OH 44210-0422

Statement of Account

Account Title: Bath Business Association Inc

BUSINESS CLASSIC

Beginning Balance 6/02/25
\$ 2,015.82

Ending Balance 6/30/25
\$ 2,015.82

Summary

Credits	+\$.00
Interest Paid	+\$.00
Debits	-\$.00

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Summary

Average Ledger Bal	\$2,015.82	Interest Paid	\$.00
Days in the Statement Period	29	Average Collected Bal	\$2,015.82
Service Charge(s)	\$.00	Images Included	0

Daily Balance Information

6/02	2,015.82
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CIVISTA BANK CONTACTS & INFORMATION

 CUSTOMER CARE _____	800.604.9368
 DIGITAL BANKING CUSTOMER SERVICE _____	844.842.0268
 BUSINESS DIGITAL BANKING & TREASURY MANAGEMENT SUPPORT _____	888.452.2654
 LOST OR STOLEN ATM/DEBIT CARD OR CHECKS _____	800.604.9368
 24/7 AUTOMATED TELEPHONE BANKING _____	877.224.8493
 ROUTING NUMBER _____	041201635

⚠️ REPORT FRAUD: If you have suspicious account activity or receive an email, voicemail, or text message that appears to be fraudulent, contact us immediately.

TO BALANCE YOUR ACCOUNT

1. Please be sure you have entered in your account register all automatic transactions shown in this statement.

2. Enter the ending balance shown on this statement. \$ _____

3. Add any deposits & other credits not shown on this statement (if any).
- | | |
|------|-------|
| + \$ | _____ |
| + \$ | _____ |
| + \$ | _____ |

4. TOTAL \$

5. Subtract total checks & other electronic debits outstanding (if any). — \$

BALANCE should equal your account register. \$ _____

CHECKS & OTHER ELECTRONIC DEBITS OUTSTANDING	\$
TOTAL	\$

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct. In case of errors or questions about your electronic transfers, telephone us at the above number or write us at: P.O. Box 5016, Sandusky, Ohio 44871-5016.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number
- (2) Describe the error on the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

Return Service Requested

Primary Account
Bath Business Association
Inc
XXXXXX0065

Bath Business Association Inc
1970 N Cleveland Massillon Rd
Bath, OH 44210-5367

Statement of Account

Account Title: Bath Business Association Inc

BUSINESS CLASSIC

Beginning Balance 6/02/25
\$ 5,000.00

Ending Balance 6/30/25
\$ 6,056.04

Summary

Credits (4)	+\$1,239.64
Interest Paid	+\$.00
Debits (1)	-\$183.60

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Deposits & Credits







Date	Description	Amount
6/03	TRANSFER STRIPE CCD CO#4270465600 25/06/03 ID # - ST-Y9W4Q9F6L4W8 TRACE # - 111000029705074	\$893.73
6/04	TRANSFER STRIPE CCD CO#1800948598 25/06/04 ID # - ST-K7Y6V0J7C7Q9 TRACE # - 091000018279275	\$57.66
6/09	TRANSFER STRIPE CCD CO#1800948598 25/06/09 ID # - ST-H5U6X8E9B1V7 TRACE # - 091000011500581	\$48.25
6/30	DDA Regular Deposit	\$240.00

Checks in Number Order

Date	Check Number	Amount
6/12	1000	\$183.60

(*) Indicates gap in check number sequence

CIVISTA BANK CONTACTS & INFORMATION

 CUSTOMER CARE _____	800.604.9368
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1. Please be sure you have entered in your account register all automatic transactions shown in this statement.
 2. Enter the ending balance shown on this statement. \$ _____
 3. Add any deposits & other credits not shown on this statement (if any).
+ \$ _____
+ \$ _____
+ \$ _____
 4. **TOTAL** \$ _____
 5. Subtract total checks & other electronic debits outstanding (if any).
- \$ _____
- BALANCE** should equal your account register. \$ _____

CHECKS & OTHER ELECTRONIC DEBITS OUTSTANDING	\$
TOTAL	\$

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We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

Summary

Average Ledger Bal	\$5,841.18	Interest Paid	\$0.00
Days in the Statement Period	29	Average Collected Bal	\$5,841.18
Service Charge(s)	\$0.00	Images Included	1

Daily Balance Information

6/02	5,000.00	6/03	5,893.73	6/04	5,951.39
6/09	5,999.64	6/12	5,816.04	6/30	6,056.04

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Apply to account: BBA - Bath Business Association		12051100517	
BBA - Bath Business Association Inc		56,161	DATE
2018 425 PONDERS RD		412	05/30/2025
SOUTH, OH 44220		0000001000	
CIVISTA BANK		MEMORANDUM	
MEMORANDUM		AMOUNT	
PAY TO THE ORDER OF		***\$183.60	
ONE HUNDRED EIGHTY-THREE DOLLARS AND 60/100			
TO THE ORDER OF			
CIVISTA BANK			
MEMORANDUM		SIGNATURE ON FILE	
MEMORANDUM		ACCOUNT NO. 001 HAS PRE-REGISTERED THIS CHECK	
MEMORANDUM		VOID AFTER 60 DAYS	

#1000

06/12/2025

\$183.60