

Union Council

Date: 12/02/14

Time: Dinner at 5:30pm, Call to Order 6:00pm

Location: Union South – Agriculture B 3<sup>rd</sup> Floor

<u>Item</u>	<u>Time</u>
Call to Order	6:00pm
Open Forum	
Approve the Minutes	6:05
Term Limit Policy	6:10
WU1-1	
Carry in Alcohol Policy	6:20
Reflection Room	6:30
Hoofers Club Constitution Change	6:50
Budget	6:55
Reports	7:40
Questions	
Meeting Adjourned	8:00pm

## Motion to change Hoofer Scuba Constitution

From

1) Hoofer Council Representative

Represents the Club at all meetings of the Hoofer Council or any subcommittees thereof.

2) Equipment Manager

Responsible for storage of, maintenance of, and distribution of all Club owned equipment, with the exception of the Club's boats, and affiliated materials. In addition, he/she is expected to take a complete inventory of all Club owned assets at least once per year.

3) Publicity Officer

Responsible for the creation and implementation of a unified marketing and publicity strategy for the club in general, and for the marketing and publicizing of specific Club events, classes, and trips

4) Boat Captain ("Skipper")

Responsible for the operation and maintenance of all the Club's boats and affiliated materials.

To

1) Equipment Manager

Responsible for storage of, maintenance of, and distribution of all Club owned equipment, with the exception of the Club's boats, and affiliated materials. In addition, he/she is expected to take a complete inventory of all Club owned assets at least once per year.

2) Marketing Chair

Responsible for the creation and implementation of a unified marketing and publicity strategy for the club in general, and for the marketing and publicizing of specific Club events, classes, and trips.

3) Webmaster

Responsible for maintaining all aspects of the Hoofer's Scuba Club website. He/she will keep the website up to date with club activities. The Webmaster has the rights to update the website at his/her discretion, and should do so frequently to ensure accuracy of information.

# Wisconsin Union Policy

## Alcohol Consumption within Union Premises

### **Purpose of the policy:**

Pursuant to UW-Madison Alcohol Beverage Regulations (eff. Jan. 2014), Wisconsin Union Facilities will designate allowed locations for the consumption of alcohol on Wisconsin Union premises.

### **Policy: Alcohol Consumption within Union Premises**

Alcohol purchased in a Union dining unit may be carried throughout Union premises except into events where alcohol is already being served and specified areas within the premises. No alcohol may be carried into Parking Lot 1 and alcohol is also not permitted on boat piers, boat ramps, or the boats themselves. Alcohol served at a scheduled event must be consumed in the event area designated by staff. All students, faculty, staff, and guests must abide by the guidelines defined in the UW-Madison Alcohol Beverage Regulations.

### **Background:**

1. Wisconsin Union premises are defined as the Memorial Union building, the Union South building and their adjacent patios, terraces, entrances and steps and walkways to their points of intersections with city sidewalks and/or University parking lots and driveways and the Wendt Engineering Library. In addition, the Lake Lab, boat piers and ramps and their adjacent walkways and boat parking areas bounded by the UW Limnology building at the west and the parking lot No. 1 lakefront access driveway at the east are also included in this definition.
2. The UW-Madison Alcohol Beverage Regulations (effective January, 2014) must be adhered to with regards to all University and RSO-sponsored events as well as individual consumption of alcohol. These regulations state “it is ordinarily inappropriate to permit service and consumption of alcohol beverages at an event primarily attended by undergraduates. For other events, alcohol beverages should only be served at events when at least 2/3 of the anticipated attendees are expected to be of the minimum legal drinking age”.

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### **Related materials, and support documents:**

University Alcohol Beverage Regulations

FR1-5

FR1-4

### **Date(s) of Action:**

*Last Date of Review:*

*Next Required Review Date:*

*Page 1 of 1*



## Reflection Room Motion

Facilities Subcommittee recommends that Union Council designate one of the meeting rooms in the East wing of Memorial Union to serve as a Reflection Room following renovations. Facilities Subcommittee also recommends that usage of the room be evaluated annually to determine if the room is being used effectively and that it remains a needed space on campus. All proposed rules of the room should be outlined clearly within the room and the room itself will remain under the management of the Wisconsin Union.

### Rationale:

This room would advance the University's commitment to the "Framework for Diversity and Inclusive Excellence" outlined by the Ad Hoc Diversity Planning Committee by creating a space within the Unions where individuals who want to reflect or meditate or pray in a religious or non-religious way, are able to practice their beliefs in relative privacy.

When considering this decision, Facilities subcommittee has considered the potential consequences of taking a meeting room offline and determined that the potential benefits of having a room within the Unions that meets this needs of the campus community and Union members in a clean, welcoming space, outweighs the consequences of diverting up to 3,000 RSO and Department meetings to academic buildings. (This number might vary depending on the size of the meeting room that would be used as the Reflection Room). Since the Union is considered the center of campus life, it would be most beneficial to have this room within the Union, a more central and welcoming location on campus than the current location of the only meditation space on campus.

Union Council Report  
Hank Walter  
Associate Director  
December 2, 2014

Much of the last month's work has been spent on planning for Phase 2 and the budget. In order to give you more background on the budget prior to upcoming discussions, I've focused this month's report on the financial returns.

Administration:

- Will be reviewing financial statement structure over the course of the year to look for ways to make them more clearly state the Union's financial position.
- Continuing to move toward four-year replacement cycle for desktops and providing desktop support staffing at the level prior to the FY08 state budget cuts. Since '08 we have seen a growth in the number of computers with the addition of the new Union South and the opening of several new retail units. Search to fill the new position is moving slowly through the HR system.
- Overall staffing budget (salaries, wages, and fringes) is right on budget for year-to-date (less than one-tenth of a percent under budget). \$2,034,197 was for student wages for the first four months of the fiscal year.
- As a percentage of overall sales, Wiscard sales were up in August by 1.4% compared to August 2013, by 4.4% in September compared to the previous year, and by 3.1% in October. We offer a 5% discount for using Wiscard, which is partially offset by avoiding credit card transaction fees of approximately 3%. Credit cards are still the most common method of payment, but Wiscard was up to almost 26% of sales in October.

Dining:

- Dining Services was significantly off budget in October (\$170,000) and down slightly from last year (\$18,000). Performance margin for the month was \$420,000 (October is generally one of the better months for dining services during the school year as classes are in session the entire month, so we made money, but not as much as budgeted).
- The Restaurant division was \$28,000 off budget but \$48,000 ahead of last year's results. We had projected a significant increase because of a number of factors, including the one-account Wiscard. Memorial Union restaurants made budget, but others did not.
- The Markets & Cafés division was \$48,000 behind budget and \$6,000 (3%) behind last year. Net was \$208,000. The two units with the best margin were Prairie Fire coffeehouse and Badger Market at Union South.
- Catering & Conference Centers were off significantly for the month, compared to last October and budget. The margin was \$29,000 behind last year and \$64,000 behind last year.
- The above figures are all for the month of October only. For Fiscal Year 2014-15 Year-To-Date (July 1-October 31) Dining Services' margins are running \$30,000 ahead of budget and \$233,295 ahead of last year at the same point in time. So the disappointing returns in October (compared to budget) almost wiped out the positive returns for Dining Services in July and August.

## Facilities

- Continuing with little projects to tweak things that weren't included in Phase 1, purchase and installation of new equipment, or unforeseen circumstances.
- Preparation for updating/remodeling of warehouse, move of the Memorial Union kitchen, smaller capital projects, etc. Have received approval to submit small projects directly to the State Division of Facilities Development, which will save time.
- Grand Staircase Project: Completion is dependent on weather, but projected for early January.
- Still working through issues with Shannon Hall HVAC.
- Facilities area was almost exactly on budget for the month, although the

## Program & Leadership Development

- Outdoor UW revenue is on budget (\$56k year-to-date); that partially subsidizes the cost of support to the Hoofer clubs, Basecamp, and the rental operation itself. The Theater season is on budget, but Theater operations are \$35,000 off budget. Theater Operations includes RSO and campus and community events.

# UNION COUNCIL OFFICER REPORT

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JENNIFER KNOEPPPEL  
VICE PRESIDENT - PUBLIC RELATIONS  
DECEMBER 2014

## ***DIRECTORATE AND PROGRAMMING***

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- Continuing to send out weekly email updates with events from the committees to all students on campus. This has proven to be fairly successful and we've seen turnout at some of our events benefit from these emails.
- Coordinated the development of new proposed logos for the WUD committees. One thing we'd discussed in the past is how to better brand ourselves as one organization. Marketing generated different renderings for new logos and we presented them to directorate as an option.
- Currently working with Marketing to have brochures, posters, promotional items, and a trifold designed to promote WUD in general.
  - We've received the building banners, brochures, and the posters.
- Met with Union Marketing to create a plan for branding WUD in the Unions. We're currently working on coming up with a detailed proposal of what that might look like.
  - This involves having Marketing create renderings and working with individual committees.

## ***SHARED GOVERNANCE AND UNION COUNCIL***

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- Facilities subcommittee had its third meeting on November 10th. We heard a presentation of the proposed Meditation room, a presentation for the proposed plan for replacing the sailing piers, and had discussed the Alcohol policy and what that should look like.
  - We had 15 people at the meeting. Two dining service representatives, 5 committees represented as well as two Hoofers clubs. We're hoping to have more student representation and more representation from Facilities staff at the next meeting.

- The fourth Facilities meeting will take place on December 1<sup>st</sup> and will involve further discussion on the alcohol policy.

### ***LOOKING FORWARD***

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- Currently working on a branding project with Union Marketing to explore how WUD can better be represented in both of the Unions.
  - The goal of this is to increase the visibility of the WUD brand and of the individual committees.
  - This also involves working with WUD Film to explore the UW archives and Wisconsin Historical Society archives to come up with old materials and photos to use in the Marquee lounge.
- Will continue in the process of updating the website, ordering marketing materials, and working with individual committees to provide support.
- Will be collaborating with Wheelhouse Studios in order to provide a photography class for ADs and committee members in order to ensure that individual committees are able to capture good quality photos at events.
- Will continue working with Union Marketing to finalize the logo drafts and we'll make final decisions on whether to change to logos and what the changes might look like at the next directorate meetings.



Wisconsin Union  
Income Statement - Revenue/Expense  
Year to Date  
As of October 31, 2014

	PRIOR ACTUAL	CURRENT BUDGET	CURRENT ACTUAL	PRIOR CS %	BUDGET CS %	CURRENT CS %	PRIOR YEAR VARIANCE	PRIOR YEAR %	BUDGET VARIANCE	BUDGET %
<b>REVENUE</b>										
Direct Operating Revenue										
Restaurants	\$3,917,063	\$4,150,365	\$4,496,744	23.4%	23.3%	24.7%	\$579,681	14.8%	\$346,379	8.3%
Markets & Cafes	2,404,278	2,726,182	2,645,157	14.3%	15.3%	14.5%	240,879	10.0%	(81,025)	(3.0%)
WU Catering	1,791,798	1,754,500	1,854,632	10.7%	9.9%	10.2%	62,834	3.5%	100,132	5.7%
Conf Center Catering	415,504	406,074	434,604	2.5%	2.3%	2.4%	19,100	4.6%	28,530	7.0%
Retail	815,798	835,435	871,047	4.9%	4.7%	4.8%	55,249	6.8%	35,612	4.3%
Programs	544,843	1,107,411	1,098,958	3.3%	6.2%	6.0%	554,115	101.7%	(8,453)	(0.8%)
Total Op Revenue	9,889,284	10,979,967	11,401,142	59.0%	61.7%	62.7%	1,511,858	15.3%	421,175	3.8%
Indirect Revenue										
Commissions	134,509	136,460	136,460	0.8%	0.8%	0.8%	1,951	1.5%		
Rentals	220,154	213,374	174,575	1.3%	1.2%	1.0%	(45,579)	(20.7%)	(38,799)	(18.2%)
Service Revenue	313,802	361,528	360,570	1.9%	2.0%	2.0%	46,768	14.9%	(958)	(0.3%)
Reimbursements	18,296	28,100	30,858	0.1%	0.2%	0.2%	12,562	68.7%	2,758	9.8%
Total Indirect Revenue	686,761	739,462	702,463	4.1%	4.2%	3.9%	15,702	2.3%	(36,999)	(5.0%)
Net Operating Revenue	10,576,045	11,719,429	12,103,605	63.1%	65.8%	66.6%	1,527,560	14.4%	384,176	3.3%
Other Revenue										
Student Segregated Fees	3,368,868	3,443,100	3,443,100	20.1%	19.3%	18.9%	74,232	2.2%		
Student Seg Fees - UBP	2,441,100	2,458,072	2,458,068	14.6%	13.8%	13.5%	16,968	0.7%	(4)	(0.0%)
Campus Vending	246,293	131,470	131,470	1.5%	0.7%	0.7%	(114,823)	(46.6%)		
Membership	22,744	26,002	25,088	0.1%	0.1%	0.1%	2,344	10.3%	(914)	(3.5%)
Investment Revenue	1,033	5,768	1,606	0.0%	0.0%	0.0%	573	55.5%	(4,162)	(72.2%)
Investment Rev - UBP	100	2,900		0.0%	0.0%		(100)	(100.0%)	(2,900)	(100.0%)
Miscellaneous	104,851	22,040	19,872	0.6%	0.1%	0.1%	(84,979)	(81.0%)	(2,168)	(9.8%)
Total Other Revenue	6,184,989	6,089,352	6,079,204	36.9%	34.2%	33.4%	(105,785)	(1.7%)	(10,148)	(0.2%)
<b>Total Revenue</b>	<b>16,761,034</b>	<b>17,808,781</b>	<b>18,182,809</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,421,775</b>	<b>8.5%</b>	<b>374,028</b>	<b>2.1%</b>
<b>EXPENSES</b>										
Cost of Goods Sold										
Food	3,434,952	3,671,601	3,881,484	20.5%	20.6%	21.3%	446,532	13.0%	209,883	5.7%
Retail Merchandise	28,946	27,869	33,940	0.2%	0.2%	0.2%	4,994	17.3%	6,071	21.8%
Total Cost of Goods Sold	3,463,898	3,699,470	3,915,424	20.7%	20.8%	21.5%	451,526	13.0%	215,954	5.8%
Direct Op Expenses										
Salaries, Wages, Fringes	2,856,443	2,983,278	3,054,485	17.0%	16.8%	16.8%	198,042	6.9%	71,207	2.4%
Supplies & Services	1,213,303	1,631,686	1,723,387	7.2%	9.2%	9.5%	510,084	42.0%	91,701	5.6%
Depreciation - Equipment	109,003	119,608	124,625	0.7%	0.7%	0.7%	15,622	14.3%	5,017	4.2%
Total Direct Op Expenses	4,178,749	4,734,572	4,902,497	24.9%	26.6%	27.0%	723,748	17.3%	167,925	3.5%
Support Services										
Salaries, Wages, Fringes	1,066,580	1,166,600	1,104,370	6.4%	6.6%	6.1%	37,790	3.5%	(62,230)	(5.3%)
Supplies & Services	235,501	374,658	345,782	1.4%	2.1%	1.9%	110,281	46.8%	(28,876)	(7.7%)
Depreciation - Equipment	17,773	19,300	25,738	0.1%	0.1%	0.1%	7,965	44.8%	6,438	33.4%
Total Support Services	1,319,854	1,560,558	1,475,890	7.9%	8.8%	8.1%	156,036	11.8%	(84,668)	(5.4%)

Wisconsin Union  
Income Statement - Revenue/Expense  
Year to Date  
As of October 31, 2014

	PRIOR ACTUAL	CURRENT BUDGET	CURRENT ACTUAL	PRIOR CS %	BUDGET CS %	CURRENT CS %	PRIOR YEAR VARIANCE	PRIOR YEAR %	BUDGET VARIANCE	BUDGET %
<b>Facilities</b>										
Salaries, Wages, Fringes	\$1,716,519	\$1,816,259	\$1,731,657	10.2%	10.2%	9.5%	\$15,138	0.9%	(\$84,602)	(4.7%)
Supplies & Services	400,247	429,923	429,627	2.4%	2.4%	2.4%	29,380	7.3%	(296)	(0.1%)
Depreciation - Equipment	138,868	141,719	143,793	0.8%	0.8%	0.8%	4,925	3.5%	2,074	1.5%
<b>Total Facilities Expenses</b>	<b>2,255,634</b>	<b>2,387,901</b>	<b>2,305,077</b>	<b>13.5%</b>	<b>13.4%</b>	<b>12.7%</b>	<b>49,443</b>	<b>2.2%</b>	<b>(82,824)</b>	<b>(3.5%)</b>
<b>Programs &amp; Leadership</b>										
Salaries, Wages, Fringes	305,616	304,930	299,389	1.8%	1.7%	1.6%	(6,227)	(2.0%)	(5,541)	(1.8%)
Supplies & Services	198,911	258,506	236,047	1.2%	1.5%	1.3%	37,136	18.7%	(22,459)	(8.7%)
Depreciation - Equipment	2,234	9,788	3,958	0.0%	0.1%	0.0%	1,724	77.2%	(5,830)	(59.6%)
<b>Total Program Expenses</b>	<b>506,761</b>	<b>573,224</b>	<b>539,394</b>	<b>3.0%</b>	<b>3.2%</b>	<b>3.0%</b>	<b>32,633</b>	<b>6.4%</b>	<b>(33,830)</b>	<b>(5.9%)</b>
<b>Depreciation &amp; Major Repairs/Maintenance</b>										
Major Rprs/Mnt - Equip	4,432	4,432	4,432	0.0%	0.0%	0.0%				
Major Rprs/Mnt - Bldg	165,468	247,632	247,632	1.0%	1.4%	1.4%	82,164	49.7%		
Def Bldg Exp - UBP	965,984	665,800	665,800	5.8%	3.7%	3.7%	(300,184)	(31.1%)		
Depreciation - Bldg	120,518	195,336	128,641	0.7%	1.1%	0.7%	8,123	6.7%	(66,695)	(34.1%)
<b>Total Depr &amp; Major Repairs/</b>	<b>1,256,402</b>	<b>1,113,200</b>	<b>1,046,505</b>	<b>7.5%</b>	<b>6.3%</b>	<b>5.8%</b>	<b>(209,897)</b>	<b>(16.7%)</b>	<b>(66,695)</b>	<b>(6.0%)</b>
<b>Utilities, Taxes &amp; Insurance</b>										
Unemployment Compensation	4,769	6,400	5,748	0.0%	0.0%	0.0%	979	20.5%	(652)	(10.2%)
Worker's Compensation	44,600	26,068	26,068	0.3%	0.1%	0.1%	(18,532)	(41.6%)		
Telephone	30,700	28,800	28,800	0.2%	0.2%	0.2%	(1,900)	(6.2%)		
Insurance - Property	18,932	41,600	41,600	0.1%	0.2%	0.2%	22,668	119.7%		
Heating/Cooling	45,456	46,468	42,947	0.3%	0.3%	0.2%	(2,509)	(5.5%)	(3,521)	(7.6%)
Electricity	56,159	56,532	57,811	0.3%	0.3%	0.3%	1,652	2.9%	1,279	2.3%
Water & Sewer	21,232	21,000	21,000	0.1%	0.1%	0.1%	(232)	(1.1%)		
Trash Removal	28,300	27,232	27,232	0.2%	0.2%	0.1%	(1,068)	(3.8%)		
<b>Total Utilities, Taxes &amp; Insur</b>	<b>250,148</b>	<b>254,100</b>	<b>251,206</b>	<b>1.5%</b>	<b>1.4%</b>	<b>1.4%</b>	<b>1,058</b>	<b>0.4%</b>	<b>(2,894)</b>	<b>(1.1%)</b>
<b>State/UW Assessments</b>										
Municipal Services	35,700	31,600	31,600	0.2%	0.2%	0.2%	(4,100)	(11.5%)		
Utility Assessments	89,968	80,936	80,936	0.5%	0.5%	0.4%	(9,032)	(10.0%)		
UW Assessments	468,091	388,164	388,164	2.8%	2.2%	2.1%	(79,927)	(17.1%)		
<b>Total State/UW Assessmen</b>	<b>593,759</b>	<b>500,700</b>	<b>500,700</b>	<b>3.5%</b>	<b>2.8%</b>	<b>2.8%</b>	<b>(93,059)</b>	<b>(15.7%)</b>		
<b>Other Expenses</b>										
Debt Svc UBP/WU	1,739,684	2,039,900	2,100,728	10.4%	11.5%	11.6%	361,044	20.8%	60,828	3.0%
Misc - SWF, S&S	124,555	185,031	94,838	0.7%	1.0%	0.5%	(29,717)	(23.9%)	(90,193)	(48.7%)
Reimbursements	18,296	28,100	32,298	0.1%	0.2%	0.2%	14,002	76.5%	4,198	14.9%
<b>Total Other Expenses</b>	<b>1,882,535</b>	<b>2,253,031</b>	<b>2,227,864</b>	<b>11.2%</b>	<b>12.7%</b>	<b>12.3%</b>	<b>345,329</b>	<b>18.3%</b>	<b>(25,167)</b>	<b>(1.1%)</b>
<b>Total Expenses</b>	<b>15,707,740</b>	<b>17,076,756</b>	<b>17,164,557</b>	<b>93.7%</b>	<b>95.9%</b>	<b>94.4%</b>	<b>1,456,817</b>	<b>9.3%</b>	<b>87,801</b>	<b>0.5%</b>
<b>Net Income/(Loss)</b>	<b>1,053,294</b>	<b>732,025</b>	<b>1,018,252</b>	<b>6.3%</b>	<b>4.1%</b>	<b>5.6%</b>	<b>(35,042)</b>	<b>(3.3%)</b>	<b>286,227</b>	<b>39.1%</b>

**Wisconsin Union**  
**Income Statement Snapshot**  
**Year to Date**  
**As of October 31, 2014**

**FINAL**  
11/26/14

	CURRENT BUDGET	CURRENT ACTUAL	BUDGET VARIANCE	PRIOR ACTUAL	
<b><u>REVENUE</u></b>					
OPERATIONS & PROGRAMS					
RETAIL DINING	\$6,876,547	\$7,141,901	\$265,354	\$6,321,341	Restaurants and Markets & Cafes
CATERING	2,160,574	2,289,236	128,662	2,207,301	MU/US and Grainger Catering, plus Conference Centers
FACILITY RENTALS & FEES	1,271,179	1,269,610	(1,569)	1,352,976	US Hotel/MU Guestrooms, AV rentals, campus vending, Facility fees,...
PROGRAMS	1,107,411	1,098,958	(8,453)	544,843	Theater Operations/Season, Minicourses, Alt Breaks, Hoofers...
SUBTOTAL OPS&PROG	11,415,711	11,799,705	383,994	10,426,461	
SEG FEES - WU	3,443,100	3,443,100		3,368,868	
SEG FEES - UBP	2,458,072	2,458,068	(4)	2,441,100	
PARTNERSHIP/WISCARD RE	273,868	247,357	(26,511)	341,170	Wiscard partnership fees, ATM commissions, Housing Wiscard web transaction fee reimbursement,...
CAMPUS/OTHER REIMBURS	179,628	183,606	3,978	152,670	Campus Photo ID Office/CESO support, student theater ticket subsidy supp, offsetting cost reimbursements, ...
MEMBERSHIP & MISC	38,402	50,973	12,571	30,764	Membership, interest income, miscellaneous gifts/contributions, ...
<b><u>TOTAL REVENUE</u></b>	<b><u>17,808,781</u></b>	<b><u>18,182,809</u></b>	<b><u>374,028</u></b>	<b><u>16,761,033</u></b>	
<b><u>EXPENSES</u></b>					
COST OF GOODS SOLD	3,699,470	3,915,424	215,954	3,463,898	Food costs, products and costs associated with generating revenue by the units
DIRECT OP EXPENSES	4,821,026	5,025,255	204,229	4,261,207	Salaries/wages/fringes, general expenses for the revenue units, Hooper expenses, Minicourses,...
SUPPORT SERVICES	1,474,105	1,353,132	(120,973)	1,237,397	
FACILITIES	2,387,901	2,305,077	(82,824)	2,255,634	
PROGRAMS & LEADERSHIP	573,224	539,394	(33,830)	506,761	Includes cost of WUD no fee or admission cost programming expenses
DEPRECIATION/BUILDINGS	195,336	128,641	(66,695)	120,518	
MAJOR REPRS/BLDGS & EQ	917,864	917,864		1,135,884	Includes UBP commitment
UTILITIES/TAXES/INS/TELEF	254,100	251,206	(2,894)	250,148	
STATE/UW ASSESSMENTS	500,700	500,700		593,759	
INTEREST EXPENSE/BONC	2,039,900	2,100,728	60,828	1,739,684	
OTHER & OFFSETTING EXP	213,131	127,136	(85,995)	142,851	Wiscard credit card fees, UBP project swf, cashier testing services...
<b><u>TOTAL EXPENSE</u></b>	<b><u>17,076,757</u></b>	<b><u>17,164,557</u></b>	<b><u>87,800</u></b>	<b><u>15,707,741</u></b>	
<b><u>NET INCOME(LOSS)</u></b>	<b><u>732,024</u></b>	<b><u>1,018,252</u></b>	<b><u>286,228</u></b>	<b><u>1,053,292</u></b>	