

LIQUIDITY MANAGEMENT FINAL REPORT

**Dr. Nadia Schwartz
Intermediate Accounting III**

**MY PHAM
JANIE LE
MAXWELL XU
CODY GOFORTH**

S...

IL

AZ

IL

CITY

Addison

ALEDO

Algonquin

Alsip

ALTON

AMBOY

ANDALUSIA

Andover

AMOUNT

-526.59

11,024.01

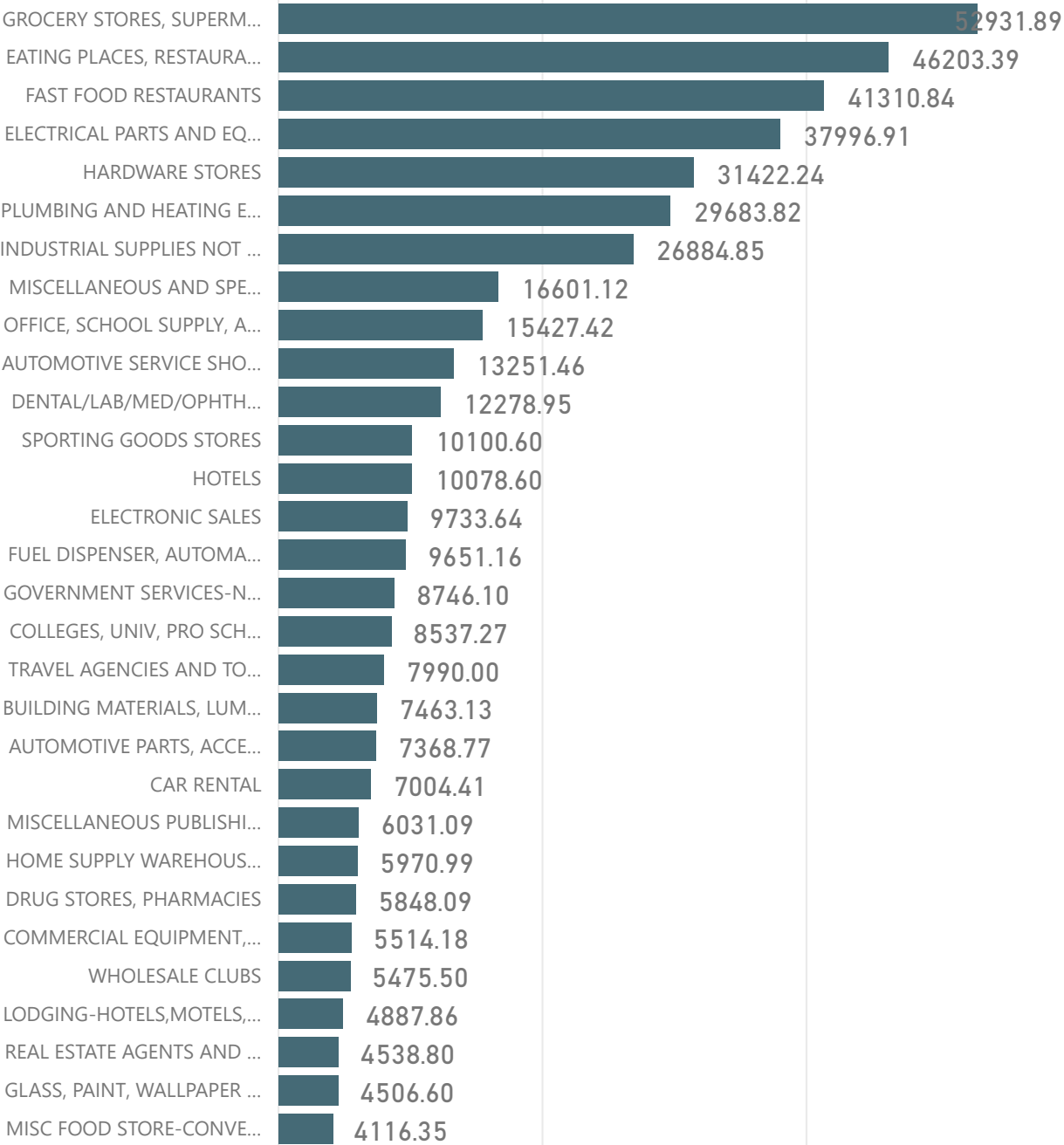
DATE

3/1/2017

2/28/2018

CATEGORY	MERCHANT	AMOUNT	NUMBER OF TRANSACTIONS	Month
GROCERY STORES, SUPERMARKETS	HY VEE 1549	6,177.00	77	August
GROCERY STORES, SUPERMARKETS	HY VEE 1549	4,505.02	80	May
GROCERY STORES, SUPERMARKETS	HY VEE 1549	4,500.87	109	October
ELECTRICAL PARTS AND EQUIPMENT	CRESCENT ELECTRIC 003	4,312.01	29	June
HARDWARE STORES	PLUMB SUPPLY COMPANY	4,042.67	8	February
DENTAL/LAB/MED/OPHTHALMIC HOSP EQUIP & SUPPLIES	HENRY SCHEIN*	3,656.71	12	October
PLUMBING AND HEATING EQUIPMENT	TRACHTENBARG CO	3,535.18	17	June
HARDWARE STORES	HANDY TRUE VALUE HARDW	3,461.59	45	February
EATING PLACES, RESTAURANTS	BIAGGIS DV	3,415.96	7	May
ELECTRICAL PARTS AND EQUIPMENT	CRESCENT ELECTRIC 003	3,385.94	18	May
Total		553,067.45	6503	

AMOUNT by CATEGORY



0K20K40K60K

S...

IL

CITY

PEORIA
EAST PEORIA
Pekin
PEORIA Heig...

AMOUNT

20.001,000.00

DATE

12/24/201712/25/2018

CATEGORY

GROCERY STORES, SUPERMARKETS

MERCHANT

ALDI 68025
ALDI 68080
HY VEE 1037
HY VEE 1106
HY VEE 1107
HY VEE 1108
HY VEE 1549

T#	AMOUNT	CATEGORY	MERCHANT	ACC#	CITY	Month	Day	NUMBER OF TRANSACTIONS
22368	57.54	GROCERY STORES, SUPERMARKETS	HY VEE 1549	221	PEORIA	December	26	1
22369	80.34	GROCERY STORES, SUPERMARKETS	HY VEE 1549	221	PEORIA	December	26	1
22391	83.82	GROCERY STORES, SUPERMARKETS	HY VEE 1549	76	PEORIA	December	27	1
22392	117.64	GROCERY STORES, SUPERMARKETS	HY VEE 1549	76	PEORIA	December	27	1
22456	61.97	GROCERY STORES, SUPERMARKETS	HY VEE 1549	221	PEORIA	January	2	1
22458	71.70	GROCERY STORES, SUPERMARKETS	HY VEE 1549	221	PEORIA	January	2	1
22460	95.85	GROCERY STORES, SUPERMARKETS	HY VEE 1549	221	PEORIA	January	2	1
22496	20.28	GROCERY STORES, SUPERMARKETS	HY VEE 1549	42	PEORIA	January	2	1
22510	147.19	GROCERY STORES, SUPERMARKETS	HY VEE 1549	370	PEORIA	January	2	1
22519	22.77	GROCERY STORES, SUPERMARKETS	HY VEE 1549	8	PEORIA	January	3	1
22535	82.06	GROCERY STORES, SUPERMARKETS	HY VEE 1549	76	PEORIA	January	3	1
22583	422.40	GROCERY STORES, SUPERMARKETS	HY VEE 1549	45	PEORIA	January	4	1
22875	50.00	GROCERY STORES, SUPERMARKETS	HY VEE 1549	329	PEORIA	January	9	1
22939	22.42	GROCERY STORES, SUPERMARKETS	HY VEE 1549	14	PEORIA	January	10	1
22944	86.29	GROCERY STORES, SUPERMARKETS	HY VEE 1549	366	PEORIA	January	10	1
22962	40.61	GROCERY STORES, SUPERMARKETS	HY VEE 1549	11	PEORIA	January	11	1
23009	55.34	GROCERY STORES, SUPERMARKETS	HY VEE 1549	160	PEORIA	January	11	1
23050	86.20	GROCERY STORES, SUPERMARKETS	HY VEE 1549	366	PEORIA	January	12	1
23089	27.04	GROCERY STORES, SUPERMARKETS	HY VEE 1549	11	PEORIA	January	12	1
Total	6,280.59							87

S...

IL

IL

CITY

Addison

Algonquin

Alsip

ANDALUSIA

ANNAWAN

ARLINGTON ...

AMOUNT

-2,800.00

15,950.00

DATE

12/24/2017

12/25/2018

AMOUNT by MERCHANT

MERCHANT	AMOUNT
QUAD CITY SPRING	2185
JOHANNES BUS SERVICE I	1260
ARMSTRONG SYSTEMS & ...	1195
SPORTS DEPOT INC	1136
MICHAELS FUN WORLD	1000
QUAD CITY TENNIS CLUB,	1000
SCUBA ADVENTURES QCA	956
IWIRELESS CENTER	727
ELITE SECURITY PRODUCT	615
AAA RENTS	589
METROPOLITAN AIRPORT A	563
QUAD CITIES CONVENTION	500
QUAD CITY SAFETY	480
QUAD CITY PRESS	420
AMERICAN AIRLINES	400
PEORIA FLAG AND DECORA	370
C & R INDUSTRIES INC	320
ROGAN INCORPORATED	301
GRIGGS MUSIC (IN-STORE	272
SQU*SQ *DICK TABER EST	250
WPY*KAMY BEATTIE	200
DK FOUR WHEEL	190
DUCKY S FORMAL WEAR	189
RI CITY HALL 2	177
REGALIA MANUFACTURING	150
BARREL HOUSE 3	125
HARRISON STREET ESCAPE	125
SNAP ON TOOLS	125
ALSIDE SUPPLY 183	76

MERCHANT	Even Transactions	AMOUNT	Whole Number	Month	Day	NUMBER OF TRANSACTIONS
RI CITY HALL 5	20	1,000.00		February	14	20
RI CITY HALL 5	20	1,012.00		February	16	20
AMERICAN AIRLINES	12	300.00		February	20	12
RI CITY HALL 5	6	318.00		February	19	6
RI CITY HALL 5	4	188.00		February	15	4
METROPOLITAN AIRPORT A	3	93.00		February	16	3
CRESCENT ELECTRIC 003	2	1,066.06	20	January	19	8
CRESCENT ELECTRIC 003	2	75.00		February	26	2
HY VEE 1549	2	45.00		January	9	2
LAGOMARCINOS	2	2,100.00		February	6	2
METROPOLITAN AIRPORT A	2	98.00		January	15	2
METROPOLITAN AIRPORT A	2	64.00		January	29	2
METROPOLITAN AIRPORT A	2	62.00		February	9	2
Total	215	145,766.57	4104			1511

...

IL

AZ

IL

CITY

Addison

ALEDO

Algonquin

Alsip

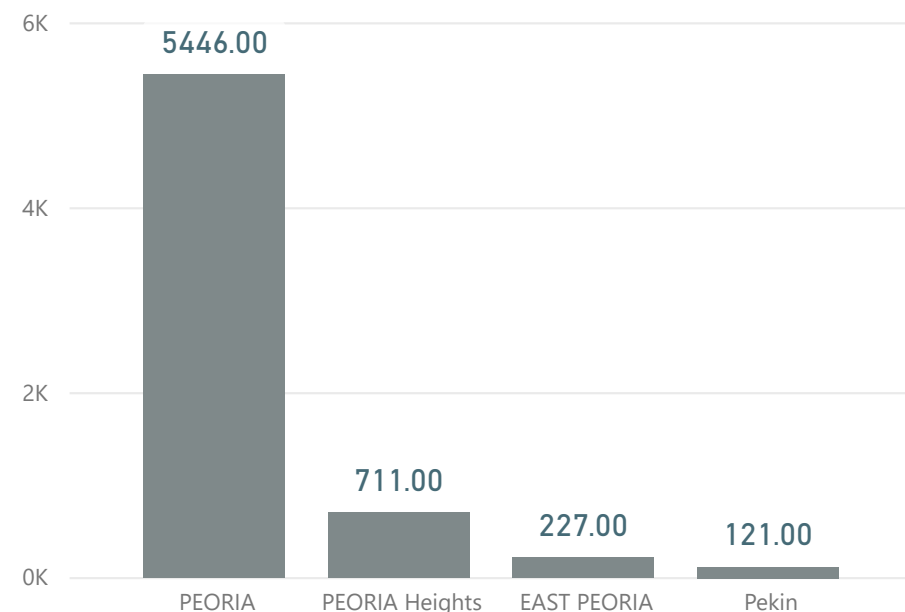
ALTON

DATE

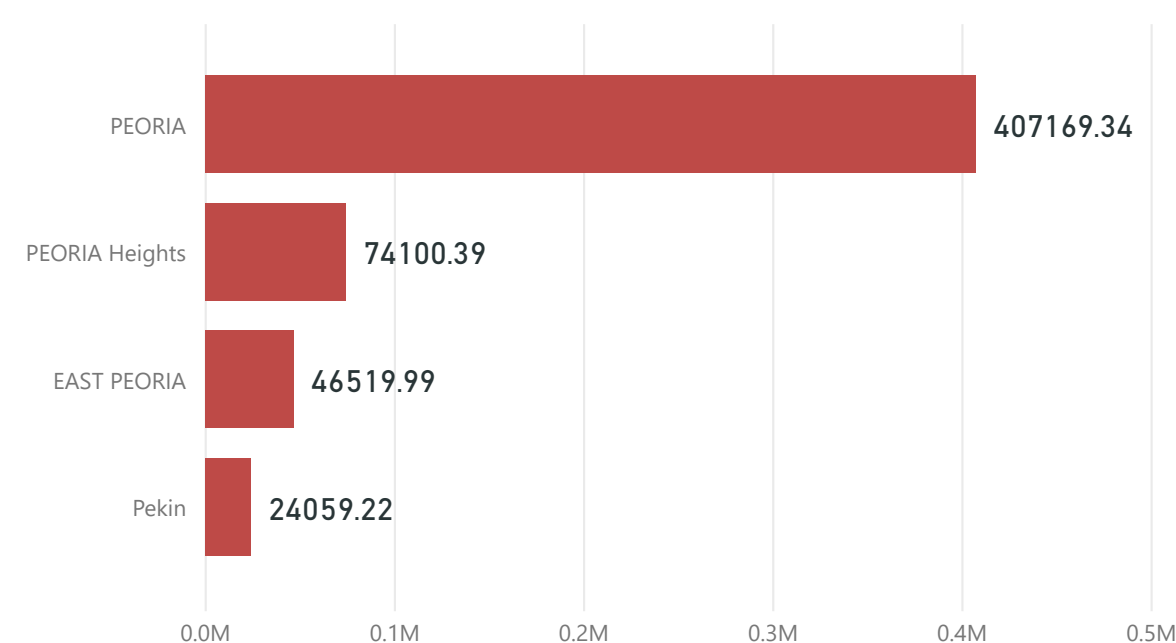
3/1/2017

2/28/2018

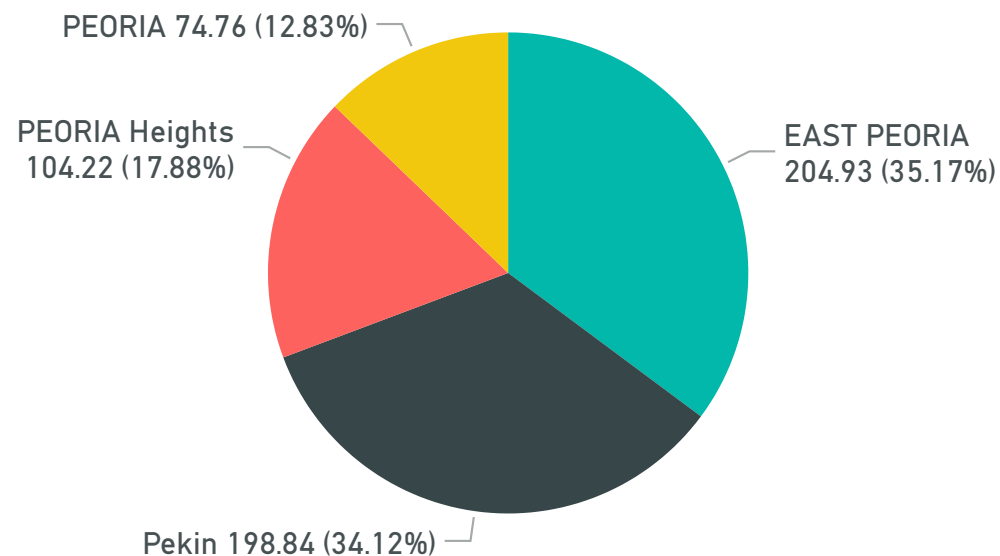
NUMBER OF TRANSACTIONS by CITY



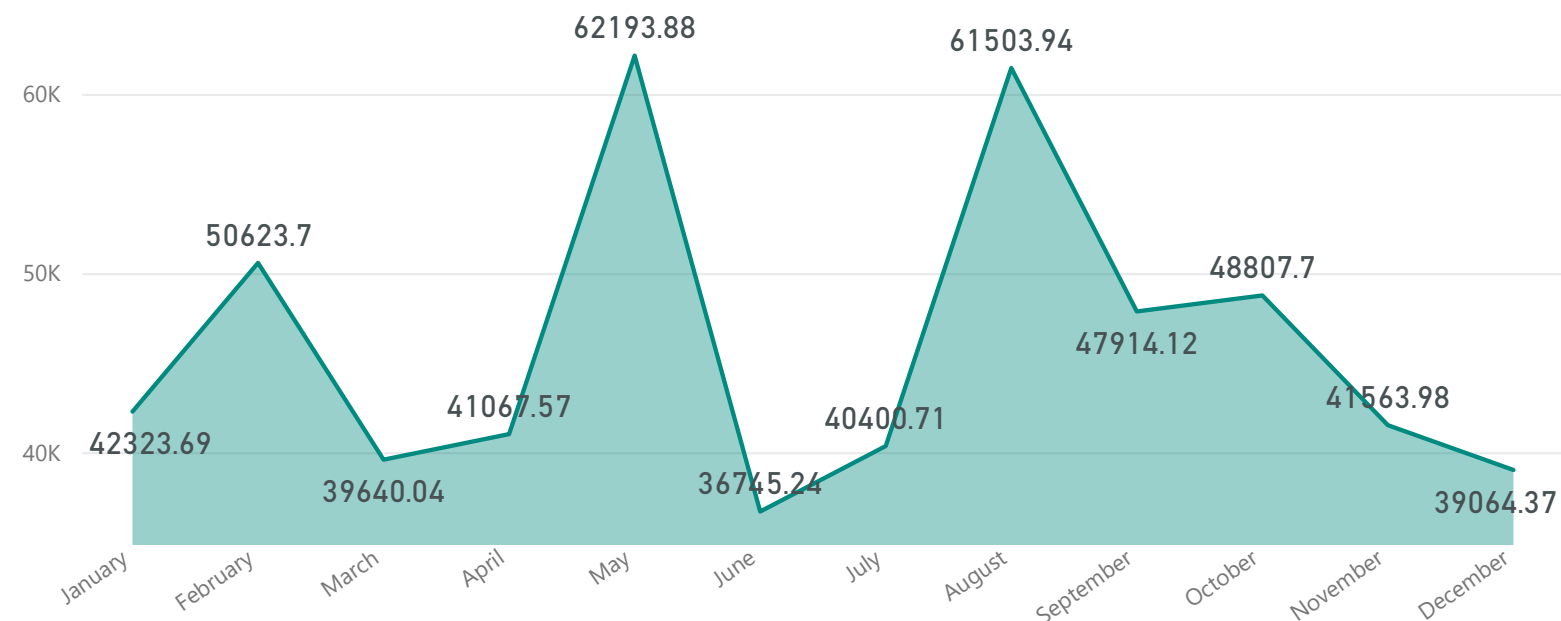
AMOUNT by CITY



AVERAGE by CITY



AMOUNT by Month



...

IL

AZ

IL

CITY

Addison

ALEDO

Algonquin

Alsip

ALTON

AMBOY

ANDALUSIA

Andover

ANNA

ANNAWAN

ANTIOCH

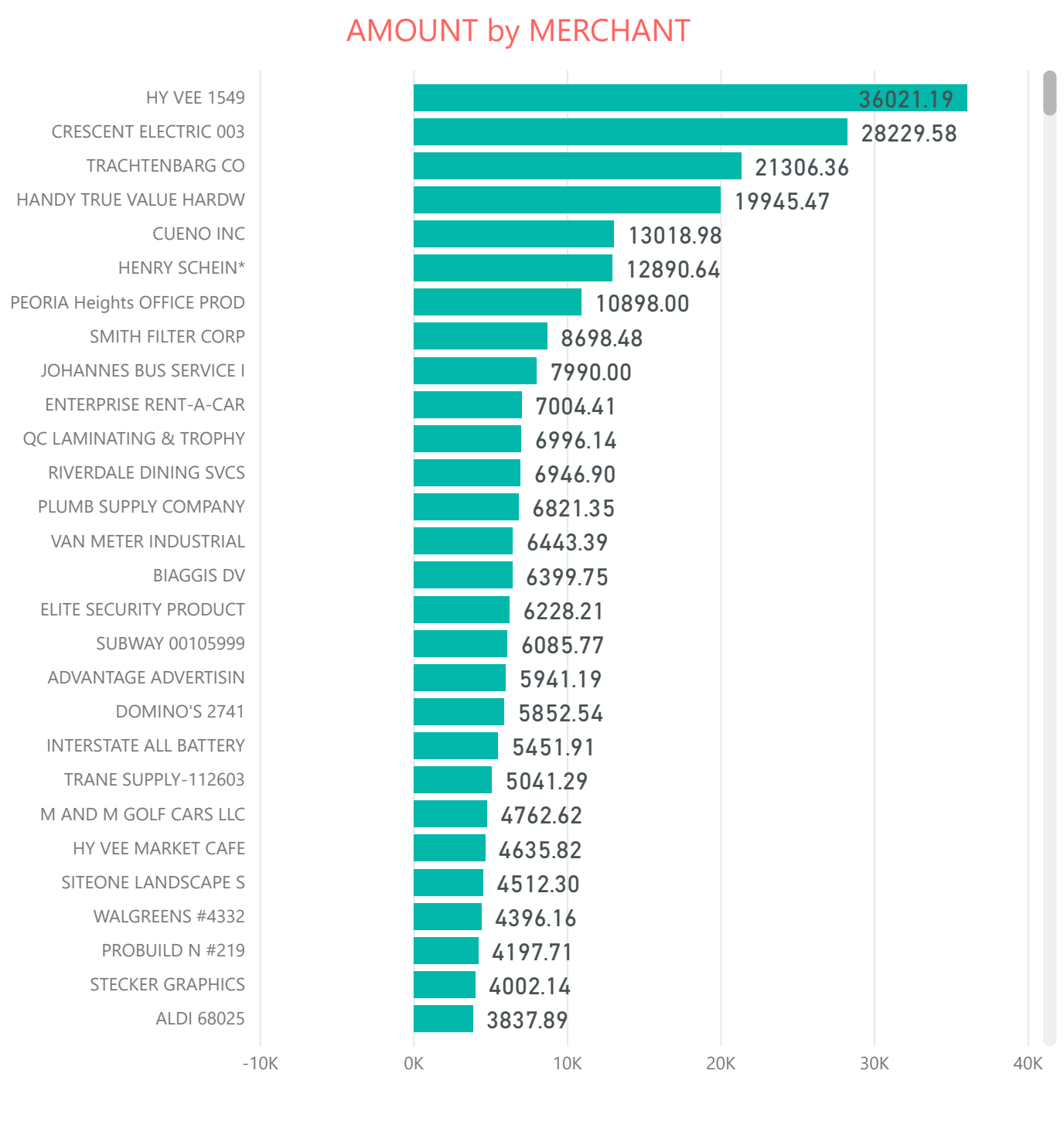
AMOUNT

-2,800.0015,950.00

DATE

3/1/20172/28/2018

T#	CATEGORY	ACC#	AMOUNT	NUMBER OF TRANSACTIONS
14386692	GROCERY STORES, SUPERMARKETS	189669	52,931.89	1057
10695135	HARDWARE STORES	147107	31,422.24	866
8605826	FAST FOOD RESTAURANTS	125539	41,310.84	625
6556915	EATING PLACES, RESTAURANTS	94668	46,203.39	473
4758917	FUEL DISPENSER, AUTOMATED	86062	9,651.16	376
4535780	COLLEGES, UNIV, PRO SCHOOLS, JUNIOR COLLEGES	73593	8,537.27	368
3929895	ELECTRICAL PARTS AND EQUIPMENT	39190	37,348.38	330
2548486	DRUG STORES, PHARMACIES	37301	5,848.09	194
2688811	PLUMBING AND HEATING EQUIPMENT	35954	29,683.82	201
2789511	OFFICE, SCHOOL SUPPLY, AND STATIONERY STORES	30902	15,427.42	198
2237246	MISC FOOD STORE- CONVENIENCE,MRKT,SPLTY,VENDNG MACS	25251	4,116.35	147
1148741	HOME SUPPLY WAREHOUSE STORES	21319	5,970.99	106
1442858	MISCELLANEOUS AND SPECIALTY RETAIL STORES	21292	16,601.12	117
1491559	INDUSTRIAL SUPPLIES NOT ELSEWHERE CLASSIFIED	19416	26,884.85	105
822062	CAR RENTAL	17240	7,004.41	66
8592537		118591	551,848.94	6505
3		3		



...

IL

C...

Addison

ALEDO

Algonquin

Alsip

ALTON

ANDALU...

ANNAW...

CATEG...

ACCESSORY AN...

ADVERTISING S...

AMUSEMENT P...

ARTIST SUPPLY ...

ASSOCIATIONS-...

ATHLTIC FIELDS,...

AUTO & TRUCK ...

AUTOMOBILE P...

AUTOMOTIVE P...

AUTOMOTIVE S...

AUTOMOTIVE TI...

BAKERIES

BANDS, ORCHE...

BAR,LOUNGE,DI...

BICYCLE SHOPS...

BOAT DEALERS

AMOUNT

-2,800.00

15,950.00

DATE

3/1/2017

2/28/2018

T#	MERCHANT	ACC#	AMOUNT	CITY	Month	NUMBER OF TRANSACTIONS
19628	2741 DOMINOS PIZZA	324	103.42	PEORIA	November	1
23587	2741 DOMINOS PIZZA	115	69.69	PEORIA	January	1
24204	2741 DOMINOS PIZZA	264	23.31	PEORIA	January	1
24805	2741 DOMINOS PIZZA	382	20.76	PEORIA	February	1
24907	2741 DOMINOS PIZZA	264	50.58	PEORIA	February	1
24908	2741 DOMINOS PIZZA	264	33.87	PEORIA	February	1
25973	2741 DOMINOS PIZZA	90	125.69	PEORIA	February	1
26502	2741 DOMINOS PIZZA	214	127.11	PEORIA	February	1
26503	2741 DOMINOS PIZZA	214	142.65	PEORIA	February	1
5661	2MDRN WDMN PRK17177304	324	213.69	PEORIA	May	1
8603	2MDRN WDMN PRK17177304	334	84.50	PEORIA	June	1
8604	2MDRN WDMN PRK17177304	334	30.00	PEORIA	June	1
8605	2MDRN WDMN PRK17177304	334	24.00	PEORIA	June	1
6025	AGAINST THE GRAIN BREW	11	242.95	PEORIA	May	1
16719	AGAINST THE GRAIN BREW	31	16.50	PEORIA	October	1
Total						2252

AMOUNT by MERCHANT

MERCHANT	AMOUNT
HY VEE 1549	36021.19
BIAGGIS DV	6399.75
SUBWAY 00105999	6085.77
HY VEE MARKET CAFE	4635.82
ALDI 68025	3837.89
PAPA JOHN'S #01502	3801.35
WHITEYS ICE CREAM-002	3216.03
ARTHUR'S GARDEN DELI	3099.12
THE HUNGRY HOBO - ROCK	2983.78
MOES BURGERS AND BREWS	2680.00
HY VEE 1037	2369.87
TARGET 00005330	2348.24
PIZZA & SUBS	2154.56
HAPPY JOES PIZZA - 64	2093.24
LITTLE CAESARS 3320-00	2079.15
MANTRA	1954.59
PANERA BREAD #203202	1759.58
LEGEND'S CORNER BAR &	1692.77
ORIENTAL FOOD STORE	1583.41
SQU*SQ *QC COFFEE & PA	1539.62
HARRIS PIZZA 1	1473.90
HY VEE 1107	1421.12
HY VEE 1108	1406.16
BLUE CAT BREW PUB	1254.72
SQ *SQ *COOL BEANZ	1232.85
HY VEE 1106	1222.58
SQU*SQ *WILLIE WILLIAM	1110.29
DOMINO'S 2741	1076.69
OLIVE GARDEN 00011445	1072.19

S

▼

IL

CITY

▼

PEORIA

PEORIA Hei...

Pekin

CAT...

▼

GROCERY S...

BAKERIES

CANDY, NU...

EATING PLA...

FAST FOOD ...

MISC FOOD...

ME...

▼

2741 DOMI...

2MDRN WD...

AGAINST TH...

ALDI 68015

ALDI 68025

ALDI 68080

ALFANOS PI...

AMK EAST P...

APPLEBEES 4...

ARTHUR'S G...

ASIAN MART

AZTECA 4

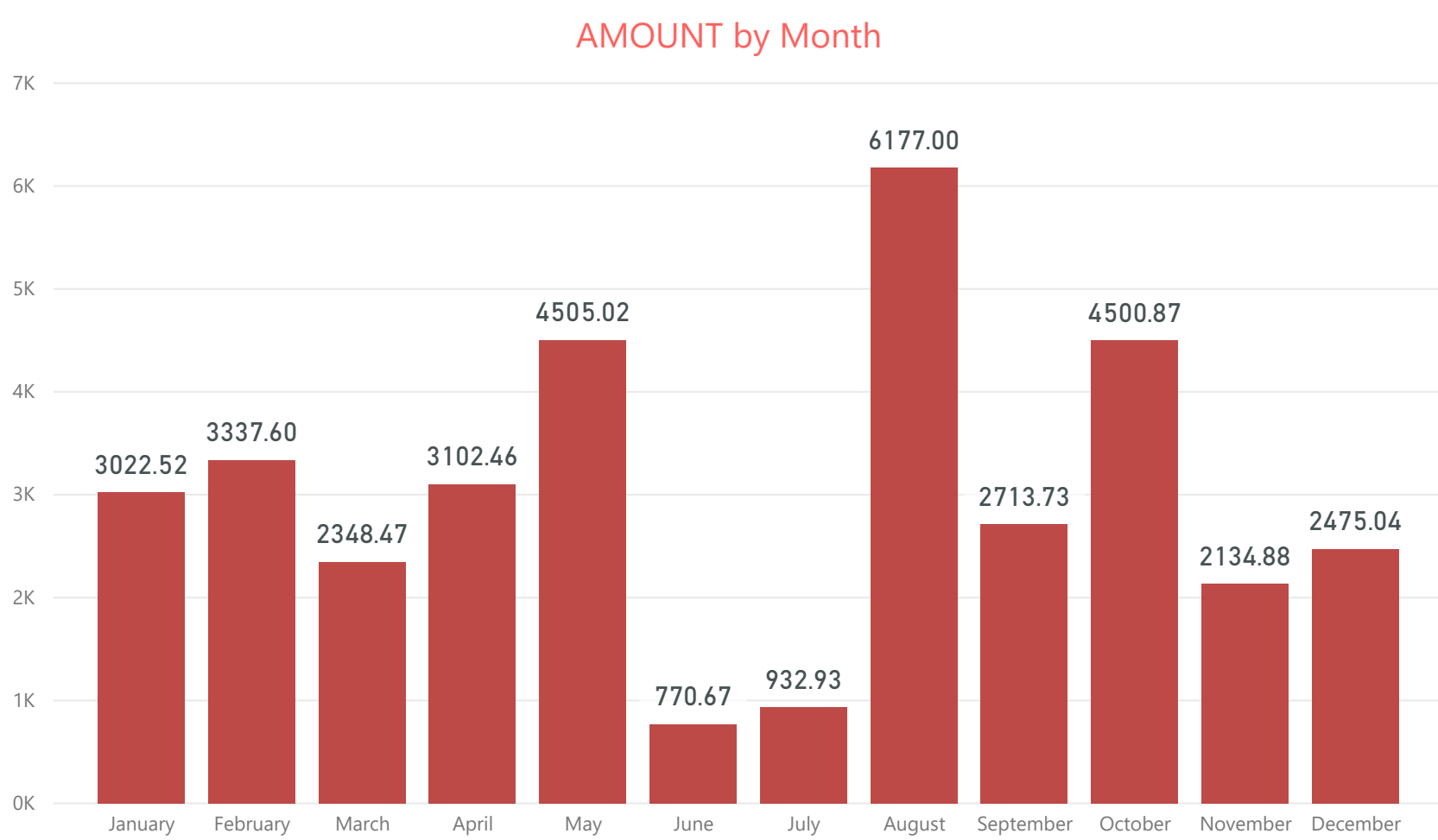
BAKED BEER ...

DATE

▼

3/1/2017

2/28/2018



S

IL

IL

CITY

Alsip

CHICAGO

Pekin

PEORIA

PEORIA H...

FAST PFO...

CATEG...

AMUSEMENT PA...

ASSOCIATIONS-...

AUTOMOTIVE SE...

BUILDING MATE...

BUSINESS SERVI...

CAMERA AND P...

CLUBS-CNTRY,M...

COMMERCIAL E...

CONSULTING, M...

DENTAL/LAB/ME...

DURABLE GOOD...

EATING PLACES, ...

ELECTRONIC SAL...

EQUIPMENT REN...

FAST FOOD REST

AMOUNT

1,000.00

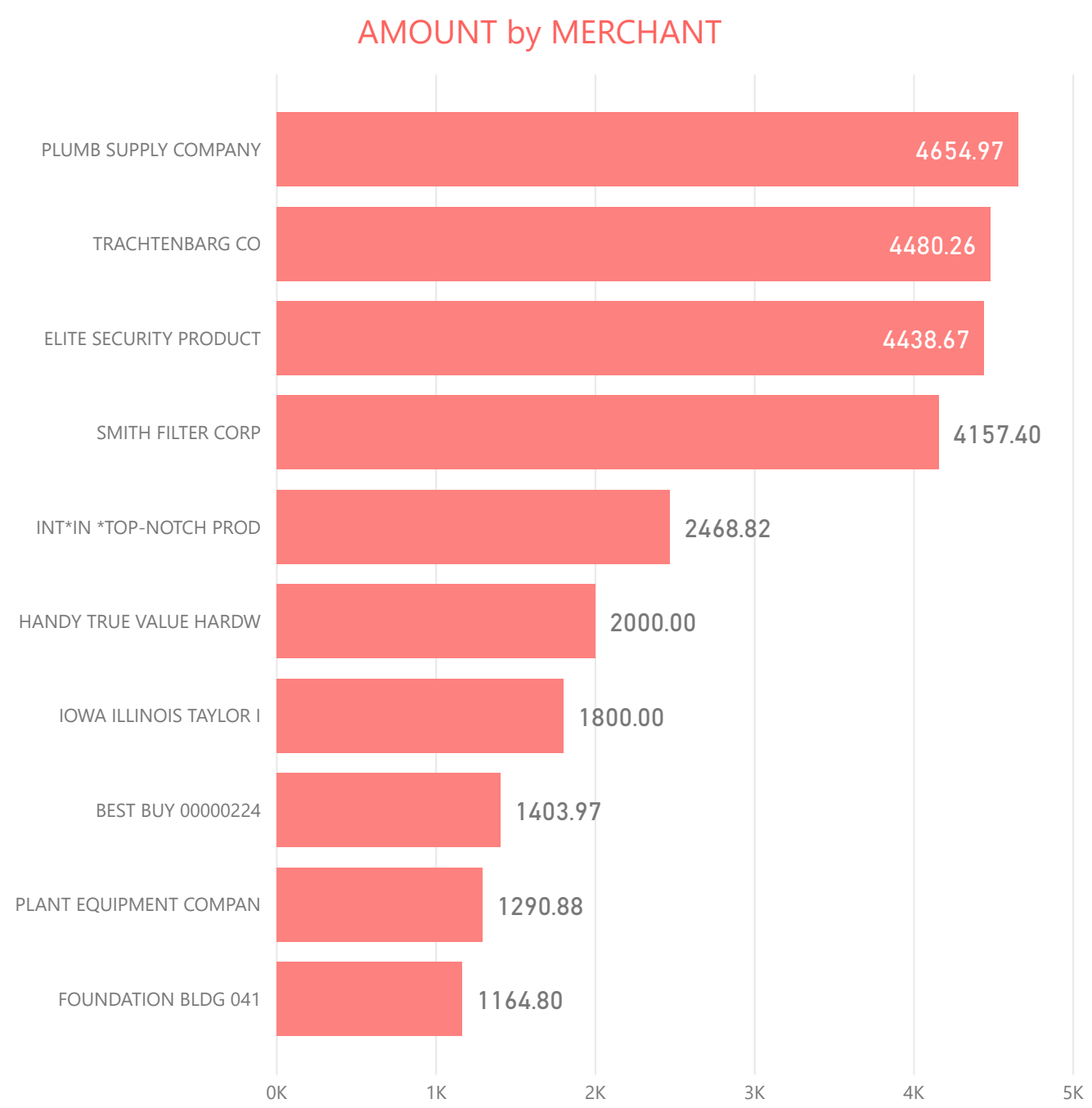
15,950.00

DATE

3/1/2017

2/28/2018

T#	MERCHANT	ACC#	AMOUNT	CITY	Month	NUMBER OF TRANSACTIONS
52427	PLUMB SUPPLY COMPANY	222	2,756.14	PEORIA	February	2
24592	HANDY TRUE VALUE HARDW	352	2,000.00	PEORIA	February	1
14826	PLUMB SUPPLY COMPANY	111	1,898.83	PEORIA	September	1
15315	IOWA ILLINOIS TAYLOR I	111	1,800.00	PEORIA	September	1
13716	ELITE SECURITY PRODUCT	34	1,675.80	Pekin	September	1
9932	ELITE SECURITY PRODUCT	34	1,675.72	Pekin	July	1
3633	SMITH FILTER CORP	111	1,500.00	Pekin	April	1
7648	BEST BUY 00000224	66	1,403.97	PEORIA	June	1
25255	SMITH FILTER CORP	111	1,391.40	Pekin	February	1
574	PLANT EQUIPMENT COMPAN	111	1,290.88	PEORIA	March	1
273393		2055	27,859.77			20



S

IL

Cl...

PEORIA

EAST PEO...

Pekin

PEORIA H...

CATE...

ELECTRICAL PA...

BUILDING MAT...

ELECTRICAL CO...

ELECTRONIC SA...

EQUIPMENT RE...

HARDWARE EQ...

HARDWARE ST...

INDUSTRIAL SU...

PAINTS,VARNIS...

PLUMBING AN...

MERCHA...

ADEL WHOLESALERS

ALL IN 1 FUN

ALSIDE SUPPLY #183

ALSIDE SUPPLY 183

BEST BUY 00000224

CRESCENT ELECTRI...

EAST PEORIA ELECT...

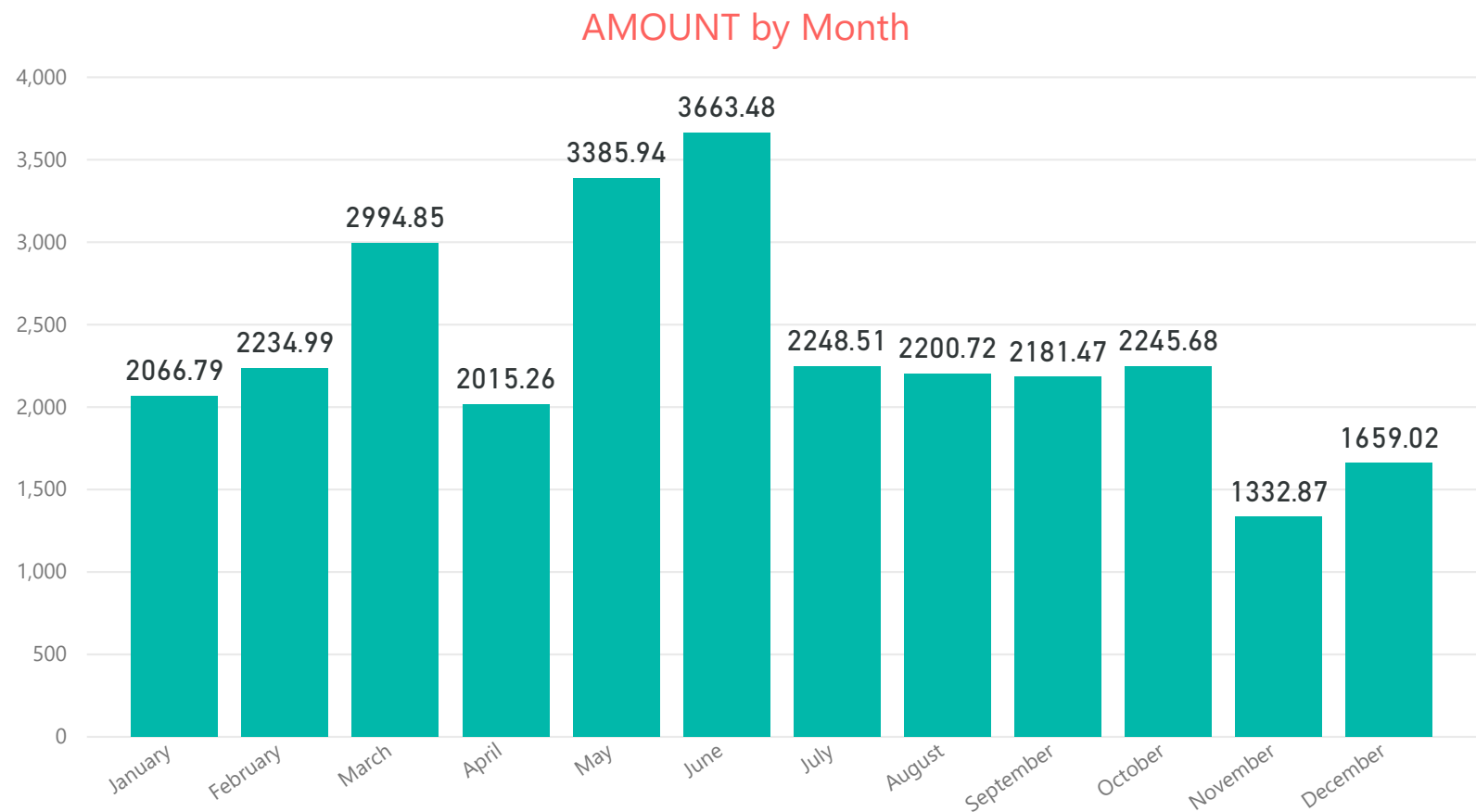
ELITE SECURITY PR...

FERGUSON ENT 521

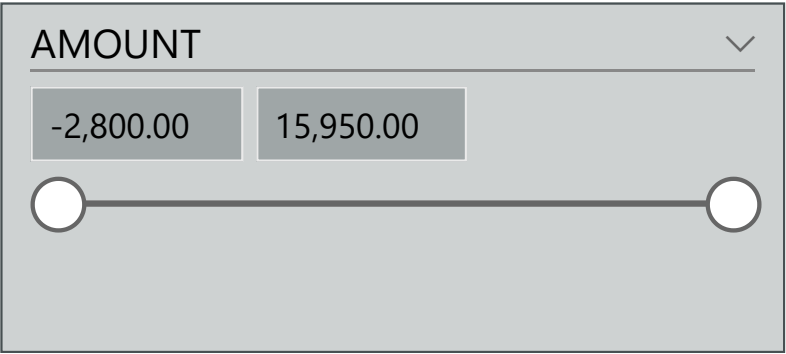
FOUNDATION BLD...

DATE

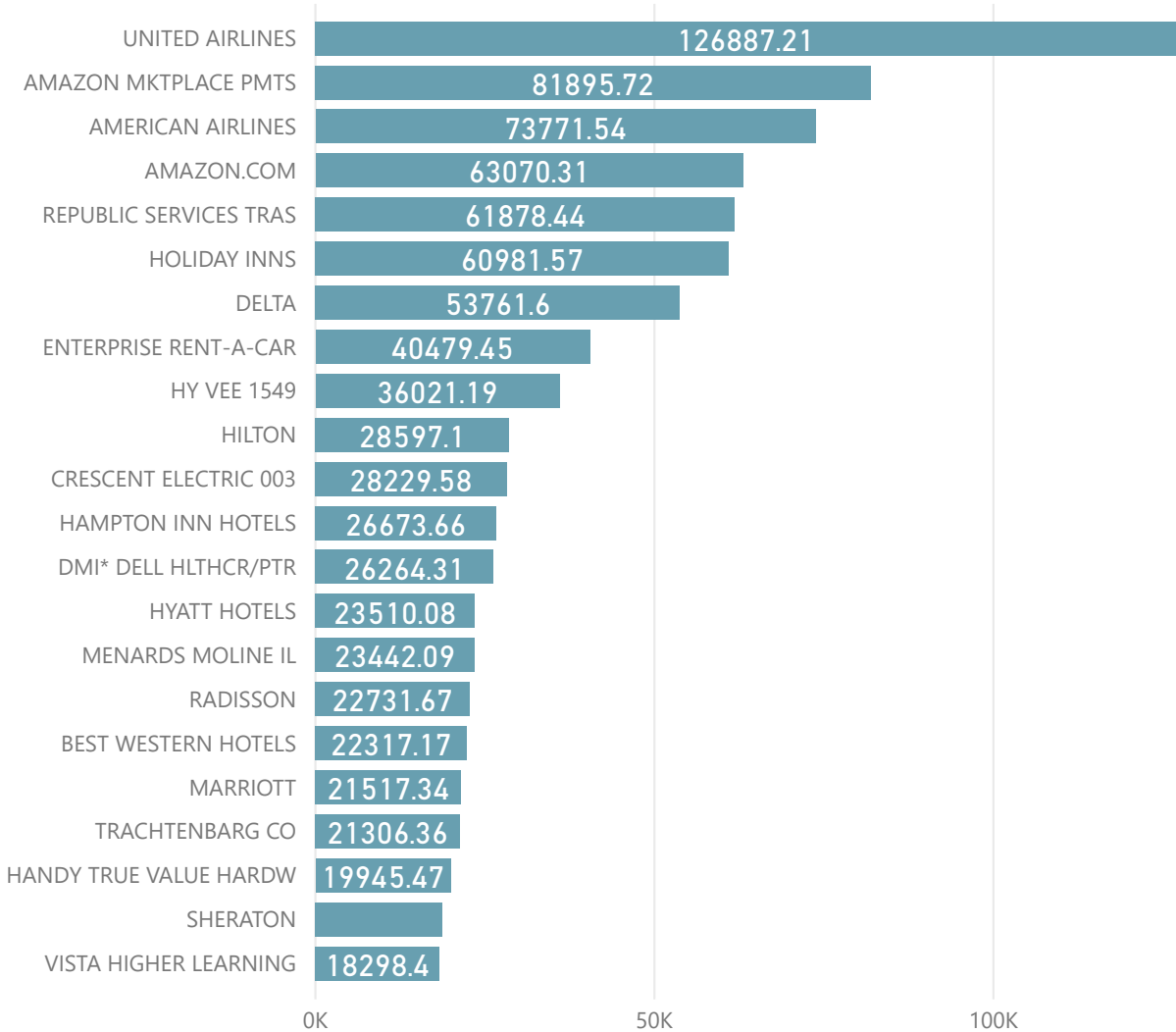
3/1/20172/28/2018



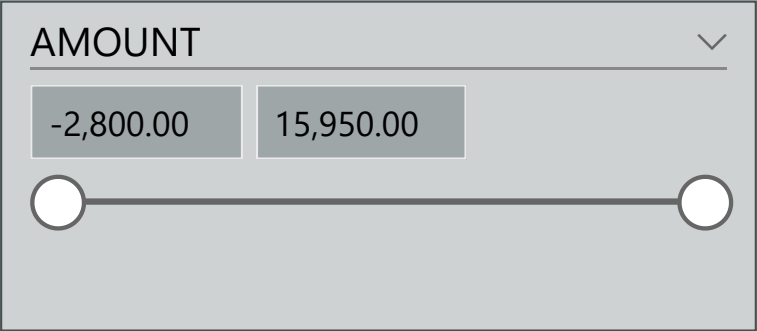
MERCHANT	PayPal	AMOUNT	CATEGORY
PAYPAL *PRNETWORKQU	9	282.00	ORGANIZATIONS, MEMBERSHIP-NOT ELSEWHERE CLA
PAYPAL *ASIANETWORK	5	1,260.00	ORGANIZATIONS, CHARITABLE AND SOCIAL SERVICES
PAYPAL *MISSISSIPPI	5	510.00	ASSOCIATIONS-CIVIC, SOCIAL, AND FRATERNAL
PAYPAL *BRUCONPUBLI	4	1,470.00	BOOK STORES
PAYPAL *AFFINITYINS	3	139.98	ORGANIZATIONS, CHARITABLE AND SOCIAL SERVICES
PAYPAL *ASGA LLC	3	2,550.00	COLLEGES, UNIV, PRO SCHOOLS, JUNIOR COLLEGES
PAYPAL *COLLMUSSOCI	3	880.00	SCHOOLS & EDUCATIONAL SVC-NOT ELSEWHERE CLA
PAYPAL *ILLINOISLAT	3	365.00	ORGANIZATIONS, MEMBERSHIP-NOT ELSEWHERE CLA
PAYPAL *KEVELIMUSIC	3	550.00	MISCELLANEOUS PUBLISHING AND PRINTING
PAYPAL *NI SYNOD	3	172.64	ORGANIZATIONS, CHARITABLE AND SOCIAL SERVICES
PAYPAL *ROCKISLANDA	3	35.00	ORGANIZATIONS, CHARITABLE AND SOCIAL SERVICES
PAYPAL *ROTATE 123	3	17.97	COMPUTER SOFTWARE STORES
Total	199	38,654.11	



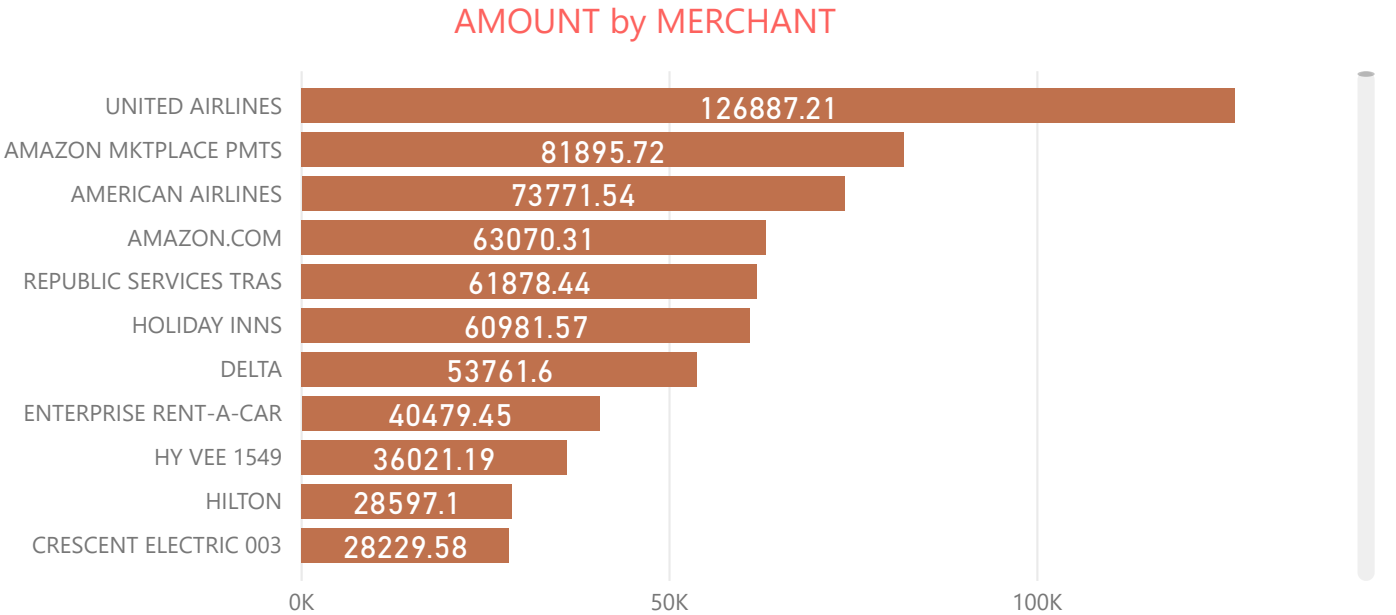
AMOUNT by MERCHANT



MERCHANT	EBAY	AMOUNT	CATEGORY
EBAYS HALF.COM	1	13.79	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED
Total	1	13.79	



MERCHANT	Amazon	AMOUNT	CATEGORY
AMAZON MKTPLACE PMTS	1362	81,895.72	BOOK STORES
AMAZON.COM	651	63,070.31	BOOK STORES
AMAZONPRIME MEMBERSHIP	28	907.51	DIRECT MARKETING
AMAZON SERVICES-KINDLE	17	179.98	DIGITAL GOODS MULTI CATEGORY
AMAZON WEB SERVICES	16	1,161.02	BUSINESS SERVICES-NOT ELSEWHERE CLASSIFIED
AMAZON VIDEO ON DEMAND	10	69.90	DIGITAL GOODS MULTI CATEGORY
AMAZON.COM PAYMENTS	1	35.88	DIRECT MARKETING
#07602 STAR MARKET		50.67	GROCERY STORES, SUPERMARKETS
#141 BRAVO KNAPPS CROS		12.18	EATING PLACES, RESTAURANTS
000 DILLARD'S INC.		10.84	DEPARTMENT STORES
01205 -LIBERTY PLACE		62.00	AUTOMOBILE PARKING LOTS AND GARAGES
01COMPANYKITCHEN 877-2		14.46	FAST FOOD RESTAURANTS
03073 TOWER HOUSE CAFE		4.91	EATING PLACES, RESTAURANTS
10 - EC - LOU MALINATIS		684.28	EATING PLACES, RESTAURANTS
Total	2085	3,773,581.21	



S...

▼

IL

AZ

IL

CITY

▼

☐

Addison

☐

ALEDO

☐

Algonquin

☐

Alsip

☐

ALTON

☐

AMBOY

☐

ANDALUSIA

☐

Andover

☐

ANNA

☐

ANNAWAN

☐

ANTIOCH

☐

ARGONNE

☐

ARLINGTON HEI

☐

Arlington Heig

AMOUNT

▼

0.00

1,252.16

AMOUNT by MERCHANT

HY VEE 1549	34463.40
CRESCENT ELECTRIC 003	29336.02
MENARDS MOLINE IL	21979.88
TRACHTENBARG CO	21549.37
RADISSON	21433.66
HANDY TRUE VALUE HARDW	18115.75
ENTERPRISE RENT-A-CAR	16205.86
AUTO PARTS WAREHOUSE O	12676.45
HENRY SCHEIN*	11500.06
PEORIA Heights OFFICE PROD	10995.23
LOWES #00104*	10199.97
TARGET 00009266	9406.74
SCI MOLINE,LLC	8947.80
WAL-MART #2231	8597.47
CUENO INC	8477.25
JOHNNYS ITALIAN STEAKH	7839.87
OFFICEMAX/OFFICE DEPOT	7111.88
QC LAMINATING & TROPHY	6996.14
RIVERDALE DINING SVCS	6982.97
HOBBY-LOBBY #535	6905.22
VAN METER INDUSTRIAL	6897.49

ST...

IL

AZ

IL

CITY

Addison

ALEDO

Algonquin

Alsip

ALTON

AMBOY

ANDALUSIA

Andover

ANNA

AMOUNT

-2,800.00

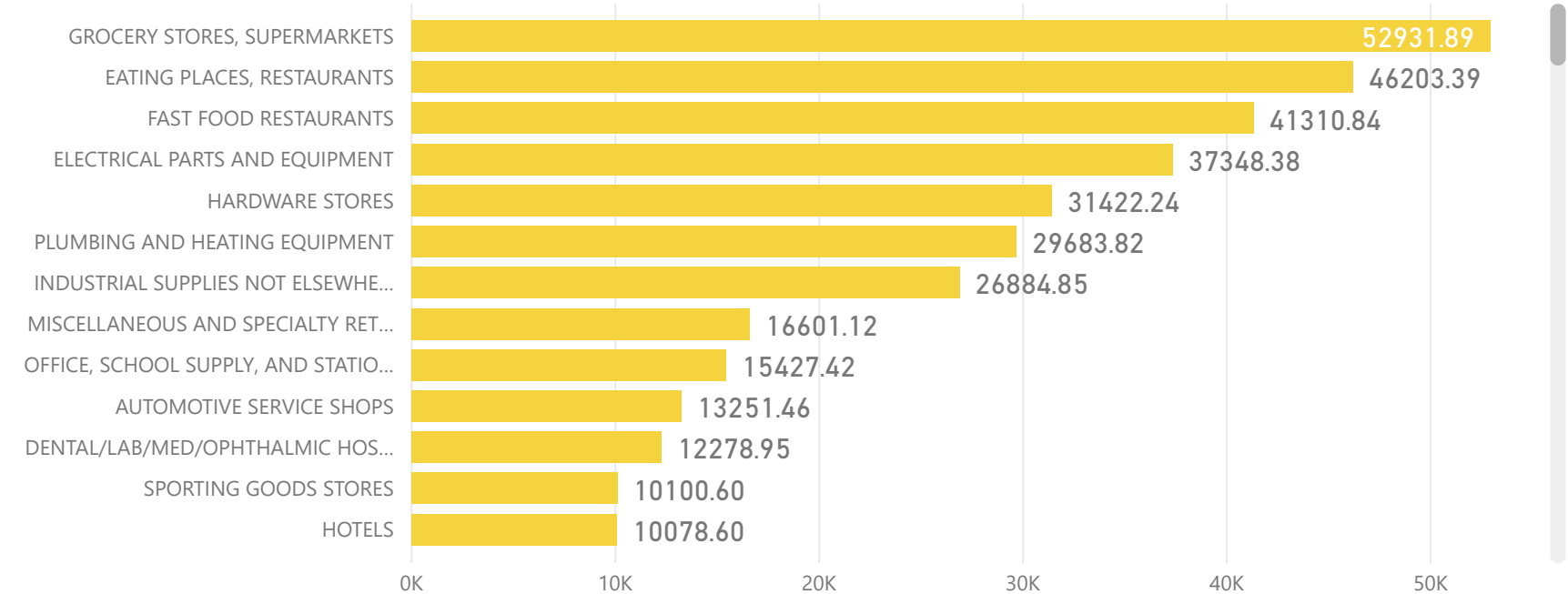
15,950.00

DATE

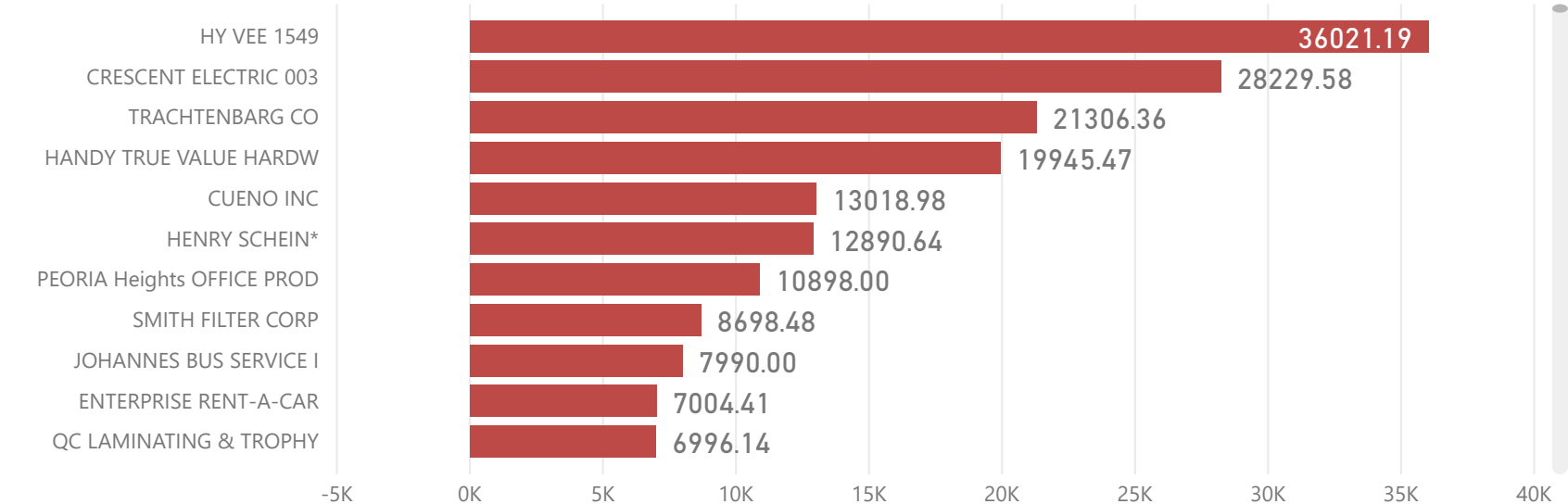
3/1/2017

2/28/2018

AMOUNT by CATEGORY



AMOUNT by MERCHANT



S...

▼

IL

IL

CITY

▼

Addison

ALEDO

Algonquin

Alsip

ALTON

ANDALUSIA

ANNAWAN

ANTIOCH

ARGONNE

CATEGORY

▼

ACCESSORY AND APPAR...

ADVERTISING SERVICES

AMUSEMENT PARKS,CA...

ARTIST SUPPLY STORES, ...

ASSOCIATIONS-CIVIC, S...

ATHLTIC FIELDS,COMMR...

AUTO & TRUCK DLRS-SA...

AUTOMOBILE PARKING L...

AUTOMOTIVE PARTS, AC...

AMOUNT

▼

-2,800.00

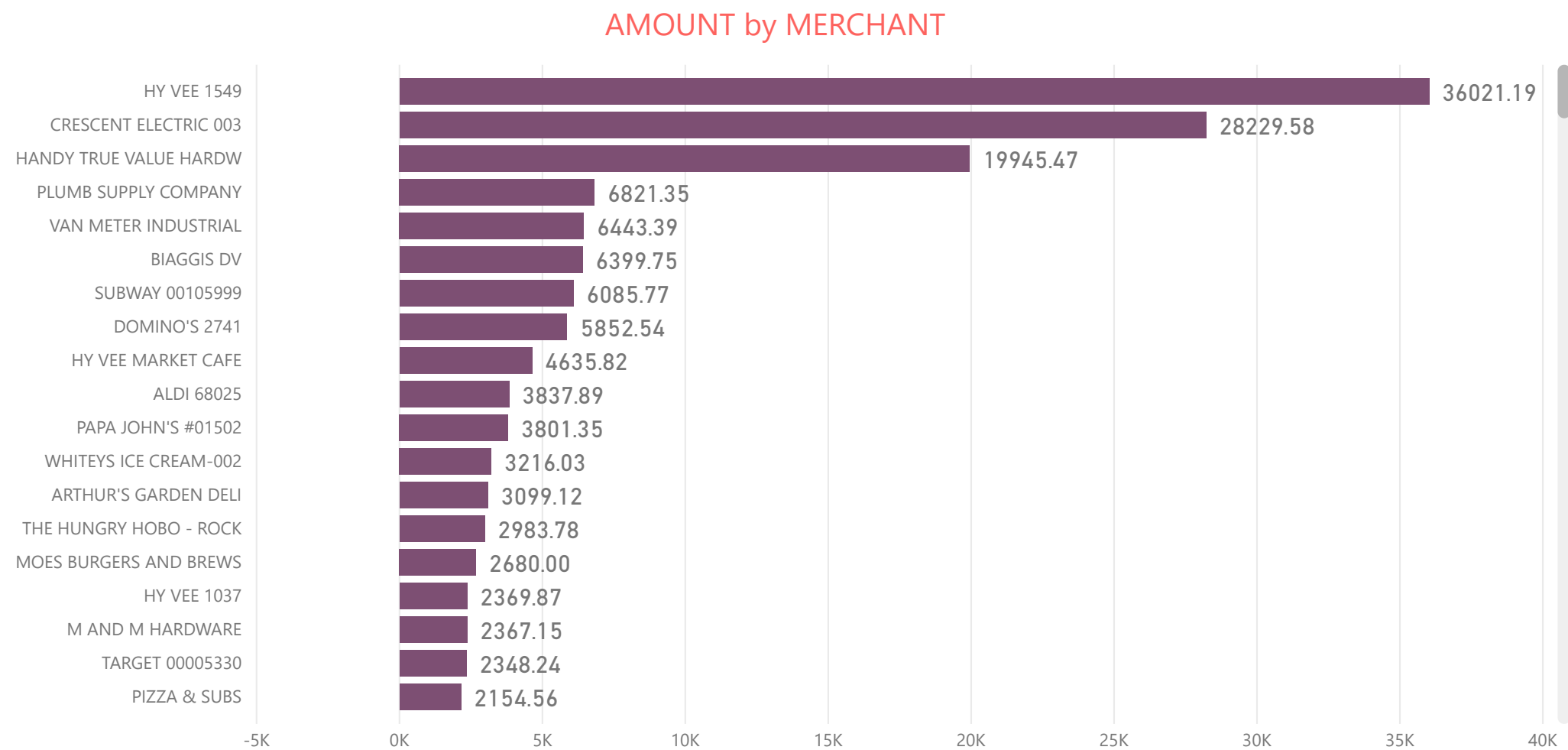
15,950.00

DATE

▼

3/1/2017

2/28/2018



...

IL

IL

Cl...

Bishop Hill

Blooming...

CHICAGO

EFFINGHA...

LASALLE

MINOOKA

Normal

TAX

-32.27

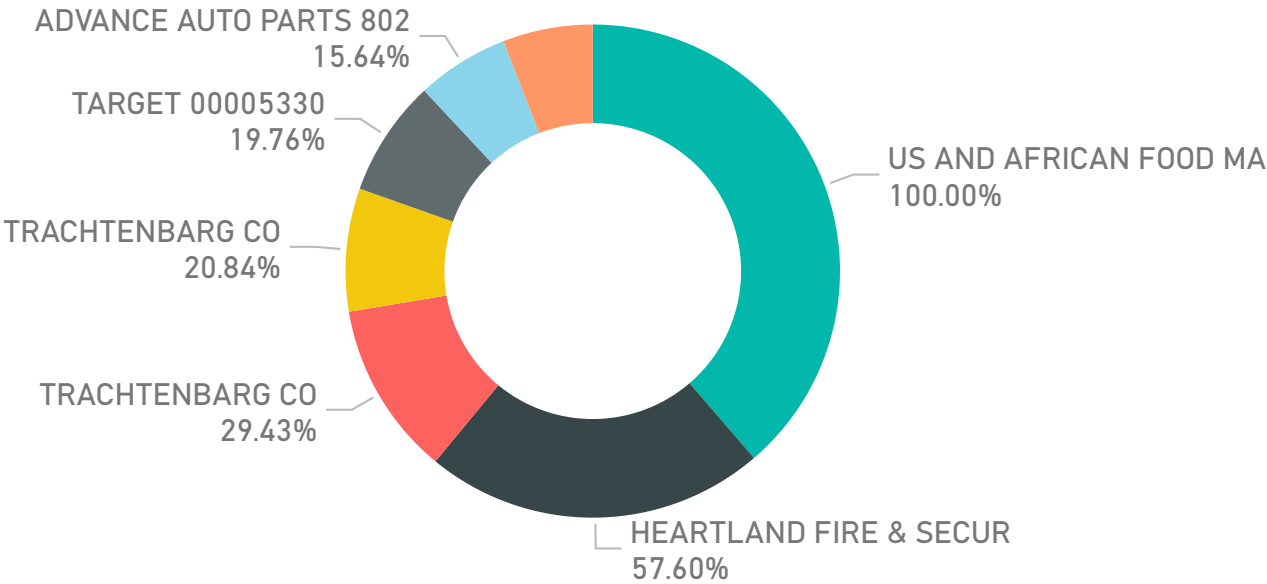
419.87

TAX RATE

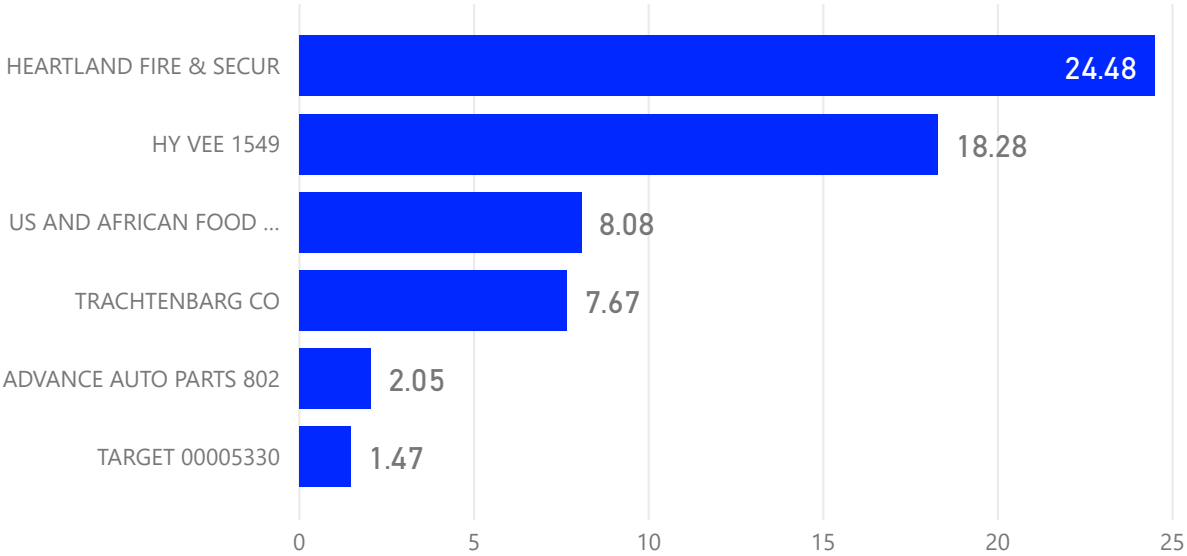
15.00%

100.00%

TAX RATE by AMOUNT and MERCHANT



TAX by MERCHANT



CATEGORY	MERCHANT	TAX RATE	TAX	NUMBER OF TRANSACTIONS	AMOUNT
MISC FOOD STORE-CONVENIENCE,MRKT,SPLTY,VENDN G MACS	US AND AFRICAN FOOD MA	100.00%	8.08	1	8.08
DETECTVE/PROTECTVE AGENCY,SECURITY SRVS, ARMOR CARS	HEARTLAND FIRE & SECUR	57.60%	24.48	1	42.50
PLUMBING AND HEATING EQUIPMENT	TRACHTENBARG CO	29.43%	3.75	1	12.74
PLUMBING AND HEATING EQUIPMENT	TRACHTENBARG CO	20.84%	3.92	1	18.81
GROCERY STORES, SUPERMARKETS	TARGET 00005330	19.76%	1.47	1	7.44
AUTOMOTIVE PARTS, ACCESSORIES STORES	ADVANCE AUTO PARTS 802	15.64%	2.05	1	13.11
GROCERY STORES, SUPERMARKETS	HY VEE 1549	15.20%	18.28	1	120.25
Total			62.03	7	222.93



THANK YOU

Group Members: My Pham, Janie Le, Maxwell Xu, Cody Goforth (11:30-12:45)

LIQUIDITY MANAGEMENT FINAL REPORT

1. Transaction Management

Outliers and abnormal amounts:

- 79 transactions are negative amounts ranging from -\$2.14 to -\$1106.44 (Electric parts and equipment)
 - 13 of them are hardware stores transactions
 - Are these transactions discounts or returns? Why were they returned?
- Grocery stores category accounts for the highest amount with \$53K (together with Eating places, Fast food restaurants, Electric parts and equipment, and Hardware stores)
 - In this category, some transactions range from \$100 to \$900 mostly in Peoria → seem unreasonable, what occasions were they spent on?
 - There are some large transactions during Christmas time. People tend to spend more money at grocery stores during that time.
- During Thanksgiving and Black Friday, there are always electronic sales. A few large purchases were made in Crescent Electric.
- 1,144 transactions came out to be even amounts
 - Possibility of using gift cards or payment for entertainment/personal purposes
 - Amounted up to \$47,110

2. Employee Management

General Analysis:

- Peoria has the most transactions among 4 cities, while Pekin has the least.
- Peoria also spends the most money, while Pekin spends the least.
- However, the average amounts per transaction in East Peoria and Pekin are the highest → need to consider why these cities spend significantly more money on each transaction than the others.
- May and August have the most amounts spent, followed by February and October.
- June has the least amount spent.

Merchant Transactions:

- Top merchants that have the most transactions include: Hy Vee 1549, Crescent Electric 003, Trachtenbarg Co, Handy True Value Hardware
 - Food and utilities categories seem to have significantly higher amounts than the others → need to look into these categories
- Merchants that have the most negative amounts include: Electrical parts and equipment, Electronic sales, Colleges, univ, pro-schools, junior colleges, and Home supply warehouse stores
- Food category:
 - Hy Vee 1549 has an unusual amount that is considerably higher than the rest in August 2017.

- 21 transactions are higher than or equal to \$500 → seem very high, need to see the purpose of these transactions
- Hy Vee 1549 (highest amount):
 - May and August have the highest amounts among all months → Why do they need to spend more money on food in these two months? On what occasions?
- Equipment and Utilities category:
 - June has the highest number of transactions (84) by Handy True Value Hardware
 - Crescent Electric 003 has the most amount of money compared to other merchants → this may be the area that contains abnormal amounts
 - 20 transactions are between \$1,000 and \$3,000 → what exactly did they purchase at such high costs?
 - Crescent Electric 003 (highest amount):
 - June, May and March have the highest amounts throughout the fiscal year → why did they spend more in these months?
 - Spends \$1,000-\$3,500 every month compared to East Peoria Electric M and Republic Companies who only spend below \$1,000 for one month of the year.

3. Merchant Management

- An approximate of \$800,000 was spent on merchants based on our findings. Most of the expenditure over \$20,000 is spent for Hyvee, Crescent Electric, Menards, Trachtenbarg Co., and Radisson.
- Local merchants (Peoria, Peoria Heights, East Peoria, and Pekin):
 - According to the data, Hyvee was ranked first with nearly \$40,000 → Spend most at Hyvee
 - Transactions of more than \$20,000 in sum should be looked at carefully
 - Some transactions might be accounted for personal transactions (small amounts spent on local restaurants/coffee shops/etc.) → Specify the reasons for those transactions
- Paypal merchants:
 - Regardless of the amounts, no PayPal payments found for local required areas (Peoria, East Peoria, Peoria Heights, and Pekin).
- Amazon merchants:
 - There are nearly 2000 transactions of Amazon in general and the majority of the transactions are made for books and marketing. The two highest amounts spent on Amazon are both for book (about \$82,000 is spent on Amazon Marketplace and about \$63,000 is spent on Amazon.com). However, these transactions are not in the required areas.
- Ebay merchants:
 - There is only one Ebay merchant, and it is out of the required area. The amount seems reasonable.
- Why are some transactions less than \$10?
 - Transactions less than \$10 are suspected for personal expenses since the amounts are abnormal.
- Why are there negative transactions?

- Transactions could be made when there were returns, withdrawals, etc.

4. Category Management

Categories that they spent the most on have more negotiable power than the others as they could negotiate to get a better price for those categories in the future. They could also adopt bidding procedure to get the most benefit deal from the suppliers.

- Categories that have the highest amounts: Grocery stores and supermarkets, Eating places and restaurants, Fast food restaurants, Electrical parts and equipment, Hardware stores
 - In general, we spent money on restaurants, groceries, and electrical supplies.
 - Within Food category, Hy Vee 1549 has the most negotiable power
- Merchants that have most negotiable power: Hy Vee 1549, Crescent electric 003

5. Tax

- The non-profit company is not required to pay sales tax, but the data shows that there are many transactions with sales tax expense at retail stores such as Auto Parts, Hyvee, etc.
- Abnormal tax rates:
 - 146 transactions have tax rates higher than 7% and appear to be sales tax → seem unreasonable since these are supposed to be tax exempt.
 - 2 merchants have tax rates higher than 50%: US & African food (100%) and Heartland fire & security (57.6%) → these could be errors or mischarged.
- 6 transactions have negative tax amounts (mostly equipment and electronic supplies) → need to check whether these are returns of items.