

5.2	EXPENSES			
a.	Salaries and wages	195,413.00		582,699.00
b.	Pumping cost (Fuel, Oil, Electricity)			-
c.	Chemicals (treatment)			-
d.	Other O & M Expense	10,262.47		298,007.99
e.	Depreciation Expense	40,890.56		122,053.35
f.	Interest Expense	-		72,761.00
g.	Others	512,257.56		1,480,448.79
	Total	758,823.59		2,555,970.13
5.3	NET INCOME (LOSS)	236,819.05		444,334.66
5.4	CASH FLOW STATEMENT			
a.	Receipts	694,381.30		2,662,117.71
b.	Disbursements	151,218.63		1,879,727.99
c.	Net Receipts (Disbursements)	543,162.67		782,389.72
d.	Cash balance, beginning	11,736,238.36		34,779,757.06
e.	Cash balance, ending	12,300,238.78		35,582,984.53
5.5	MISCELLANEOUS (Financial)			
a.	Loan Funds (Total)	-		-
	1. Cash in Bank			-
	2. Cash on Hand			-
b.	WD Funds (Total)	12,300,238.78		35,583,984.53
	1. Cash on hand	705,339.67		758,947.46
	2. Cash in bank	9,832,266.56		29,592,139.42
	3. Special Deposits	1,762,632.55		5,232,897.65
	4. Investments			-
	5. Working fund			-
	6. Reserves			-
	6.2 General Reserves			-
c.	Materials & Supplies inventory			-
d.	Accounts Receivable	670,408.43		1,300,248.06
	1. Customers	670,408.43		1,300,248.06
	2. Materials on loans			-
	3. Officers & Employees			-
e.	Customers' deposits			-
f.	Loans payable	6,976,104.17		20,941,846.51
g.	Payable to creditors eg. supplies			-
5.6	FINANCIAL RATIOS			
			This Month	Year-to-Date
a.	Operating Ratio (benchmark = less than .75)			
	$\frac{\text{Operating Expense}}{\text{Operating Revenue}}$	205,675.47	= 0.21	880,706.99
		995,642.64		3,000,304.79
b.	Net Income Ratio (benchmark = more than 0.08)			
	$\frac{\text{Net Income (Loss)}}{\text{Operating Revenues}}$	236,819.05	= 0.24	444,334.66
		995,642.64		3,000,304.79
c.	Current Ratio			
	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$	13,976,081.32	= 24.61	
		567,860.28		