

UUSS Treasurer's Report - August 2025

September 25, 2025

This report covers the first two months of the 2025-2026 fiscal year. As of August 31, UUSS has a surplus over the budget of \$4,270, or 6%.

A. FISCAL YEAR YEAR-TO-DATE NET INCOME

Our revenue for August was \$208,174, \$9,356 (5%) over budget. Expenses were \$137,351, \$5,086 (4%) more than budgeted.

All income and expense categories aligned with the budgeted amounts. No anomalies noted.

B. August Highlights

1. The month of August ended with a net gain of \$2,397, which was \$3,462 more than the loss of \$1,065 that was budgeted. No anomalies noted.

C. Reserves

As shown below, the operating fund balance as of August 31 was \$350,391. The reserve ratio, comprised of the Capital Outlay and Reserve funds, was 21% on August 31. The Board of Trustees has set a reserve ratio goal of 15% - 25%.

D. Balance Sheet (Total Assets: \$2,491,708)

1. Operating Fund (Fund 01): August 31 balance \$350,391

- **The Operating Fund is used for the standard income and expenses of UUSS.** This fund contains includes the Reserve Fund, valued at \$116,568. The Reserve Fund is money UUSS has set aside for emergency situations.

2. Temporarily Restricted (Fund 02): August 31 balance \$379,556

- **The Temporarily Restricted Fund is used to hold any one-time donations or collections to be used for a specific purpose.** It also includes Bequests (balance \$298,014) and the Heritage Fund (balance \$31,471). Both Bequests and the Heritage Fund are used to track bequests and other undesignated but non-recurring donations.

3. Endowment Trust (Fund 03): August 31 balance \$464,945.

- **The Endowment Trust was created for members to donate for the long-term benefit of UUSS. It gives out a portion of its funds each year as grants for projects benefitting UUSS.**
- The building loan from the Endowment Trust to UUSS (balance of \$259,976) is both an asset for the Endowment and a liability for UUSS. It is a 1% interest-only loan. Payments are \$2,600 per year. The loan term is July 1, 2025 to July 31, 2035.

4. Property and Equipment (Fund 04) : August 31 balance \$1,296,816.

- **The Property and Equipment Fund accounts for all UUSS property, including the building and land.** This fund includes both the land and building (book value \$1,231,698) and the Capital Outlay Fund (\$65,923). The Capital Outlay fund is used to hold funds specifically designated for use in capital projects at UUSS.

NOTES: The Finance Committee will meet next in October. We plan to discuss the reserve ratio and investment options. We may have a recommendation for the Board at the November meeting.

Unitarian Universalist Society of Sacramento
Profit & Loss Budget Performance
August 2025

	<u>Aug 25</u>	<u>Budget</u>	<u>% of Budget</u>	<u>Jul - Aug 25</u>	<u>YTD Budget</u>	<u>% of Budget</u>	<u>Annual Budget</u>
Ordinary Income/Expense							
Income							
4100 · PLEDGE INCOME	47,199	48,017	98%	167,756	168,017	100%	648,183
4110 · PLATE OFFERINGS	7,621	6,250	122%	14,957	12,500	120%	75,000
4120 · OTHER CONTRIBUTIONS	385	1,250	31%	5,810	2,500	232%	15,000
4130 · PROPERTY USE REVENUE	1,440	3,333	43%	3,146	6,667	47%	40,000
4140 · FUNDRAISING REVENUE	0	83	0%	0	167	0%	43,000
4200 · PROGRAM REVENUE	6,615	1,138	581%	9,532	2,276	419%	19,885
4400 · INVESTMENT INCOME	3,198	3,345	96%	6,973	6,689	104%	40,136
Total Income	<u>66,458</u>	<u>63,416</u>	<u>105%</u>	<u>208,174</u>	<u>198,816</u>	<u>105%</u>	<u>881,204</u>
Gross Profit	66,458	63,416	105%	208,174	198,816	105%	881,204
Expense							
5050 · STAFF COMPENSATION & BENEFITS	45,266	44,692	101%	98,398	91,691	107%	613,578
5070 · GENERAL & ADMIN EXPENSES	2,128	3,825	56%	4,186	7,650	55%	46,625
5090 · UTILITES	3,314	3,300	100%	5,639	6,601	85%	39,606
5100 · BUILDING MAINTENANCE	1,166	1,583	74%	1,296	3,167	41%	19,000
5120 · GROUNDS	667	708	94%	1,087	1,417	77%	8,500
5130 · TAXES	0	0	0%	221	0	100%	13,140
5140 · SECURITY	373	179	208%	473	358	132%	2,150
5150 · FUNDRAISING EXPENSES	0	0	0%	0	0	0%	5,000
5200 · PROGRAM EXPENSES	2,102	2,146	98%	7,417	4,292	173%	33,480
5250 · UUA FAIR SHARE PROGRAM DUES	3,795	3,479	109%	7,274	6,958	105%	41,745
5260 · COMMUNITY CONTRIBUTIONS	3,811	3,125	122%	7,479	6,250	120%	37,500
5270 · CAPITAL OUTLAY/RESERVE	1,440	1,440	100%	2,880	2,880	100%	17,280
5280 · LOANS	0	0	0%	0	0	0%	2,600
5290 · SABATICAL RESERVES	0	0	0%	1,000	1,000	100%	1,000
Total Expense	<u>64,062</u>	<u>64,477</u>	<u>99%</u>	<u>137,350</u>	<u>132,264</u>	<u>104%</u>	<u>881,204</u>
Net Ordinary Income	<u>2,396</u>	<u>-1,061</u>	<u>-226%</u>	<u>70,824</u>	<u>66,552</u>	<u>106%</u>	<u>0</u>
	<u>2,396</u>	<u>-1,061</u>	<u>-226%</u>	<u>70,824</u>	<u>66,552</u>	<u>106%</u>	<u>0</u>

Unitarian Universalist Society of Sacramento
Balance Sheet by Class
As of August 31, 2025

	<u>1 -Operating Fund</u>	<u>2 - Temp Restricted</u>	<u>3 - Endowment Trust</u>	<u>4 -Property & Equipment</u>	<u>TOTAL</u>
ASSETS					
Current Assets					
Checking/Savings					
0000 · Class Transfer Account	(596)	8,096	(7,500)	-	-
1100 · Five Star Bank	188,689	(114,823)	11,358	(5,334)	79,890
1102 · Five Star Money Market	143,789	295,821	-	-	439,610
1120 · River City Bank Checking	6,285	-	-	-	6,285
1130 · Petty Cash	412	-	-	-	412
1140 · SCHWAB ACCOUNTS					
1142 · S&P 500 (SW SPY)	6,284	81,443	-	-	87,727
1143 · Money Market (SW SWMX)	(74,504)	79,471	-	-	4,966
1146 · 4.1% CD Rollstone Bank (0	(20)	29,549	-	70,452	99,980
1148 · UBS Bank CD 09.25.25	80,052	-	-	-	80,052
Total 1140 · SCHWAB ACCOUNTS	<u>11,812</u>	<u>190,462</u>	<u>-</u>	<u>70,452</u>	<u>272,725</u>
Total Checking/Savings	<u>350,391</u>	<u>379,556</u>	<u>3,858</u>	<u>65,118</u>	<u>798,923</u>
Accounts Receivable					
1150 · Accounts Receivable	-	-	-	-	-
1151 · Building Project Loan	-	-	259,976	-	259,976
Total Accounts Receivable	<u>-</u>	<u>-</u>	<u>259,976</u>	<u>-</u>	<u>259,976</u>
Other Current Assets					
1160 · ENDOWMENT TRUST					
1161 · UU Common Endowment F	-	-	201,112	-	201,112
Total 1160 · ENDOWMENT TRUST	<u>-</u>	<u>-</u>	<u>201,112</u>	<u>-</u>	<u>201,112</u>
Total Other Current Assets	<u>-</u>	<u>-</u>	<u>201,112</u>	<u>-</u>	<u>201,112</u>
Total Current Assets	<u>350,391</u>	<u>379,556</u>	<u>464,945</u>	<u>65,118</u>	<u>1,260,010</u>
Fixed Assets					
1170 · FIXED ASSETS					
1171 · Land	-	-	-	136,506	136,506
1172 · Improvements	-	-	-	1,095,192	1,095,192
Total 1170 · FIXED ASSETS	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,231,698</u>	<u>1,231,698</u>
Total Fixed Assets	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,231,698</u>	<u>1,231,698</u>
TOTAL ASSETS	<u>350,391</u>	<u>379,556</u>	<u>464,945</u>	<u>1,296,816</u>	<u>2,491,708</u>
LIABILITIES & EQUITY					
Liabilities					
Current Liabilities					
Accounts Payable					
2000 · Accounts Payable	(2,911)	-	-	-	(2,911)
Total Accounts Payable	<u>(2,911)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(2,911)</u>
Credit Cards					
2001 · Five Star Credit Card	4,606	1,250	-	-	5,856
Total Credit Cards	<u>4,606</u>	<u>1,250</u>	<u>-</u>	<u>-</u>	<u>5,856</u>
Other Current Liabilities					
5800 · CURRENT LIABILITES					
5802 · Sales Tax	14	-	-	-	14
5803 · Payroll Withholdings					
5803a · Employee Dental Co	85	-	-	-	85
5803b · Employee Health Co	375	-	-	-	375
5803c · Employee LTD Conl	301	-	-	-	301
Total 5803 · Payroll Withholdin	<u>762</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>762</u>
5804 · Freedom Club Passthru	-	10	-	-	10
5820 · Rental Deposits	2,250	-	-	-	2,250
5821 · Rentals - Future Prepaic	3,311	-	-	-	3,311

Unitarian Universalist Society of Sacramento
Balance Sheet by Class
As of August 31, 2025

	1 -Operating Fund	2 - Temp Restricted	3 - Endowment Trust	4 -Property & Equipment	TOTAL
5800 · CURRENT LIABILITES -	81	-	-	-	81
Total 5800 · CURRENT LIABILITE:	6,417	10	-	-	6,427
Total Other Current Liabilities	6,417	10	-	-	6,427
Total Current Liabilities	8,112	1,260	-	-	9,372
Long Term Liabilities					
3600 · LONG TERM LIABILITIES					
3601 · Endowment Trust Loan	-	-	-	259,976	259,976
Total 3600 · LONG TERM LIABILITIE:	-	-	-	259,976	259,976
Total Long Term Liabilities	-	-	-	259,976	259,976
Total Liabilities	8,112	1,260	-	259,976	269,347
Equity					
30000 · Opening Balance Equity	114,642	(78,885)	6,585	970,917	1,013,259
32000 · Unrestricted Net Assets	36,852	(2,015)	3,221	-	38,058
3700 · DISIGNATED EQUITY FUNDS					
3703 · Mercy Pedalers	(82)	6,127	-	-	6,045
3704 · Refugee Fund	-	9,787	-	-	9,787
3705 · RE Special Collections	-	3,241	-	-	3,241
3706 · Women's Retreat	-	1,573	-	-	1,573
3707 · Special Collections	-	223	-	-	223
3708 · Fund a Need Kitchen Upgrade	-	5,561	-	-	5,561
3709 · Music Equity	-	180	-	-	180
3710 · Crone Connection	-	39	-	-	39
3711 · PCC - UUMA	-	10,016	-	-	10,016
3712 · Pink Haven	200	11,691	-	-	11,891
Total 3700 · DISIGNATED EQUITY FUNE	118	48,439	-	-	48,556
3800 · EQUITY FUNDS					
3801 · Bequest					
3801.1 · Sweet Bequest	-	20,000	-	-	20,000
3801 · Bequest - Other	-	278,014	-	-	278,014
Total 3801 · Bequest	-	298,014	-	-	298,014
3802 · Capital Outlay Fund	-	-	-	65,923	65,923
3804 · Heritage Fund	289	31,471	-	-	31,759
3805 · Reserve Fund	116,568	-	-	-	116,568
3806 · Sabbatical Fund	3,000	-	-	-	3,000
Total 3800 · EQUITY FUNDS	119,857	329,484	-	65,923	515,265
3900 · RESTRICTED EQUITY FUNDS					
3901 · Ch'maj Fund	-	81,259	-	-	81,259
3902 · Endowment Trust Fund	-	-	455,139	-	455,139
Total 3900 · RESTRICTED EQUITY FUNI	-	81,259	455,139	-	536,398
Net Income	70,810	15	-	-	70,825
Total Equity	342,279	378,296	464,945	1,036,840	2,222,360
TOTAL LIABILITIES & EQUITY	350,391	379,556	464,945	1,296,816	2,491,708