

October 23, 2025

## UUSS Treasurer's Report for the month of September 2025

This report covers the first quarter of the 2025-2026 fiscal year. As of September 30, UUSS has an annual net gain of \$79,418, a budgetary surplus of \$19,150, or 32%.

### A. FISCAL YEAR YEAR-TO-DATE NET INCOME

Our revenue as of September 30 was \$285,465, \$24,496 (9%) over budget. Expenses were \$206,047, \$5,346 (3%) more than budgeted.

All income and expenses are aligned with or were better than the budgeted amounts. No anomalies noted.

- Electricity expenses continue to be lower than expected. Yay for the solar panels!

### B. September Highlights

1. September revenue was 126% of that budgeted, while expenses exceeded the budget by only 1%. This resulted in a month-end net gain of \$8,776. This gain was \$15,687 (27%) more than the budgeted loss of \$6,911. No anomalies noted.

### C. Reserves

As shown below, the operating fund balance as of September 30 was \$262,622. The reserve ratio, comprised of the Capital Outlay and Reserve funds, was 21% on September 30. The Board of Trustees has set a reserve ratio goal of 15% - 25%.

### D. Balance Sheet (Total Assets: \$2,472,908)

#### 1. Operating Fund (Fund 01): September 30 balance \$262,622

- **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): September 30 balance \$444,706

- **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 \$91,231). Both Bequests and the Heritage Fund are used to track bequests and other undesignated but non-recurring donations.

#### 3. Endowment Trust (Fund 03): September 30 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 June 30, 2035.

#### 4. Property and Equipment (Fund 04) : September 30 balance \$1,300,636.

- **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 (\$68,684). The Capital Outlay fund is used to hold money specifically designated for use in capital projects at UUSS.

**NOTES:** The Finance Committee will meet on October 28. 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**  
September 2025

	<u>Sep 25</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>	<u>Jul - Sep 25</u>	<u>YTD Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>	<u>Annual Budget</u>
<b>Ordinary Income/Expense</b>									
<b>Income</b>									
4100 · PLEDGE INCOME	61,766	49,545	12,221	125%	229,522	219,091	10,431	105%	665,000
4110 · PLATE OFFERINGS	7,795	6,250	1,545	125%	22,752	18,750	4,002	121%	75,000
4120 · OTHER CONTRIBUTIONS	856	1,250	-394	68%	6,666	3,750	2,916	178%	15,000
4130 · PROPERTY USE REVENUE	5,124	3,333	1,791	154%	8,270	10,000	-1,730	83%	40,000
4140 · FUNDRAISING REVENUE	120	83	37	145%	120	250	-130	48%	43,000
4200 · PROGRAM REVENUE	683	1,138	-455	60%	10,215	3,415	6,800	299%	19,885
4400 · INVESTMENT INCOME	3,827	1,905	1,922	201%	7,920	5,714	2,206	139%	22,858
<b>Total Income</b>	<u>80,171</u>	<u>63,504</u>	<u>16,667</u>	<u>126%</u>	<u>285,465</u>	<u>260,970</u>	<u>24,495</u>	<u>109%</u>	<u>880,743</u>
<b>Expense</b>									
5050 · STAFF COMPENSATION & BENEFITS	45,836	47,096	-1,260	97%	144,234	139,691	4,543	103%	613,578
5070 · GENERAL & ADMIN EXPENSES	6,573	3,825	2,748	172%	10,747	11,475	-728	94%	46,625
5090 · UTILITES	3,355	3,301	54	102%	9,178	9,901	-723	93%	39,606
5100 · BUILDING MAINTENANCE	1,507	1,583	-76	95%	2,804	4,750	-1,946	59%	19,000
5120 · GROUNDS	301	708	-407	43%	1,388	2,125	-737	65%	8,500
5130 · TAXES	0	0	0	0%	221	0	221	100%	13,140
5140 · SECURITY	0	179	-179	0%	473	537	-64	88%	2,150
5150 · FUNDRAISING EXPENSES	0	0	0	0%	0	0	0	0%	5,000
5200 · PROGRAM EXPENSES	1,793	2,146	-353	84%	9,221	6,438	2,783	143%	33,480
5250 · UUA FAIR SHARE PROGRAM DUES	3,163	3,479	-316	91%	10,436	10,436	0	100%	41,745
5260 · COMMUNITY CONTRIBUTIONS	3,897	3,125	772	125%	11,376	9,375	2,001	121%	37,500
5270 · CAPITAL OUTLAY/RESERVE	4,320	4,320	0	100%	4,320	4,320	0	100%	17,280
5280 · LOANS	650	650	0	100%	650	650	0	100%	2,600
5290 · SABBATICAL RESERVES	0	0	0	0%	1,000	1,000	0	100%	1,000
<b>Total Expense</b>	<u>71,395</u>	<u>70,412</u>	<u>983</u>	<u>101%</u>	<u>206,048</u>	<u>200,698</u>	<u>5,350</u>	<u>103%</u>	<u>881,204</u>
<b>Net Income</b>	<u>8,776</u>	<u>-6,908</u>	<u>15,684</u>	<u>-127%</u>	<u>79,417</u>	<u>60,272</u>	<u>19,145</u>	<u>132%</u>	<u>-461</u>

**Unitarian Universalist Society of Sacramento**  
**Balance Sheet by Class**  
 As of September 30, 2025

	<u>Operating Fund</u>	<u>2 - Temp Restricted</u>	<u>Endowment Trust</u>	<u>4 -Property &amp; Equipment</u>	<u>TOTAL</u>
<b>ASSETS</b>					
<b>Current Assets</b>					
<b>Checking/Savings</b>					
1100 · Five Star Bank	27,194	22,949	0	4,137	54,280
1102 · Five Star Money Market	207,898	229,169	3,858	0	440,925
1120 · River City Bank Checking	6,395	0	0	0	6,395
1130 · Petty Cash	412	0	0	0	412
<b>1140 · SCHWAB ACCOUNTS</b>					
1142 · S&P 500 (SW SPY)	6,284	84,316	0	0	90,600
1143 · Money Market (SW SWMXXX)	8,690	78,723	0	0	87,413
1146 · 4.1% CD Rollstone Bank (03.26)	5,748	29,549	0	64,800	100,097
<b>Total 1140 · SCHWAB ACCOUNTS</b>	<u>20,723</u>	<u>192,588</u>	<u>0</u>	<u>64,800</u>	<u>278,111</u>
<b>Total Checking/Savings</b>	<u>262,622</u>	<u>444,706</u>	<u>3,858</u>	<u>68,938</u>	<u>780,123</u>
<b>Accounts Receivable</b>					
1150 · Accounts Receivable	0	0	0	0	0
1151 · Building Project Loan	0	0	259,976	0	259,976
<b>Total Accounts Receivable</b>	<u>0</u>	<u>0</u>	<u>259,976</u>	<u>0</u>	<u>259,976</u>
<b>Other Current Assets</b>					
<b>1160 · ENDOWMENT TRUST</b>					
1161 · UU Common Endowment Fund	0	0	201,112	0	201,112
<b>Total 1160 · ENDOWMENT TRUST</b>	<u>0</u>	<u>0</u>	<u>201,112</u>	<u>0</u>	<u>201,112</u>
<b>Total Other Current Assets</b>	<u>0</u>	<u>0</u>	<u>201,112</u>	<u>0</u>	<u>201,112</u>
<b>Total Current Assets</b>	<u>262,622</u>	<u>444,706</u>	<u>464,945</u>	<u>68,938</u>	<u>1,241,210</u>
<b>Fixed Assets</b>					
<b>1170 · FIXED ASSETS</b>					
1171 · Land	0	0	0	136,506	136,506
1172 · Improvements	0	0	0	1,095,192	1,095,192
<b>Total 1170 · FIXED ASSETS</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,231,698</u>	<u>1,231,698</u>
<b>Total Fixed Assets</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,231,698</u>	<u>1,231,698</u>
<b>TOTAL ASSETS</b>	<u><u>262,622</u></u>	<u><u>444,706</u></u>	<u><u>464,945</u></u>	<u><u>1,300,636</u></u>	<u><u>2,472,908</u></u>
<b>LIABILITIES &amp; EQUITY</b>					
<b>Liabilities</b>					
<b>Current Liabilities</b>					

**Unitarian Universalist Society of Sacramento**  
**Balance Sheet by Class**

As of September 30, 2025

	<u>Operating Fund</u>	<u>2 - Temp Restricted</u>	<u>Endowment Trust</u>	<u>4 -Property &amp; Equipment</u>	<u>TOTAL</u>
<b>Accounts Payable</b>					
2000 · Accounts Payable	-2,911	0	0	0	-2,911
<b>Total Accounts Payable</b>	<u>-2,911</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>-2,911</u>
<b>Credit Cards</b>					
2001 · Five Star Credit Card	3,926	3,486	0	1,059	8,472
<b>Total Credit Cards</b>	<u>3,926</u>	<u>3,486</u>	<u>0</u>	<u>1,059</u>	<u>8,472</u>
<b>Other Current Liabilities</b>					
2110 · Direct Deposit Liabilities	-23,898	0	0	0	-23,898
<b>5800 · CURRENT LIABILITES</b>					
5802 · Sales Tax	23	0	0	0	23
<b>5803 · Payroll Withholdings</b>					
5803a · Employee Dental Contribu	40	0	0	0	40
5803b · Employee Health Contribu	195	0	0	0	195
5803c · Employee LTD Contributi	402	0	0	0	402
5803e · CA Payroll Withholding	-1,853	0	0	0	-1,853
5804f · Federal Tax Withholding	-6,622	493	0	0	-6,129
5804g · Social Security Employee	-2,182	407	0	0	-1,775
5804h · Medicare Employee	-510	95	0	0	-415
<b>Total 5803 · Payroll Withholdings</b>	<u>-10,530</u>	<u>995</u>	<u>0</u>	<u>0</u>	<u>-9,535</u>
5804 · Freedom Club Passthru	0	10	0	0	10
5805 · Misc. Passthru	20	0	0	0	20
5820 · Rental Deposits	2,175	0	0	0	2,175
5821 · Rentals - Future Prepaid Renta	4,260	0	0	0	4,260
<b>5800 · CURRENT LIABILITES - Other</b>	<u>-887</u>	<u>-1,306</u>	<u>0</u>	<u>0</u>	<u>-2,193</u>
<b>Total 5800 · CURRENT LIABILITES</b>	<u>-4,939</u>	<u>-302</u>	<u>0</u>	<u>0</u>	<u>-5,240</u>
<b>Total Other Current Liabilities</b>	<u>-28,836</u>	<u>-302</u>	<u>0</u>	<u>0</u>	<u>-29,138</u>
<b>Total Current Liabilities</b>	<u>-27,821</u>	<u>3,185</u>	<u>0</u>	<u>1,059</u>	<u>-23,577</u>
<b>Long Term Liabilities</b>					
<b>3600 · LONG TERM LIABILITIES</b>					
3601 · Endowment Trust Loan	0	0	0	259,976	259,976
<b>Total 3600 · LONG TERM LIABILITIES</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>259,976</u>	<u>259,976</u>
<b>Total Long Term Liabilities</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>259,976</u>	<u>259,976</u>
<b>Total Liabilities</b>	<u>-27,821</u>	<u>3,185</u>	<u>0</u>	<u>261,035</u>	<u>236,398</u>
<b>Equity</b>					

Unitarian Universalist Society of Sacramento  
**Balance Sheet by Class**

As of September 30, 2025

	Operating Fund	2 - Temp Restricted	Endowment Trust	4 -Property & Equipment	TOTAL
30000 · Opening Balance Equity	114,642	-78,885	6,585	970,917	1,013,259
32000 · Unrestricted Net Assets	-22,326	-2,763	3,221	0	-21,868
<b>3700 · DISIGNATED EQUITY FUNDS</b>					
3703 · Mercy Pedalers	0	6,009	0	0	6,009
3704 · Refugee Fund	0	8,702	0	0	8,702
3705 · RE Special Collections	0	3,241	0	0	3,241
3706 · Women's Retreat	0	1,573	0	0	1,573
3707 · Special Collections	-860	223	0	0	-637
3708 · Fund a Need Kitchen Upgrades	0	4,813	0	0	4,813
3709 · Music Equity	0	180	0	0	180
3710 · Crone Connection	0	39	0	0	39
3711 · PCC - UUMA	0	13,091	0	0	13,091
3712 · Pink Haven	0	11,922	0	0	11,922
<b>Total 3700 · DISIGNATED EQUITY FUNDS</b>	<b>-860</b>	<b>49,792</b>	<b>0</b>	<b>0</b>	<b>48,932</b>
<b>3800 · EQUITY FUNDS</b>					
3801 · Bequest					
3801.1 · Sweet Bequest	0	20,000	0	0	20,000
3801 · Bequest - Other	0	278,014	0	0	278,014
<b>Total 3801 · Bequest</b>	<b>0</b>	<b>298,014</b>	<b>0</b>	<b>0</b>	<b>298,014</b>
3802 · Capital Outlay Fund	0	0	0	68,684	68,684
3804 · Heritage Fund	0	91,231	0	0	91,231
3805 · Reserve Fund	116,568	0	0	0	116,568
3806 · Sabbatical Fund	3,000	0	0	0	3,000
<b>Total 3800 · EQUITY FUNDS</b>	<b>119,568</b>	<b>389,245</b>	<b>0</b>	<b>68,684</b>	<b>577,497</b>
<b>3900 · RESTRICTED EQUITY FUNDS</b>					
3901 · Ch'maj Fund	0	84,132	0	0	84,132
3902 · Endowment Trust Fund	0	0	455,139	0	455,139
<b>Total 3900 · RESTRICTED EQUITY FUNDS</b>	<b>0</b>	<b>84,132</b>	<b>455,139</b>	<b>0</b>	<b>539,271</b>
Net Income	79,417	0	0	0	79,417
<b>Total Equity</b>	<b>290,442</b>	<b>441,521</b>	<b>464,945</b>	<b>1,039,601</b>	<b>2,236,510</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>262,622</b>	<b>444,706</b>	<b>464,945</b>	<b>1,300,636</b>	<b>2,472,908</b>