

November 20, 2025

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

Since this is the report for October, it does not include income and expenses from the auction.

As of October 31, UUSS has a annual net gain of \$43,921, a surplus over the budget of \$12,430, or 39%.

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

**Our revenue as of October 31 was \$355,356, \$30,882 (10%) over budget. Expenses were \$311,435, \$18,452 (6%) more than budgeted.**

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

- Art Exhibits have had revenue of \$4,982 through October 31 compared to the \$2,050 budgeted for the entire 2025-2026 fiscal year.
- Year-to-date investment income is 150% of that budgeted.

### B. October Highlights

1. October revenue was 111% of that budgeted, while expenses were 112% of those budgeted due to timing differences with the payment of property taxes. This resulted in a month-end net loss of \$34,601, 13% more than the loss budgeted. No anomalies noted.

### C. Reserves

As shown below, the operating fund balance as of October 31 was \$263,837. Using the revised calculation, which includes the Heritage Fund and Bequests, the Reserve Ration is 57%.

The reserve ratio using the previous formula comprised of the Capital Outlay and Reserve funds, was 21% on October 31.

#### **Balance Sheet (Total Assets: \$2,451,335)**

##### **1. Operating Fund (Fund 01): October 31 balance \$263,837**

- **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): October 31 balance \$424,615**

- **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 contain bequests and other undesignated but non-recurring donations.

##### **3. Endowment Trust (Fund 03): October 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 current loan term is July 1, 2025 to June 30, 2035.

##### **4. Property and Equipment (Fund 04) : October 31 balance \$1,297,938.**

- **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 (\$65,987). The Capital Outlay fund is used to hold money specifically designated for use in capital projects at UUSS.

**Unitarian Universalist Society of Sacramento**  
**Profit & Loss Budget Performance**  
October 2025

	<u>Oct 25</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>	<u>Jul - Oct 25</u>	<u>YTD Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>	<u>Annual Budget</u>
Ordinary Income/Expense									
Income									
4100 · PLEDGE INCOME	49,019	49,545	-526	99%	276,481	268,636	7,845	103%	665,000
4110 · PLATE OFFERINGS	8,074	6,250	1,824	129%	30,201	25,000	5,201	121%	75,000
4120 · OTHER CONTRIBUTIONS	745	1,250	-505	60%	7,411	5,000	2,411	148%	15,000
4130 · PROPERTY USE REVENUE	3,933	3,333	600	118%	12,203	13,333	-1,130	92%	40,000
4140 · FUNDRAISING REVENUE	5,681	83	5,598	6,845%	5,681	333	5,348	1,706%	43,000
4200 · PROGRAM REVENUE	1,551	1,138	413	136%	11,736	4,553	7,183	258%	19,885
4400 · INVESTMENT INCOME	1,543	1,905	-362	81%	11,643	7,619	4,024	153%	22,858
<b>Total Income</b>	<b>70,546</b>	<b>63,504</b>	<b>7,042</b>	<b>111%</b>	<b>355,356</b>	<b>324,474</b>	<b>30,882</b>	<b>110%</b>	<b>880,743</b>
<b>Gross Profit</b>	<b>70,546</b>	<b>63,504</b>	<b>7,042</b>	<b>111%</b>	<b>355,356</b>	<b>324,474</b>	<b>30,882</b>	<b>110%</b>	<b>880,743</b>
Expense									
5050 · STAFF COMPENSATION & BENEFITS	75,369	73,627	1,742	102%	219,603	211,463	8,140	104%	613,578
5070 · GENERAL & ADMIN EXPENSES	2,892	4,550	-1,658	64%	13,872	16,025	-2,153	87%	46,625
5090 · UTILITES	1,999	3,301	-1,302	61%	11,176	13,202	-2,026	85%	39,606
5100 · BUILDING MAINTENANCE	926	1,583	-657	58%	3,730	6,333	-2,603	59%	19,000
5120 · GROUNDS	1,950	708	1,242	275%	3,338	2,833	505	118%	8,500
5130 · TAXES	11,654	0	11,654	100%	11,876	0	11,876	100%	13,140
5140 · SECURITY	0	179	-179	0%	473	717	-244	66%	2,150
5150 · FUNDRAISING EXPENSES	47	0	47	100%	47	0	47	100%	5,000
5200 · PROGRAM EXPENSES	1,682	2,146	-464	78%	10,904	8,584	2,320	127%	33,480
5250 · UUA FAIR SHARE PROGRAM DUES	3,479	3,479	0	100%	13,915	13,915	0	100%	41,745
5260 · COMMUNITY CONTRIBUTIONS	3,715	3,125	590	119%	15,091	12,500	2,591	121%	37,500
5270 · CAPITAL OUTLAY/RESERVE	1,440	1,440	0	100%	5,760	5,760	0	100%	17,280
5280 · LOANS	0	0	0	0%	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>	<b>105,153</b>	<b>94,138</b>	<b>11,015</b>	<b>112%</b>	<b>311,435</b>	<b>292,982</b>	<b>18,453</b>	<b>106%</b>	<b>881,204</b>
<b>Net Ordinary Income</b>	<b>-34,607</b>	<b>-30,634</b>	<b>-3,973</b>	<b>113%</b>	<b>43,921</b>	<b>31,492</b>	<b>12,429</b>	<b>139%</b>	<b>-461</b>
<b>Net Income</b>	<b>-34,607</b>	<b>-30,634</b>	<b>-3,973</b>	<b>113%</b>	<b>43,921</b>	<b>31,492</b>	<b>12,429</b>	<b>139%</b>	<b>-461</b>

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

	<u>1 -Operating Fund</u>	<u>2 - Temp Restricted</u>	<u>3 - Endowment Trust</u>	<u>4 -Property &amp; Equipment</u>	<u>TOTAL</u>
<b>ASSETS</b>					
Current Assets					
Checking/Savings					
1100 · Five Star Bank	24,925.17	2,858.96	0.00	1,440.00	29,224.13
1102 · Five Star Money Market	209,201.63	229,168.84	3,857.91	0.00	442,228.38
1120 · River City Bank Checking	6,175.77	0.00	0.00	0.00	6,175.77
1130 · Petty Cash	412.00	0.00	0.00	0.00	412.00
1140 · SCHWAB ACCOUNTS					
1142 · S&P 500 (SW SPY)	8,443.98	84,316.18	0.00	0.00	92,760.16
1143 · Money Market (SW SWMXXX)	8,942.10	78,722.87	0.00	0.00	87,664.97
1146 · 4.1% CD Rollstone Bank (03.26)	5,735.90	29,548.50	0.00	64,800.20	100,084.60
Total 1140 · SCHWAB ACCOUNTS	<u>23,121.98</u>	<u>192,587.55</u>	<u>0.00</u>	<u>64,800.20</u>	<u>280,509.73</u>
Total Checking/Savings	263,836.55	424,615.35	3,857.91	66,240.20	758,550.01
Accounts Receivable					
1150 · Accounts Receivable	0.00	0.00	0.00	0.00	0.00
1151 · Building Project Loan	0.00	0.00	259,975.73	0.00	259,975.73
Total Accounts Receivable	0.00	0.00	259,975.73	0.00	259,975.73
Other Current Assets					
1160 · ENDOWMENT TRUST					
1161 · UU Common Endowment Fund	0.00	0.00	201,111.53	0.00	201,111.53
Total 1160 · ENDOWMENT TRUST	0.00	0.00	201,111.53	0.00	201,111.53
Total Other Current Assets	0.00	0.00	201,111.53	0.00	201,111.53
Total Current Assets	263,836.55	424,615.35	464,945.17	66,240.20	1,219,637.27
Fixed Assets					
1170 · FIXED ASSETS					
1171 · Land	0.00	0.00	0.00	136,506.00	136,506.00
1172 · Improvements	0.00	0.00	0.00	1,095,192.00	1,095,192.00
Total 1170 · FIXED ASSETS	0.00	0.00	0.00	1,231,698.00	1,231,698.00
Total Fixed Assets	0.00	0.00	0.00	1,231,698.00	1,231,698.00
<b>TOTAL ASSETS</b>	<u><b>263,836.55</b></u>	<u><b>424,615.35</b></u>	<u><b>464,945.17</b></u>	<u><b>1,297,938.20</b></u>	<u><b>2,451,335.27</b></u>
<b>LIABILITIES &amp; EQUITY</b>					
Liabilities					
Current Liabilities					
Credit Cards					
2001 · Five Star Credit Card	2,598.17	-1,058.93	0.00	1,058.93	2,598.17
Total Credit Cards	2,598.17	-1,058.93	0.00	1,058.93	2,598.17
Other Current Liabilities					
5800 · CURRENT LIABILITES					
5802 · Sales Tax	23.01	0.00	0.00	0.00	23.01
5803 · Payroll Withholdings					
5803a · Employee Dental Contributions	115.00	0.00	0.00	0.00	115.00
5803b · Employee Health Contribution	371.54	0.00	0.00	0.00	371.54

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5803c · Employee LTD Contribution	552.31	0.00	0.00	0.00	552.31
5803e · CA Payroll Witholding	-1,403.29	0.00	0.00	0.00	-1,403.29
5804f · Federal Tax Witholding	-2,715.00	493.00	0.00	0.00	-2,222.00
5804g · Social Security Employee	-406.82	406.82	0.00	0.00	0.00
5804h · Medicare Employee	-95.13	95.13	0.00	0.00	0.00
<b>Total 5803 · Payroll Withholdings</b>	<b>-3,581.39</b>	<b>994.95</b>	<b>0.00</b>	<b>0.00</b>	<b>-2,586.44</b>
5804 · Freedom Club Passthru	0.00	10.00	0.00	0.00	10.00
5820 · Rental Deposits	2,200.00	0.00	0.00	0.00	2,200.00
5821 · Rentals - Future Prepaid Rental	5,486.25	0.00	0.00	0.00	5,486.25
5800 · CURRENT LIABILITES - Other	1,303.34	-1,306.49	0.00	0.00	-3.15
<b>Total 5800 · CURRENT LIABILITES</b>	<b>5,431.21</b>	<b>-301.54</b>	<b>0.00</b>	<b>0.00</b>	<b>5,129.67</b>
<b>Total Other Current Liabilities</b>	<b>5,431.21</b>	<b>-301.54</b>	<b>0.00</b>	<b>0.00</b>	<b>5,129.67</b>
<b>Total Current Liabilities</b>	<b>8,029.38</b>	<b>-1,360.47</b>	<b>0.00</b>	<b>1,058.93</b>	<b>7,727.84</b>
<b>Long Term Liabilities</b>					
<b>3600 · LONG TERM LIABILITIES</b>					
3601 · Endowment Trust Loan	0.00	0.00	0.00	259,975.73	259,975.73
<b>Total 3600 · LONG TERM LIABILITIES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>259,975.73</b>	<b>259,975.73</b>
<b>Total Long Term Liabilities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>259,975.73</b>	<b>259,975.73</b>
<b>Total Liabilities</b>	<b>8,029.38</b>	<b>-1,360.47</b>	<b>0.00</b>	<b>261,034.66</b>	<b>267,703.57</b>
<b>Equity</b>					
30000 · Opening Balance Equity	114,642.38	-78,885.42	6,585.08	970,916.92	1,013,258.96
32000 · Unrestricted Net Assets	-22,325.63	-2,762.99	3,221.00	0.00	-21,867.62
<b>3700 · DISIGNATED EQUITY FUNDS</b>					
3703 · Mercy Pedalers	0.00	5,820.48	0.00	0.00	5,820.48
3704 · Refugee Fund	0.00	6,753.15	0.00	0.00	6,753.15
3705 · RE Special Collections	0.00	3,240.84	0.00	0.00	3,240.84
3706 · Women's Retreat	0.00	1,573.00	0.00	0.00	1,573.00
3707 · Special Collections	0.00	223.11	0.00	0.00	223.11
3709 · Music Equity	0.00	180.00	0.00	0.00	180.00
3710 · Crone Connection	0.00	39.00	0.00	0.00	39.00
3711 · PCC - UUMA	0.00	4,446.09	0.00	0.00	4,446.09
3712 · Pink Haven	0.00	11,971.61	0.00	0.00	11,971.61
<b>Total 3700 · DISIGNATED EQUITY FUNDS</b>	<b>0.00</b>	<b>34,247.28</b>	<b>0.00</b>	<b>0.00</b>	<b>34,247.28</b>
<b>3800 · EQUITY FUNDS</b>					
<b>3801 · Bequest</b>					
3801.1 · Sweet Bequest	0.00	20,000.00	0.00	0.00	20,000.00
3801 · Bequest - Other	0.00	278,013.85	0.00	0.00	278,013.85
<b>Total 3801 · Bequest</b>	<b>0.00</b>	<b>298,013.85</b>	<b>0.00</b>	<b>0.00</b>	<b>298,013.85</b>
3802 · Capital Outlay Fund	0.00	0.00	0.00	65,986.62	65,986.62
3804 · Heritage Fund	0.00	91,230.89	0.00	0.00	91,230.89
3805 · Reserve Fund	116,568.44	0.00	0.00	0.00	116,568.44
3806 · Sabbatical Fund	3,000.00	0.00	0.00	0.00	3,000.00

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Total 3800 · EQUITY FUNDS	119,568.44	389,244.74	0.00	65,986.62	574,799.80
3900 · RESTRICTED EQUITY FUNDS					
3901 · Ch'maj Fund	0.00	84,132.21	0.00	0.00	84,132.21
3902 · Endowment Trust Fund	0.00	0.00	455,139.09	0.00	455,139.09
Total 3900 · RESTRICTED EQUITY FUNDS	0.00	84,132.21	455,139.09	0.00	539,271.30
Net Income	43,921.98	0.00	0.00	0.00	43,921.98
Total Equity	255,807.17	425,975.82	464,945.17	1,036,903.54	2,183,631.70
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>263,836.55</b>	<b>424,615.35</b>	<b>464,945.17</b>	<b>1,297,938.20</b>	<b>2,451,335.27</b>