

October 22, 2026

UUSS Treasurer's Report for the month of September 2026

September 30 marks the end of the first quarter of our 2026-2027 fiscal year, and our financial position remains strong. We had net income of \$52,766 as of September 30, compared to an expected \$30,266.

A. FISCAL YEAR NET INCOME

- Year-to-date revenue as of September 30 was \$311,407, 12% over budget. Pledge income accounted for 83% of this amount. No anomalies noted.
- Year-to-date expenses totaled \$258,641, 5% greater than budgeted. No anomalies noted.
- **Net income was \$52,766, 75% over that budgeted.**

B. September Highlights

- Income in September was 6% above budget, due to increased pledge and plate revenue. No anomalies noted.
- Expenses were 10% over budget for the month. No anomalies noted.
- **UUSS had a net loss of \$32,685 for the month of September, 21% more than the \$26,935 loss budgeted.**

C. Reserves

The UUSS Reserve Ratio, comprised of combined balances of the Reserve Fund, Heritage Fund and Bequest Fund as a percentage of UUSS annual expenses, was 63% on September 30. These funds are all unrestricted money, to be spent at the discretion of the Board.

D. Balance Sheet (Total Assets: \$2,700,919)

1. Operating Fund (Fund 01): September 30 balance \$287,086

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 \$552,639

The Temporarily Restricted Fund is used to hold any one-time donations or collections to be used for a specific purpose.

- The fund also includes Bequests (balance \$341,043) and the Heritage Fund (balance \$145,175). Both Bequests and the Heritage Fund are used to track bequests and other undesignted but non-recurring donations.

3. Endowment Trust (Fund 03): September 30 balance \$605,370

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 \$1,255,825

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 (\$24,932). The Capital Outlay fund is used to hold funds specifically designated for use in capital projects at UUSS and is funded with 2% of the UUSS budget each year.

E. Notes

1. The Finance Committee is planning to present the Investment Policy at the November Board meeting.

Unitarian Universalist Society of Sacramento
Profit & Loss Budget Performance
September 2026

	Sep 26	Budget	\$ Over Budget	% of Budget	Jul - Sep 26	YTD Budget	\$ Over Budget	% of Budget	Annual Budget
Ordinary Income/Expense									
Income									
4100 · PLEDGE INCOME	57,257.69	54,591.28	2,666.41	104.88%	257,231.97	232,380.48	24,851.49	110.69%	723,702.00
4110 · PLATE OFFERINGS	11,033.79	7,083.34	3,950.45	155.77%	29,911.39	21,249.94	8,661.45	140.76%	85,000.00
4120 · OTHER CONTRIBUTIONS	1,325.71	1,416.67	-90.96	93.58%	2,461.00	4,249.97	-1,788.97	57.91%	17,000.00
4130 · PROPERTY USE REVENUE	2,373.12	3,916.67	-1,543.55	60.59%	6,379.37	11,749.97	-5,370.60	54.29%	47,000.00
4140 · FUNDRAISING REVENUE	25.00	0.00	25.00	100.0%	3,525.00	0.00	3,525.00	100.0%	45,000.00
4200 · PROGRAM REVENUE	898.14	1,291.70	-393.56	69.53%	5,340.30	3,874.70	1,465.60	137.83%	21,725.00
4400 · INVESTMENT INCOME	1,352.53	1,624.17	-271.64	83.28%	6,558.39	4,872.47	1,685.92	134.6%	19,490.00
Total Income	74,265.98	69,923.83	4,342.15	106.21%	311,407.42	278,377.53	33,029.89	111.87%	958,917.00
Income	74,265.98	69,923.83	4,342.15	106.21%	311,407.42	278,377.53	33,029.89	111.87%	958,917.00
Expense									
5050 · STAFF COMPENSATION & BENEFITS	78,268.78	73,677.01	4,591.77	106.23%	180,565.46	177,640.88	2,924.58	101.65%	677,194.00
5070 · GENERAL & ADMIN EXPENSES	7,625.72	5,521.87	2,103.85	138.1%	13,334.81	10,565.17	2,769.64	126.22%	47,772.00
5090 · UTILITES	2,967.62	3,329.19	-361.57	89.14%	10,199.40	9,987.29	212.11	102.12%	39,950.00
5100 · BUILDING MAINTENANCE	3,267.52	1,583.35	1,684.17	206.37%	6,979.36	4,749.85	2,229.51	146.94%	19,000.00
5120 · GROUNDS	700.00	758.34	-58.34	92.31%	3,783.37	2,274.94	1,508.43	166.31%	9,100.00
5130 · TAXES	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	0.0%	12,000.00
5140 · SECURITY	351.18	166.67	184.51	210.7%	888.77	499.97	388.80	177.77%	2,000.00
5150 · FUNDRAISING EXPENSES	0.00	0.00	0.00	0.0%	1,249.00	0.00	1,249.00	100.0%	3,000.00
5200 · PROGRAM EXPENSES	3,617.08	2,343.12	1,273.96	154.37%	8,620.58	13,253.52	-4,632.94	65.04%	35,340.00
5250 · UUA FAIR SHARE PROGRAM DUES	3,752.33	3,752.33	0.00	100.0%	11,256.99	11,256.95	0.04	100.0%	45,028.00
5260 · COMMUNITY CONTRIBUTIONS	4,215.18	3,541.67	673.51	119.02%	14,505.57	10,624.97	3,880.60	136.52%	42,500.00
5270 · CAPITAL OUTLAY/RESERVE	1,536.01	1,536.09	-0.08	100.0%	4,608.03	4,608.19	-0.16	100.0%	18,433.00
5280 · LOANS	650.00	650.00	0.00	100.0%	650.00	650.00	0.00	100.0%	2,600.00
5290 · SABBATICAL RESERVES	0.00	0.00	0.00	0.0%	2,000.00	2,000.00	0.00	100.0%	2,000.00
Total Expense	106,951.42	96,859.64	10,091.78	110.42%	258,641.34	248,111.73	10,529.61	104.24%	955,917.00
Net Income	-32,685.44	-26,935.81	-5,749.63	121.35%	52,766.08	30,265.80	22,500.28	174.34%	3,000.00

Unitarian Universalist Society of Sacramento
Balance Sheet by Class
As of September 30, 2026

	1 -Operating Fund	2 - Temp Restricted	3 - Endowment Trust	4 -Property & Equipment	TOTAL
ASSETS					
Current Assets					
Checking/Savings					
1100 · Five Star Bank	85,861.44	25,058.30	308.77	3,448.03	114,676.54
1102 · Five Star Money Market	170,542.50	280,018.84	4,280.36	0.00	454,841.70
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	95,273.70	0.00	0.00	103,717.68
1143 · Money Market (SW SWMXXX)	19,968.30	-6,928.43	0.00	0.00	13,039.87
1146 · Associated Bank 10.13.26	24.56	79,970.32	0.00	0.00	79,994.88
1148 · Associated Bank 01.11.27 CD	-13.30	79,246.53	0.00	20,678.47	99,911.70
Total 1140 · SCHWAB ACCOUNTS	28,423.54	247,562.12	0.00	20,678.47	296,664.13
Total Checking/Savings	285,239.48	552,639.26	4,589.13	24,126.50	866,594.37
Accounts Receivable					
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	1,846.13	0.00	340,804.87	0.00	342,651.00
Total 1160 · ENDOWMENT TRUST	1,846.13	0.00	340,804.87	0.00	342,651.00
Total Other Current Assets	1,846.13	0.00	340,804.87	0.00	342,651.00
Total Current Assets	287,085.61	552,639.26	605,369.73	24,126.50	1,469,221.10
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
TOTAL ASSETS	287,085.61	552,639.26	605,369.73	1,255,824.50	2,700,919.10
LIABILITIES & EQUITY					
Liabilities					
Current Liabilities					
Credit Cards	4,185.92	0.00	0.00	0.00	4,185.92
Other Current Liabilities					
5800 · CURRENT LIABILITES					
5802 · Sales Tax	171.61	0.00	0.00	0.00	171.61
5803 · Payroll Withholdings					
5803a · Employee Dental Contribu	100.00	0.00	0.00	0.00	100.00
5803b · Employee Health Contribu	448.12	0.00	0.00	0.00	448.12
5803c · Employee LTD Contributio	1,004.20	0.00	0.00	0.00	1,004.20

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5803d · Employee Retirement Coni	150.00	0.00	0.00	0.00	150.00
5804h · Medicare Employee	-95.13	95.13	0.00	0.00	0.00
Total 5803 · Payroll Withholdings	1,607.19	95.13	0.00	0.00	1,702.32
5804 · Freedom Club Passthru	0.00	10.00	0.00	0.00	10.00
5805 · Effie Yeaw Collections	2,826.24	0.00	0.00	0.00	2,826.24
5820 · Rental Deposits	3,320.00	0.00	0.00	0.00	3,320.00
5821 · Rentals - Future Prepaid Rental	8,037.50	0.00	0.00	0.00	8,037.50
5800 · CURRENT LIABILITES - Other	91.98	-95.13	0.00	0.00	-3.15
Total 5800 · CURRENT LIABILITES	16,054.52	10.00	0.00	0.00	16,064.52
5806 · Future Plate Contributions					
5806.05 · November	139.02	0.00	0.00	0.00	139.02
5806.06 · December	139.01	0.00	0.00	0.00	139.01
Total 5806 · Future Plate Contributions	278.03	0.00	0.00	0.00	278.03
Total Other Current Liabilities	16,332.55	10.00	0.00	0.00	16,342.55
Total Current Liabilities	20,518.47	10.00	0.00	0.00	20,528.47
Long Term Liabilities					
3600 · LONG TERM LIABILITIES					
3601 · Endowment Trust Loan	0.00	0.00	0.00	259,975.73	259,975.73
Total 3600 · LONG TERM LIABILITIES	0.00	0.00	0.00	259,975.73	259,975.73
Total Long Term Liabilities	0.00	0.00	0.00	259,975.73	259,975.73
Total Liabilities	20,518.47	10.00	0.00	259,975.73	280,504.20
Equity					
30000 · Opening Balance Equity	114,642.38	-78,885.42	6,585.08	970,916.92	1,013,258.96
32000 · Unrestricted Net Assets	-22,073.48	-2,876.87	8,114.42	0.00	-16,835.93
3700 · DISIGNATED EQUITY FUNDS					
3703 · Mercy Pedalers	0.00	7,241.33	0.00	0.00	7,241.33
3704 · Refugee Fund	0.00	12,604.97	0.00	0.00	12,604.97
3705 · RE Special Collections	0.00	3,240.84	0.00	0.00	3,240.84
3706 · Women's Retreat	0.00	969.89	0.00	0.00	969.89
3707 · Special Collections	0.00	223.11	0.00	0.00	223.11
3709 · Music Equity	0.00	270.00	0.00	0.00	270.00
3711 · PCC - UUMA	0.00	11,272.34	0.00	0.00	11,272.34
3712 · Pink Haven	0.00	10,451.97	0.00	0.00	10,451.97
3714 · Holiday Dinners	302.92	0.00	0.00	0.00	302.92
3716 · Memorial Wall Plaque	0.00	6,800.00	0.00	0.00	6,800.00
Total 3700 · DISIGNATED EQUITY FUNDS	302.92	53,074.45	0.00	0.00	53,377.37
3713 · River City Food Bank Bowl Sales	20.00	0.00	0.00	0.00	20.00
3800 · EQUITY FUNDS					
3801 · Bequest					
3801.1 · Sweet Bequest	0.00	20,000.00	0.00	0.00	20,000.00
3801.2 · D Taylor Bequest	0.00	33,029.43	0.00	0.00	33,029.43

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3801.3 · Campos Bequest	0.00	10,000.00	0.00	0.00	10,000.00
3801 · Bequest - Other	0.00	278,013.85	0.00	0.00	278,013.85
Total 3801 · Bequest	0.00	341,043.28	0.00	0.00	341,043.28
3802 · Capital Outlay Fund	0.00	0.00	0.00	24,931.85	24,931.85
3804 · Heritage Fund	0.00	145,174.89	0.00	0.00	145,174.89
3805 · Reserve Fund	116,568.44	0.00	0.00	0.00	116,568.44
3806 · Sabbatical Fund	5,000.00	0.00	0.00	0.00	5,000.00
Total 3800 · EQUITY FUNDS	121,568.44	486,218.17	0.00	24,931.85	632,718.46
3900 · RESTRICTED EQUITY FUNDS					
3901 · Ch'maj Fund	0.00	95,089.73	0.00	0.00	95,089.73
3902 · Endowment Trust Fund	0.00	0.00	590,020.23	0.00	590,020.23
Total 3900 · RESTRICTED EQUITY FUNDS	0.00	95,089.73	590,020.23	0.00	685,109.96
Net Income	52,106.88	9.20	650.00	0.00	52,766.08
Total Equity	266,567.14	552,629.26	605,369.73	995,848.77	2,420,414.90
TOTAL LIABILITIES & EQUITY	287,085.61	552,639.26	605,369.73	1,255,824.50	2,700,919.10