November 19, 2026

UUSS Treasurer's Report for the month of October 2026

The financial position of UUSS remains strong. We had net income of $39,420 as of October 31, compared to an expected $27,707.

A. FISCAL YEAR NET INCOME

- Year-to-date revenue as of October 31 was $383,786, 10% over budget. Pledge income accounted for 80% of this amount. No anomalies noted.
- Year-to-date expenses totaled $344,366, 7% greater than budgeted. No anomalies noted.
- **Year-to-date net income as of October 31 was $39,420, 42% over that budgeted.**

B. October Highlights

- Income in October was 3% above budget, due primarily to increased plate revenue and early auction income. No anomalies noted.
- Expenses were 18% over budget for the month, because of paying the $13,477 in property taxes earlier than budgeted. No anomalies noted.
- **UUSS had a net loss of $13,366 for the month of October, compared to the $2,559 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 61% on October 31. These funds are all unrestricted money, to be spent at the discretion of the Board.

D. Balance Sheet (Total Assets: $2,669,008)

1. **Operating Fund (Fund 01): October 31 balance $277,784**

   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 $530,030**

   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 $127,389). Both Bequests and the Heritage Fund are used to track bequests and other undesignated but non-recurring donations.

3. **Endowment Trust (Fund 03): October 31 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): October 31 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

Our insurance company has agreed that all volunteers at UUSS, including the Endowment Trustees, are covered by our current liability policy. With that decided, the Endowment Committee will meet in January to discuss the Board's offer for paying off the Endowment Loan.

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

	Oct 26	Budget	$ Over Budget	% of Budget	Jul - Oct 26	YTD Budget	$ Over Budget	% of Budget	Annual Budget
Ordinary Income/Expense									
Income									
4100 · PLEDGE INCOME	50,854.81	54,591.28	-3,736.47	93.16%	308,086.78	286,971.76	21,115.02	107.36%	723,702.00
4110 · PLATE OFFERINGS	8,328.74	7,083.34	1,245.40	117.58%	38,240.13	28,333.28	9,906.85	134.97%	85,000.00
4120 · OTHER CONTRIBUTIONS	252.95	1,416.67	-1,163.72	17.86%	2,733.95	5,666.64	-2,932.69	48.25%	17,000.00
4130 · PROPERTY USE REVENUE	4,067.50	3,916.67	150.83	103.85%	10,446.87	15,666.64	-5,219.77	66.68%	47,000.00
4140 · FUNDRAISING REVENUE	3,337.74	0.00	3,337.74	100.0%	6,862.74	0.00	6,862.74	100.0%	45,000.00
4200 · PROGRAM REVENUE	2,401.42	1,291.70	1,109.72	185.91%	7,851.02	5,166.40	2,684.62	151.96%	21,725.00
4400 · INVESTMENT INCOME	3,006.24	1,624.17	1,382.07	185.09%	9,564.63	6,496.64	3,067.99	147.22%	19,490.00
Total Income	72,249.40	69,923.83	2,325.57	103.33%	383,786.12	348,301.36	35,484.76	110.19%	958,917.00
Gross Profit	72,249.40	69,923.83	2,325.57	103.33%	383,786.12	348,301.36	35,484.76	110.19%	958,917.00
Expense									
5050 · STAFF COMPENSATION & BENEFITS	52,730.61	52,950.07	-219.46	99.59%	233,296.07	230,590.95	2,705.12	101.17%	677,194.00
5070 · GENERAL & ADMIN EXPENSES	4,448.44	2,521.87	1,926.57	176.4%	17,783.25	13,087.04	4,696.21	135.88%	47,772.00
5090 · UTILITES	2,974.19	3,329.19	-355.00	89.34%	13,173.59	13,316.48	-142.89	98.93%	39,950.00
5100 · BUILDING MAINTENANCE	1,657.42	1,583.35	74.07	104.68%	8,636.78	6,333.20	2,303.58	136.37%	19,000.00
5120 · GROUNDS	117.99	758.34	-640.35	15.56%	3,901.36	3,033.28	868.08	128.62%	9,100.00
5130 · TAXES	13,477.00	0.00	13,477.00	100.0%	13,477.00	0.00	13,477.00	100.0%	12,000.00
5140 · SECURITY	-160.00	166.67	-326.67	-96.0%	728.77	666.64	62.13	109.32%	2,000.00
5150 · FUNDRAISING EXPENSES	366.39	0.00	366.39	100.0%	1,615.39	0.00	1,615.39	100.0%	3,000.00
5200 · PROGRAM EXPENSES	550.40	2,343.12	-1,792.72	23.49%	9,280.28	15,596.64	-6,316.36	59.5%	35,340.00
5250 · UUA FAIR SHARE PROGRAM DUES	3,752.33	3,752.33	0.00	100.0%	15,009.32	15,009.28	0.04	100.0%	45,028.00
5260 · COMMUNITY CONTRIBUTIONS	4,164.37	3,541.67	622.70	117.58%	18,669.94	14,166.64	4,503.30	131.79%	42,500.00
5270 · CAPITAL OUTLAY/RESERVE	1,536.01	1,536.09	-0.08	100.0%	6,144.04	6,144.28	-0.24	100.0%	18,433.00
5280 · LOANS	0.00	0.00	0.00	0.0%	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	85,615.15	72,482.70	13,132.45	118.12%	344,365.79	320,594.43	23,771.36	107.42%	955,917.00
Net Ordinary Income	-13,365.75	-2,558.87	-10,806.88	522.33%	39,420.33	27,706.93	11,713.40	142.28%	3,000.00
Net Income	**-13,365.75**	**-2,558.87**	**-10,806.88**	**522.33%**	**39,420.33**	**27,706.93**	**11,713.40**	**142.28%**	**3,000.00**

Unitarian Universalist Society of Sacramento
Balance Sheet by Class
As of October 31, 2026

	1 -Operating Fund	2 - Temp Restricted	3 - Endowment Trust	4 -Property & Equipment	TOTAL
ASSETS					
Current Assets					
Checking/Savings					
1100 · Five Star Bank	73,553.11	3,389.25	308.77	3,448.03	80,699.16
1102 · Five Star Money Market	171,702.84	280,018.84	4,280.36	0.00	456,002.04
1130 · Petty Cash	412.00	0.00	0.00	0.00	412.00
1140 · SCHWAB ACCOUNTS	30,269.44	246,622.36	0.00	20,678.47	297,570.27
Total Checking/Savings	275,937.39	530,030.45	4,589.13	24,126.50	834,683.47
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	277,783.52	530,030.45	605,369.73	24,126.50	1,437,310.20
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	**277,783.52**	**530,030.45**	**605,369.73**	**1,255,824.50**	**2,669,008.20**
LIABILITIES & EQUITY					
Liabilities					
Current Liabilities					
Credit Cards					
2001 · Five Star Credit Card	2,997.22	0.00	0.00	0.00	2,997.22
2002 · Home Depot	-233.01	0.00	0.00	0.00	-233.01
Total Credit Cards	2,764.21	0.00	0.00	0.00	2,764.21
Other Current Liabilities					
5800 · CURRENT LIABILITES					
5801 · Minister Disc. Fund	800.00	0.00	0.00	0.00	800.00
5802 · Sales Tax	171.61	0.00	0.00	0.00	171.61
5803 · Payroll Withholdings	1,779.47	95.13	0.00	0.00	1,874.60
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	4,770.00	0.00	0.00	0.00	4,770.00
5821 · Rentals - Future Prepaid Rental	8,872.50	0.00	0.00	0.00	8,872.50
5800 · CURRENT LIABILITES - Other	91.98	-95.13	0.00	0.00	-3.15
Total 5800 · CURRENT LIABILITES	19,311.80	10.00	0.00	0.00	19,321.80
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	19,589.83	10.00	0.00	0.00	19,599.83
Total Current Liabilities	22,354.04	10.00	0.00	0.00	22,364.04

Unitarian Universalist Society of Sacramento
Balance Sheet by Class
As of October 31, 2026

	1 -Operating Fund	2 - Temp Restricted	3 - Endowment Trust	4 -Property & Equipment	TOTAL
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	22,354.04	10.00	0.00	259,975.73	282,339.77
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	-19,542.47	-2,876.87	8,114.42	0.00	-14,304.92
3700 · DISIGNATED EQUITY FUNDS					
3703 · Mercy Pedalers	0.00	7,201.36	0.00	0.00	7,201.36
3704 · Refugee Fund	0.00	13,419.44	0.00	0.00	13,419.44
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	4,073.34	0.00	0.00	4,073.34
3712 · Pink Haven	0.00	7,500.00	0.00	0.00	7,500.00
3714 · Holiday Dinners	0.00	302.92	0.00	0.00	302.92
3716 · Memorial Wall Plaque	0.00	11,990.00	0.00	0.00	11,990.00
Total 3700 · DISIGNATED EQUITY FUNDS	0.00	49,190.90	0.00	0.00	49,190.90
3800 · EQUITY FUNDS					
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	127,389.39	0.00	0.00	127,389.39
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	468,432.67	0.00	24,931.85	614,932.96
3900 · RESTRICTED EQUITY FUNDS					
3901 · Ch'maj Fund	0.00	94,149.97	0.00	0.00	94,149.97
3902 · Endowment Trust Fund	0.00	0.00	590,020.23	0.00	590,020.23
Total 3900 · RESTRICTED EQUITY FUNDS	0.00	94,149.97	590,020.23	0.00	684,170.20
Net Income	38,761.13	9.20	650.00	0.00	39,420.33
Total Equity	255,429.48	530,020.45	605,369.73	995,848.77	2,386,668.43
TOTAL LIABILITIES & EQUITY	**277,783.52**	**530,030.45**	**605,369.73**	**1,255,824.50**	**2,669,008.20**