Q3 2026 Financial Summary - Tsegyalgar East

Oct 31, 2026

Through September 30, the books show a $29,013 surplus, against a $14,203 deficit a year earlier 2025. Cash stands at $143,283, up $37,942 from a year ago.

Cash by account, September 30

Account	Balance
BOA #1697	$39,023.94
BOA #1710	$2,073.58
BOA #2138	$10,175.18
BOA #5490	$3,199.25
Greenfield #2827	$286.31
PayPal (Main + FJCW)	$2,369.91
Petty cash	$201.11
Operating total	**$57,329.28**
Greenfield #6893, money market reserve	$80,107.60
Greenfield #6900 (Vajra Hall) + #6918 (Khandroling)	$5,846.13
Total cash	**$143,283.01**

Cash flow

Over the 12 months to September 30:

- The surplus added $44,271.
- Paying down the mortgage used $9,236.
- Other changes added $2,907 (a suspense item cleared and more owed on credit cards).

What we owe

We owe $2,169 on credit cards and $7,949 on the mortgage (pay off in July 2027)

January–September results

The books show a $29,013 surplus for January–September, $43,216 better than the same months of 2025.

	Jan–Sep 2025	**Jan–Sep 2026**	Change
Revenue/ Income	$142,876	$179,253	+$36,376
Merchant account fees	$2,360	$2,823	+$463
Expenditures	$154,914	$147,517	−$7,397
Net other revenue (interest)	$195	$100	−$94
Net revenue (surplus/deficit)	**($14,203) ***	**$29,013**	**+$43,216**

- **Revenue is up $36,376.** Most of the increase is restricted gifts ($26,514) and Schoolhouse rent (+$9,380). Membership is down $2,683.
- **Expenditures are down $7,397.**
- **Third quarter alone:** a $4,118 surplus, against $2,565 last year.

* At September 30, 2025. 2025 finished the full year with a $1,055 surplus after year-end giving.

Membership

From the membership records (not QuickBooks): so far in 2026, 219 members have paid $59,977, compared with 232 members and $67,069 in 2025. That is 13 fewer members and $7,091 less (−11%). Almost all of the drop is Ordinary members; renewals are still coming in. (Q3)

Category	Members 2025	Members 2026	2025	2026
Ordinary	209	197	$52,354	$45,967
Global Sustaining	21	20	$11,265	$10,992
Global Meritorious	2	2	$3,450	$3,019

Q4 - Expected income and expenses, (Oct-Dec)

We expect about $62,622 of income and $64,090 of expenses in the last quarter, a shortfall of about $1,500. These figures come from the treasurer's forecast and are not yet in QuickBooks.

Q4 Projected Income

Income	Amount
Donations (year-end giving, same as last year)	$28,843
Membership	$14,756
October gift (restricted: $7,000 Vajra Hall, $2,100 SSI auction item, $900 courses)	$10,000
Schoolhouse rent (3 months at $1,250)	$3,750
Guest user fees	$2,870
Retreats	$2,046
Other income and interest	$358
Total	**$62,622**

Q4 Projected Expenses

Expense	Amount
Professional services (accounting, CPA, management)	$12,386
Insurance (rest of the year)	**$10,424**
Maintenance and repairs	$8,026
Heating and utilities	**$7,290**
Vajra Hall work (paid from the October gift)	**$7,000**
IDC ($3,758 for 2025 + $2,237 for 2026)	**$5,994**
New locks (estimate)	$2,500
Mortgage (3 × $825)	**$2,475**
Office, travel and small costs **($1.193,10**)	$2,309
September credit card bills	**$2,169**
SSI auction item (paid from the October gift)	**$2,100**
Card processing fees	$941
Plowing	$475
Total	**$64,090**

About $17,500 of this is one-off: $9,100 paid from the October gift, the new locks, the September card bills and $3,758 of IDC from 2025. Amounts are rounded to the dollar.

How we end the year

If the forecast holds, we finish 2026 in good shape:

- **Cash of about $141,815** on December 31, including about **$55,861 in the operating accounts.**
- **A surplus of about $21,839** for the year, against an approved budget of **$3,481.** Like the budget, this counts the full mortgage payments; QuickBooks, which counts only the mortgage interest, would show about $32,000.
- **Year-end giving is the biggest uncertainty.** If it comes in 25% lower, operating cash still stays above $48,000.