

# Dzogchen Community in America — Tsegyalgar

## 2026 Annual Budget — Actual vs Plan

Prepared April 10, 2026

	2025 Actual	2026 Budget	2026 Actual YTD	Notes
<b>INCOME</b>				
Membership Income	\$72,820	\$60,000	\$33,520	Budget per board estimate * 2025 had past dues from Kundrolling ~\$9,500
Unrestricted Donations	\$59,966	\$60,000	\$18,214	Similar to 2025
Restricted Donation	\$0	\$15,000	\$18,340	Restricted Donation
Donations (general)	\$0	\$200	\$185	Small general donations
Retreat Income (all)	\$28,756	\$28,756	\$1,663	Same as 2025
Guest User Fee	\$19,438	\$19,438	\$9,533	GUF parent \$8,932.72 + Farmhouse rental \$600 (Thibeau). Note: some GUF items may be Dzamling Gar donations — review coding.
Schoolhouse / Bookstore	\$7,600	\$7,600	\$7,060	SSI rental (guest user fee)
Misc. Income + Sales	\$3,137	\$3,000	\$191	P&L: Misc Income \$190.91. Sales \$43.34 and Schoolhouse/Bookstore \$1,800 are sub-accounts already in totals above.
<b>TOTAL INCOME</b>	<b>\$191,717</b>	<b>\$193,994</b>	<b>\$88,706</b>	
Less: Merchant Account Fees	\$3,074	\$3,000	\$1,229	CC processing
<b>GROSS PROFIT</b>	<b>\$188,643</b>	<b>\$190,994</b>	<b>\$87,477</b>	<b>241,000</b>
<b>EXPENSES</b>				
<b>Property Expenses</b>				
<b>Schoolhouse</b>				
Mortgage	\$9,894	\$9,900	\$3,300	\$3,300 cash basis (3 payments). P&L shows \$177.04 interest only. Principal reduction \$2,296.40 per GL.
Propane	\$12,449	\$15,000	\$4,004	/ shop around in 2027 / + QBO shows \$17,974 — inflated by frozen acct duplicates. BOA #1697 only: \$4,004
Electric	\$3,871	\$4,500	\$339	P&L shows \$339. Additional \$777 sits in parent Utilities (miscoded) — needs reclass to Electric. True SH Electric ~\$1,116.
Cable	\$3,033	\$3,400	\$570	1 month paid (\$285). Jan + Feb owed (~\$570). Frozen charges bounced.
Plowing	\$780	\$800	\$245	P&L shows \$245. Budget had \$780 — verify if plowing charges are miscoded elsewhere.
Repairs & Maintenance	\$23,134	\$12,000	\$3,748	Encore Fire \$532.38 + J.K. Carpentry \$3,216.03. Bathroom + fire door pending (\$5,137 estimate).
Other Utilities	\$0	\$0	\$990	Miscoded in QBO parent Utilities. Breakdown: \$777 SH Electric, \$201 RH Electric, \$12 DRC. Pending reclass by bookkeeper.
<b>Schoolhouse Subtotal</b>	<b>\$53,052</b>	<b>\$45,600</b>	<b>\$13,197</b>	
<b>Upper Khandroling</b>				
Lease (KPI)	\$16,000	\$16,500	\$16,500	\$16,500 for 2026
Repairs / Projects	\$857	\$10,600	\$0	Guardian cabin \$1,500 + KL porch \$2,000 + stupa \$800 + water \$2,500 + signs \$1,800 + FH porch \$2,000
<b>Khandroling Subtotal</b>	<b>\$16,857</b>	<b>\$27,100</b>	<b>\$16,500</b>	
<b>Rinpoche's House / Farmhouse</b>				
Cable	\$329	\$360	\$90	\$59.90 paid (2mo). Jan owed (~\$30). ~\$29.95/mo. (renter pay utility)
Electric	\$2,426	\$3,000	\$201	\$201 paid (1mo, miscoded to SH Utilities). Jan+Feb owed (~\$402). ~\$201/mo) - (renter pay utility)
Plowing	\$0	\$500	\$385	Carl's Four Seasons — Estimate (pending) invoices, all paid from new acct
Porch / Deck Repair	\$0	\$2,000	\$0	Sanding and staining
<b>Rinpoche's House Subtotal</b>	<b>\$2,755</b>	<b>\$5,860</b>	<b>\$676</b>	
Dark Retreat Cabin	\$870	\$870	\$10	P&L shows \$10. Budget had \$800 — where did \$800 come from? Verify.
<b>TOTAL PROPERTY EXPENSES</b>	<b>\$73,534</b>	<b>\$79,430</b>	<b>\$30,382</b>	
<b>Administrative</b>				
Insurance (Great American) + Personal Liability	\$43,435	\$38,935	\$0	Insurance \$2,805 on P&L is PRIOR YEAR (2025), not 2026. First 2026 payment \$12,663 due April 17.
Bookkeeping	\$5,759	\$5,759	\$2,750	P&L: Accounting \$2,750 (Margola Rosner CPA \$1,725 + LaPorte \$1,025)
Exec Director (Community Oversight- Consultancy)	\$0	\$0	\$0	Moved to Restricted-Funded section. Coded to Professional Services on P&L.
Exec Director (W-2, pending approval)	\$0	\$30,000	\$0	\$2,500/mo. W-2 role due to classification considerations Could be hybrid: base + % of new revenue
Legal / Misclassification Contingency	\$0	\$12,000	\$0	Attorney + potential back taxes/penalties (1099 investigation). Could be \$5k-\$15k

<b>TOTAL ADMINISTRATIVE</b>	<b>\$50,527</b>	<b>\$86,694</b>	<b>\$2,750</b>
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**Contract Labor**

Property Maintenance	\$44,700	\$40,000	\$3,000 <i>Cannot change until resolved / attorney to ok way we move ahead.</i>
<b>TOTAL CONTRACT LABOR</b>	<b>\$44,700</b>	<b>\$40,000</b>	<b>\$3,000</b>

**General Operating**

IDC Membership (15%)	\$11,561	\$9,000	\$0 <i>IDC \$260 on P&amp;L is PRIOR YEAR (2025). 2026 IDC not yet paid.</i>
General Repairs & Maintenance	\$8,584	\$5,000	\$1,146 <i>J.K. Carpentry Gonpa Door Repair \$1,145.71</i>
Supplies / Office / Tech	\$4,378	\$4,000	\$61 <i>Zoom, BJ's, USPS, etc./ non-profit accounts Amazon, Walmart / Home Depot - Ramp Cards?</i>
Webinar Expense (Zoom)	\$920	\$600	\$150 <i>\$50/month / NEED TO BE CHECKED 12/08/2025. \$159.9. 04/07/2025 \$209.9</i>
Reimbursements	\$0	\$1,000	\$454 <i>New line in 2026</i>
Bank Charges / PayPal / Postage	\$295	\$300	\$73 <i>Bank Charges \$32.14 + Postage \$40.95</i>
<b>TOTAL GENERAL OPERATING</b>	<b>\$22,196</b>	<b>\$19,900</b>	<b>\$1,884</b>

**Retreat Expenses**

Instructors (honorariums)	\$1,500	\$3,000	\$300 <i>P&amp;L shows \$300 total retreat expenses (donation to teacher)</i>
Teach Support	\$0	\$1,200	\$0
Advertising / Web	\$0	\$1,500	\$0
Travel & Accomodation	\$1,927.33	\$2,000	\$0
Food, supplies	\$3,068	\$3,000	\$0 <i>Same as 2025</i>
<b>TOTAL RETREAT EXPENSES</b>	<b>\$6,495</b>	<b>\$10,700</b>	<b>\$300</b>

<b>TOTAL EXPENSES</b>	<b>\$197,452</b>	<b>\$236,724</b>	<b>\$38,317</b>
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**BOTTOM LINE**

	-8809		<i>Includes full mortgage payments (principal + interest)</i>
Net Operating Income	\$84	-\$45,730	\$49,160
Other Income (interest)	\$226	\$200	\$39
Other Expenses (loan interest)	\$5	\$50	\$44
<b>NET INCOME</b>	<b>-\$8,588</b>	<b>-\$45,580</b>	<b>\$49,156</b> <i>Cash basis — includes mortgage principal payments</i>

**RECONCILIATION TO P&L**

Net Income (this budget — cash basis)	-\$8,588	-\$45,580	
Add back: Mortgage principal (not a P&L expense)	\$8,893	\$9,079	<i>Principal portion only — \$9,900 budget less ~\$821 est. interest</i>
<b>Net Income (P&amp;L basis)</b>	<b>\$305</b>	<b>-\$36,501</b>	<i>This matches QuickBooks P&amp;L reports</i>

*RECONCILIATION: BUDGET YTD TO P&L Q1*

**RESTRICTED-FUNDED ITEMS (net zero on operations)**

Restricted Donation	\$0	\$15,000	\$15,000 <i>Income — already in Total Income above</i>
Exec Director Consultancy	\$0	-\$15,000	-\$5,000 <i>Expense — funded entirely by restricted donation</i>
<b>Net impact on operations</b>		<b>\$0</b>	<i>\$0 — these offset each other</i>
<i>4. Insurance \$37,990 (Great American) — first payment \$12,663 due April 17</i>		-\$15,000	

**CAPITAL PROJECTS — Fundraising Required (not in operating budget)**

Re-paving schoolhouse parking lot		\$40,000	\$0
Completing the Memorial Garden		\$15,000	\$450 <i>note to be check in QBO / \$4000 memorial garden (QBO) \$1000 Jacqueline's</i>
Water collection system at Vajra Hall		\$5,000	\$0
Vajra Dance Historic Landmark garden		\$15,000	\$0
Renovating schoolhouse dorm → private accommodations		\$20,000	\$0
<b>TOTAL CAPITAL PROJECTS</b>		<b>\$95,000</b>	<b>\$0</b> <i>Requires dedicated fundraising — not funded by operations</i>

**KEY ITEMS & RISKS**

1. CASH BASIS — includes full mortgage payments; P&L reconciliation above
2. MISCLASSIFICATION INVESTIGATION — 1099 status under review. \$12k legal contingency budgeted.  
Cannot reclassify until determination is made. If W-2 required: +\$3-5k/yr in payroll taxes + 30K penalty fee TBD
3. EXEC DIRECTOR — must be W-2 if hired. Board to decide: fixed salary vs base + % of revenue.
4. FROZEN BANK ACCOUNT — orange-highlighted actuals unreliable. Bookkeeper must reconcile.
5. PROPANE — QBO shows \$17,974 (frozen acct duplicates). Real Q1 ~\$4,004.
6. IDC 15% — confirm calculation basis with IDC (\$9k on ~\$60k? or on total income?).
7. MORTGAGE — ~\$13k remaining. Consider payoff to free \$825/mo (\$10k/yr).
8. RESTRICTED DONATION \$15k fully offsets Exec Dir Consultancy — net zero on operations.
9. CAPITAL PROJECTS \$95k — separate fundraising needed, not part of operating budget.