Riverside Garden Club

Treasurer's report for September 2026

For the board meeting on Wednesday, October 14, 2026. Prepared Sunday, October 11, 2026.

CASH ON HAND
$5,994.74
all accounts, end of month

MONEY IN
$840.38
not counting transfers

MONEY OUT
$745.69
not counting transfers

TIES TO THE BANK
Yes, to the cent
1 account checked

Treasurer's summary

We ended September 2026 with $5,994.74 in the bank. Club checking has $5,994.74. The account ties to the bank statement to the cent.

This month we took in $840.38 and spent $745.69, so income was more than spending by $94.69. Transfers between our own accounts aren't counted in either number.

For the year so far we've spent $745.69 against a budget of $323.00 for the same months. That's 19.2% of the whole year's spending budget. The line most over budget is Insurance, over by $385.00. Event income is behind budget by $150.00.

21 of 24 members look paid for the month. 3 look unpaid, for $120.00. The dues page lists who.

Nothing came up on the unusual list this month.

At a glance	Amount	
Club checking, end of month	$5,994.74	ties to the bank
Income, year so far	$840.38	budget $255.00
Spending, year so far	$745.69	budget $323.00
Dues that look unpaid	$120.00	3 of 24 members
Unusual items to ask about	0	none this month

Summary written by Claude from the computed numbers. Our code checked every number in it against the tables that follow. Totals come from the bank file and are checked to the cent. This is a cash basis report, not an audit and not accounting or legal advice.

Cash and bank tie-out

Each account's starting balance, plus money in, minus money out, has to equal the bank's ending balance exactly. Where each figure came from is listed beside it.

Club checking

Operating fund

	Amount	Where it came from
Starting balance	$5,900.05	last month's packet
Plus money in (20 deposits)	$840.38	bank file
Minus money out (5 payments)	$745.69	bank file
Ending balance by our math	**$5,994.74**	**starting balance + in - out**
Ending balance on the bank statement	$5,994.74	the bank file's last running balance
Difference	**$0.00**	**Ties to the cent**

Where the money went this month

Totals by category. Money in is positive, money out is in parentheses.

Category	Kind	Lines	Total
Dues	Income	19	$840.00
Other income	Income	1	$0.38
Website and software	Spending	1	($23.00)
Printing and postage	Spending	1	($41.27)
Rent and space	Spending	1	($75.00)
Supplies	Spending	1	($186.42)
Insurance	Spending	1	($420.00)

Budget against actual

September 2026 and the fiscal year so far. Over or under is how far each line is from its budget so far this year. Parentheses mean it's worse than budget.

Income

Category	Month budget	Month actual	Year so far budget	Year so far actual	Over or under	Annual budget
Dues	$80.00	$840.00	$80.00	$840.00	$760.00	$960.00
Event income	$150.00	$0.00	$150.00	$0.00	($150.00)	$1,800.00
Donations	$25.00	$0.00	$25.00	$0.00	($25.00)	$300.00
Other income (not in budget)	$0.00	$0.38	$0.00	$0.38	$0.38	$0.00
Total income	**$255.00**	**$840.38**	**$255.00**	**$840.38**	**$585.38**	**$3,060.00**

Spending

Category	Month budget	Month actual	Year so far budget	Year so far actual	Over or under	Annual budget
Events	$125.00	$0.00	$125.00	$0.00	$125.00	$1,500.00
Supplies	$50.00	$186.42	$50.00	$186.42	($136.42)	$600.00
Rent and space	$75.00	$75.00	$75.00	$75.00	$0.00	$900.00
Insurance	$35.00	$420.00	$35.00	$420.00	($385.00)	$420.00
Website and software	$23.00	$23.00	$23.00	$23.00	$0.00	$276.00
Printing and postage	$15.00	$41.27	$15.00	$41.27	($26.27)	$180.00
Bank fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total spending	**$323.00**	**$745.69**	**$323.00**	**$745.69**	**($422.69)**	**$3,876.00**

Net for the year so far

	Budget	Actual
Income minus spending, fiscal year to date	**($68.00)**	**$94.69**

Dues and things to ask about

Dues that look unpaid

21 of 24 members due this month look paid. Matched by name or unit number in the bank line. Check this against your own records before anyone follows up.

Member	Due	Months unpaid in a row
Ruth Abernathy	$40.00	1
Norm Pratt	$40.00	1
Ida Stern	$40.00	1
Total	**$120.00**	

Unusual items

Nothing unusual this month: no double payments, no surprise payees, no missing regular bills.

Every bank line this month

All 25 lines are sorted by the treasurer's own rules or choices.

Club checking

Date	Bank line	Category	Amount
Sep 2	ZELLE FROM TESS ROMERO DUES	Dues	$40.00
Sep 3	SQUARESPACE INC SQUARESPACE.COM NY	Website and software	($23.00)
Sep 3	VENMO FROM JOAN CASTILLO	Dues	$40.00
Sep 3	VENMO FROM WALT BECKER	Dues	$40.00
Sep 4	ZELLE FROM BILL HENDRICKS DUES	Dues	$40.00
Sep 4	ZELLE FROM NAN HOLLOWAY DUES	Dues	$40.00
Sep 6	ZELLE FROM DOT KOWALSKI DUES	Dues	$40.00
Sep 7	VENMO FROM FRANK LIU	Dues	$40.00
Sep 8	CHECK 318	Rent and space	($75.00)
Sep 8	ZELLE FROM HELEN MARSH DUES	Dues	$40.00
Sep 9	VENMO FROM GUS PEREIRA	Dues	$40.00
Sep 11	VENMO FROM LOU BENNETT	Dues	$40.00
Sep 12	ZELLE FROM VERA QUINN DUES	Dues	$40.00
Sep 12	SHARE DRAFT DEPOSIT BRANCH 04	Dues	$120.00
Sep 13	VENMO FROM ANN OLSEN	Dues	$40.00
Sep 14	ZELLE FROM CAROL DIETZ DUES	Dues	$40.00
Sep 14	MILLER'S NURSERY AND GARDEN CENTER	Supplies	($186.42)
Sep 16	ZELLE FROM PAT GREENE DUES	Dues	$40.00
Sep 17	VENMO FROM JUNE ALBRIGHT	Dues	$40.00
Sep 18	ZELLE FROM HAL MORROW DUES	Dues	$40.00
Sep 18	STAPLES 00123 RIVERSIDE	Printing and postage	($41.27)
Sep 19	VENMO FROM EDIE FOX	Dues	$40.00
Sep 21	VENMO FROM SUE WHALEN	Dues	$40.00
Sep 25	CHECK 319	Insurance	($420.00)
Sep 28	DIVIDEND EARNED	Other income	$0.38