

SENECA FALLS LIBRARY
NOTES TO THE JUNE 2026 FINANCIALS

Comparative Balance Sheet

Assets

Total Assets measured \$5,121,316 on July 31st, an increase of \$27,776 from Dec 31ST. The overall increase is due to the following account changes:

- Cash decreased (\$27,798) from Dec 31st.
- Investments increased \$86,453 from Dec 31st;
- Current Assets increased \$58,655 from Dec 31st.
- Net Fixed Assets- decreased (\$30,879) net of depreciation in July.

Liabilities & Equity

Total Liabilities & Equity measured \$5,121,316 on July 31st, an increase of \$27,776 from Dec 31st. The increase is due to the following account changes:

- Net Income –\$27,776 realized thru the month of July.
- Total Equity increased \$27,776 from Dec 31st.

Profit and Loss Statement:

Ordinary Operating Income

Total Ordinary Income measured \$441,211 on July 31st. The following amounts account for the July totals.

- Public Funds measured \$221,000 on July 31st.
 - % Actual to Budget 51.85%.
- Grants measured \$56,460 on July 31st.
 - % Actual to Budget 282.30%.
- Other Receipts measured \$43,751 on July 31st.
 - % Actual to Budget 70.09%.
- Transfer from the Investment Fund measured \$120,000 on July 31st.
 - % Actual to Budget 120.00%.

Ordinary Operating Expense

Total Ordinary Expenses measured \$499,894 on July 31st, % Actual to Budget equaled 65.65%. The following amounts account for the June totals.

- Salaries and Benefits measured \$249,745, Collection Expenditures measured \$28,585, Building Expenses measured \$111,431, Administrative Expenses measured \$58,461 and Depreciation Expense measured \$51,672.

Net Ordinary Income

Total Net Ordinary Income (Loss) measured (\$58,683) on July 31st, % Actual to Budget equaled 38.44%. The loss is due to the following items.

Total Income at \$441,211 less total Expenses at (\$499,894).

Cash Basis- Net Ordinary Income (Loss) measured (\$7,011) on July 31st, % Actual to Budget 11.19%.

- Total Ordinary Income of \$441,211 less Total Ordinary Expenses of (\$499,894) plus Depreciation Expense of \$44,310= (\$51,672).

Net Other Income/Expenses)measured \$86,459 on July 31st, % Actual to Budget 48.03%.

Cash Basis Net Income per books measured \$27,776 on July 31st, % Actual to Budget 101.59%.

- Total Ordinary Income of \$441,211 less Total Ordinary Expenses of (\$499,894) plus Net Other Income/(Expenses) \$86,459= \$27,776.

July 31, 2026 compared to July 31,2025.

Cash Basis Net Income (Loss) measured \$27,776 on July 31 2026 compared to \$43,238 on July 31, 2025, a difference of (\$15,462).

- Total Ordinary Income are up \$162,478.
- Total Ordinary Expenses up \$68,804.
- Net Other Income/Expenses down (\$109.136).

**SENECA FALLS LIBRARY
COMPARATIVE STATEMENT OF FINANCIAL POSITION
JULY, 31, 2026, DECEMBER 31, 2025 AND JULY 31, 2025**

	CASH BASIS JULY 31 <u>2026</u>	FINAL CASH BASIS DECEMBER 31 <u>2025</u>	NET CHANGE CASH BASIS <u>JUNE 2026</u>	CASH BASIS JULY 31 <u>2025</u>	NET CHANGE CASH BASIS JULY 2026/ <u>JULY 2025</u>
<u>ASSETS</u>					
CURRENT ASSETS					
CASH	77,906	105,704	-27,798	27,626	50,280
ACCOUNTS RECEIVABLE	0	0	0	0	0
INVESTMENTS	3,240,202	3,153,749	86,453	3,095,928	144,274
PREPAID INSURANCE	0	0	0	0	0
TOTAL CURRENT ASSETS	<u>3,318,108</u>	<u>3,259,453</u>	<u>58,655</u>	<u>3,123,554</u>	<u>194,554</u>
FIXED ASSETS	<u>1,803,208</u>	<u>1,834,087</u>	<u>-30,879</u>	<u>1,872,530</u>	<u>-69,322</u>
TOTAL ASSETS	<u><u>5,121,316</u></u>	<u><u>5,093,540</u></u>	<u><u>27,776</u></u>	<u><u>4,996,084</u></u>	<u><u>125,232</u></u>
<u>LIABILITIES AND EQUITY</u>					
LIABILITIES	0	0	0	441	-441
<u>Equity</u>					
NET ASSETS					
WITHOUT RESTRICTIONS- OPERATING	1,853,338	1,798,616	54,722	1,856,477	-3,139
WITHOUT RESTRICTIONS- INVESTMENTS	3,240,202	3,153,749	86,453	3,095,928	144,274
NET INCOME OR (LOSS)	27,776	141,175	-113,399	43,238	-15,462
TOTAL EQUITY	<u>5,121,316</u>	<u>5,093,540</u>	<u>27,776</u>	<u>4,995,643</u>	<u>125,673</u>
TOTAL LIABILITIES AND EQUITY	<u><u>5,121,316</u></u>	<u><u>5,093,540</u></u>	<u><u>27,776</u></u>	<u><u>4,996,084</u></u>	<u><u>125,232</u></u>

SENECA FALLS LIBRARY
COMPARATIVE STATEMENT OF ACTIVITIES
FOR THE PERIODS ENDING JULY 31, 2026, BUDGET 2026 AND JULY 31, 2025

	<u>Actual Profit & Loss JULY 31, 2026</u>	<u>Operating Fund Budget 2026</u>	<u>Difference Budget/ Actual 2026</u>	<u>% Actual/ Budget</u>	<u>Actual Profit & Loss July 31, 2025</u>	<u>Difference July 2026/ July 2025</u>
Ordinary Income						
Public Funds	221,000	426,250	-205,250	51.85%	211,000	10,000
Grants	56,460	20,000	36,460	282.30%	25,289	31,171
Other Receipts	43,751	62,425	-18,674	70.09%	42,348	1,403
Interest on Checking & Savings	0	150	-150	0.00%	96	-96
Transfer from Investment Fund	120,000	100,000	20,000	120.00%	0	120,000
Total Income	441,211	608,825	-167,614	72.47%	278,733	162,478
Expenses						
Salaries and Benefits	249,745	420,634	-170,889	59.37%	224,756	24,989
Collection Expenditures	28,585	41,750	-13,165	68.47%	25,210	3,375
Building Expenses	111,431	122,750	-11,319	90.78%	80,253	31,178
Administrative Expenses	58,461	86,350	-27,889	67.70%	49,337	9,124
Depreciation	51,672	90,000	-38,328	57.41%	51,534	138
Total Expenses	499,894	761,484	-261,590	65.65%	431,090	68,804
Net Ordinary Income	-58,683	-152,659	93,976	38.44%	-152,357	93,674
Cash Basis Adjustment						
Depreciation	51,672	90,000	-38,328	57.41%	51,534	138
Cash Basis- Net Ordinary Income- (Loss)	-7,011	-62,659	55,648	11.19%	-100,823	93,812
Other Income	216,363	300,000	-83,637	72.12%	204,501	11,862
Other Expenses	9,904	20,000	-10,096	49.52%	8,906	998
Interfund Transfers	120,000	100,000	20,000	120.00%	0	120,000
Net Other Income/Expense	86,459	180,000	-93,541	48.03%	195,595	-109,136
Total Combined Net Income- (Loss)	79,448	117,341	-37,893	67.71%	94,772	-15,324
Depreciation	51,672	90,000	-38,328	57.41%	51,534	138
Cash Basis Net Income or (Loss) per Books	27,776	27,341	435	101.59%	43,238	-15,462

SENECA FALLS LIBRARY
COMPARATIVE STATEMENT OF INVESTMENTS
JULY 31, 2026 AND DECEMBER 31, 2025

CHARLES SCHWAB

<u>July 31, 2026</u>	<u>December 31, 2025</u>	<u>Net Change</u>	<u>Earnings</u>	<u>Additions</u>	<u>December 31, 2025</u>
3,240,202.56	3,153,749.03	86,453.53	42,608.63	0.00	
Cash and Cash nvestments	73,421.01	2.27%	Investment Fees	9,903.78	18,409.91
Fixed Income	1,020,651.04	31.50%	Realized Gains or Loss	106,592.37	106,650.97
Equities	310,679.05	9.59%	Unrealized Gains or Loss	67,161.46	211,189.21
Exchange Traded Funds	1,830,012.82	56.48%	Net Appreciation %	1.70%	10.96%
Other Assets	5,438.64	0.17%	Transfer to Operating Accoun	-120,000.00	-120,000.00
Total	<u>3,240,202.56</u>	<u>100.00%</u>			
			Dividends Y/T/D	13,524.11	26,401.69
			Interest Y/T/D	29,084.52	47,588.86
			Total Earnings Y/T/D	<u>42,608.63</u>	<u>73,990.55</u>

**SENECA FALLS LIBRARY
INVESTMENT FUND ANALYSIS
JULY 31, 2026**

	<u>MARKET VALUE</u>	<u>PAR VALUE</u>	<u>COST BASIS</u>	<u>UNREALIZED GAIN</u>	<u>CURRENT ALLOCATION</u>	PERMISSIBLE RANGE %	<u>ESTIMATED ANNUAL INCOME</u>
Cash and Cash Investments	73,421.01		73,421.01	0.00	2.27%	1- 5%	0.00
Fixed Income	1,020,651.04	1,034,000.00	1,033,814.74	-13,163.70	31.50%	25 -35%	43,117.75
Equities	310,679.05		210,099.82	100,579.23	9.59%	5-10%	6,160.18
Exchanged Traded Funds	1,830,012.82		1,148,031.46	681,981.36	56.48%	50-60%	19,570.53
Other Assets	<u>5,438.64</u>	<u></u>	<u>3,964.07</u>	<u>1,474.57</u>	<u>0.17%</u>	<u>-</u>	<u>214.20</u>
TOTAL	<u><u>3,240,202.56</u></u>	<u><u>1,034,000.00</u></u>	<u><u>2,469,331.10</u></u>	<u><u>770,871.46</u></u>	<u><u>100.00%</u></u>		<u><u>69,062.66</u></u>

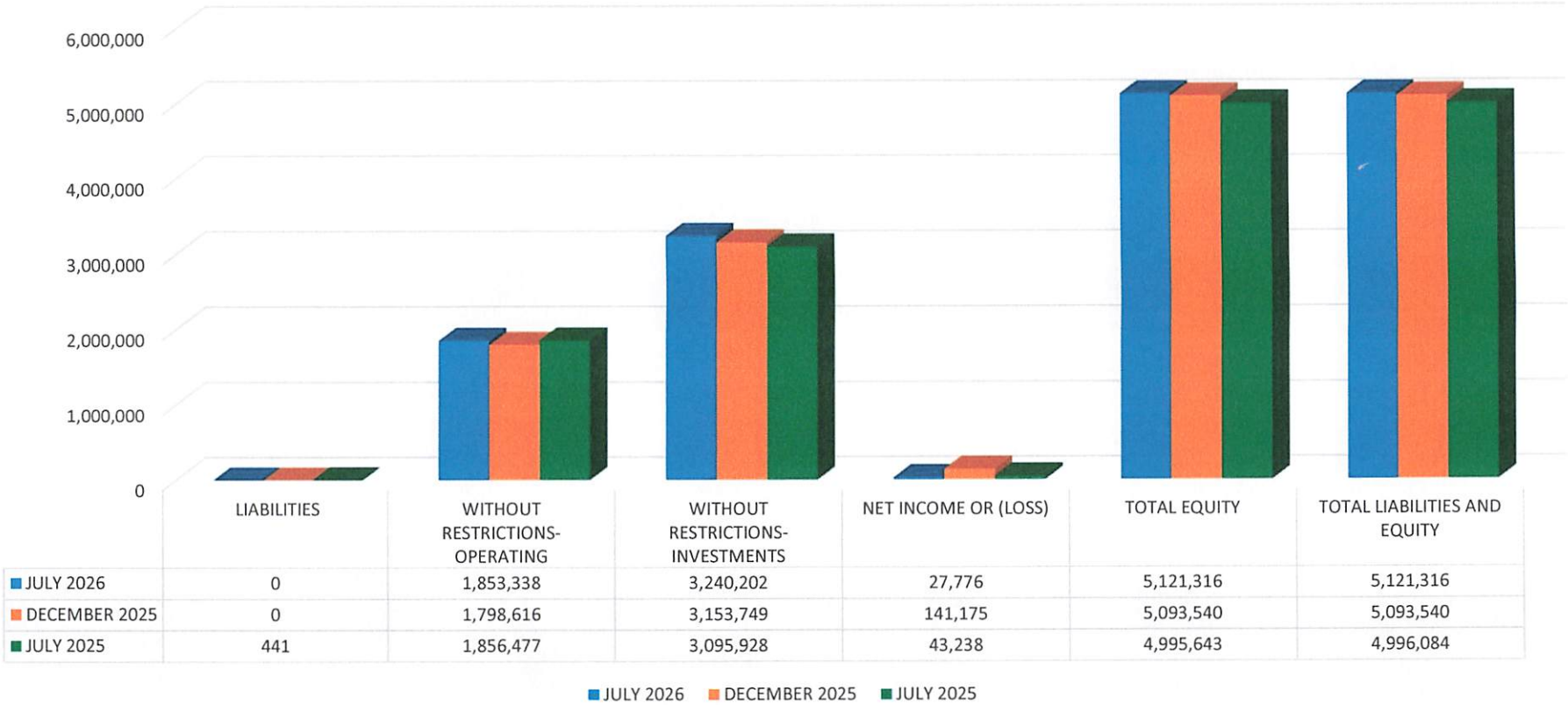
	JULY 2026	DECEMBER 2025	JULY 2025
CASH	77,906	105,704	27,626
ACCOUNTS RECEIVABLE	0	0	0
INVESTMENTS	3,240,202	3,153,749	3,095,928
PREPAID INSURANCE	0	0	0
TOTAL CURRENT ASSETS	3,318,108	3,259,453	3,123,554
FIXED ASSETS	1,803,208	1,834,087	1,872,530
TOTAL ASSETS	5,121,316	5,093,540	4,996,084

SENECA FALLS LIBRARY- COMPARATIVE ASSETS JULY 2026, DECEMBER 2025 AND JULY 2025



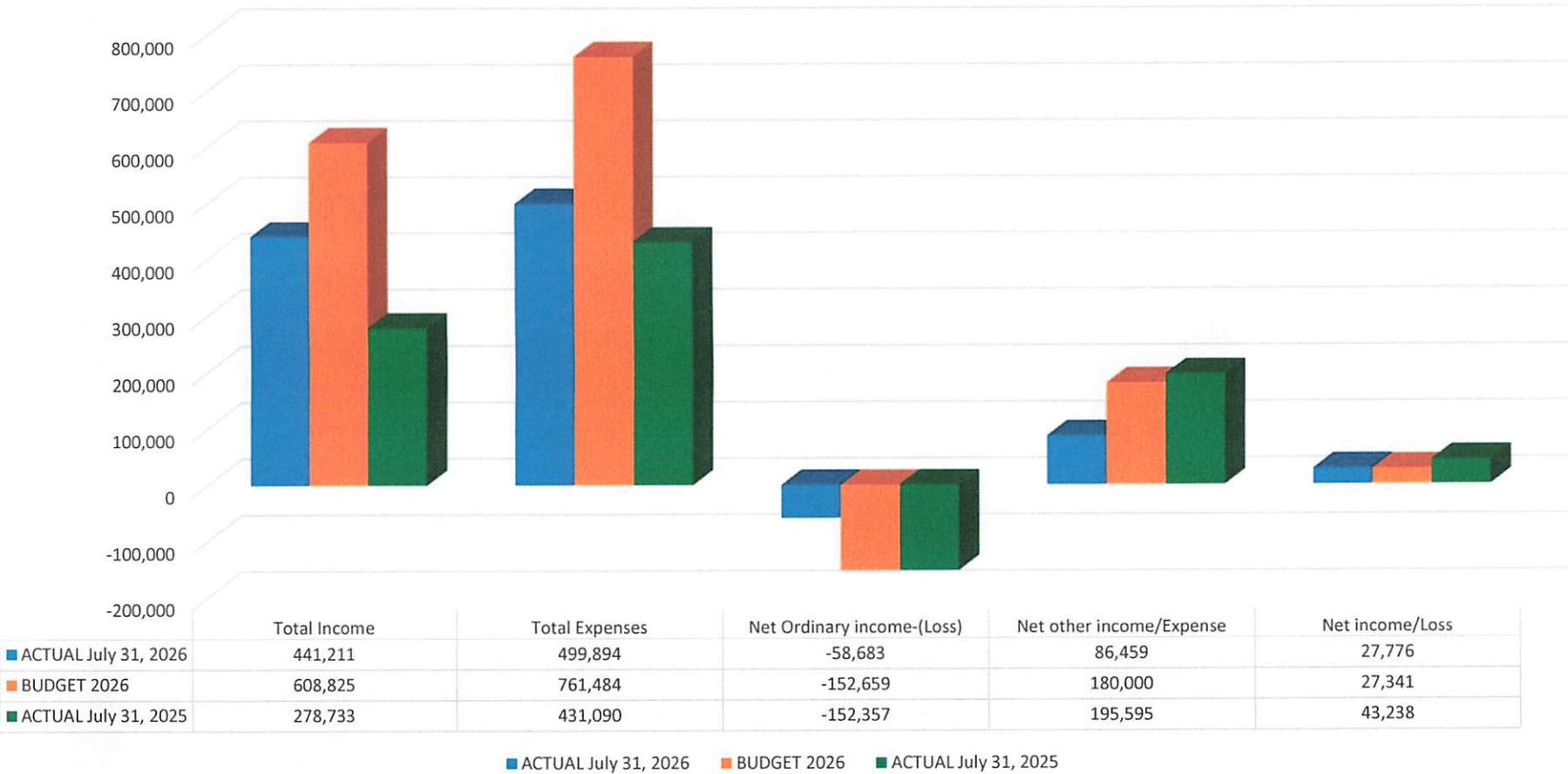
	JULY 2026	DECEMBER 2025	JULY 2025
LIABILITIES	0	0	441
WITHOUT RESTRICTIONS- OPERATING	1,853,338	1,798,616	1,856,477
WITHOUT RESTRICTIONS- INVESTMENTS	3,240,202	3,153,749	3,095,928
NET INCOME OR (LOSS)	27,776	141,175	43,238
TOTAL EQUITY	5,121,316	5,093,540	4,995,643
TOTAL LIABILITIES AND EQUITY	5,121,316	5,093,540	4,996,084

SENECA FALLS LIBRARY- COMPARATIVE LIAB & EQUITY JULY 2026, DEC 2025 AND JULY 2025



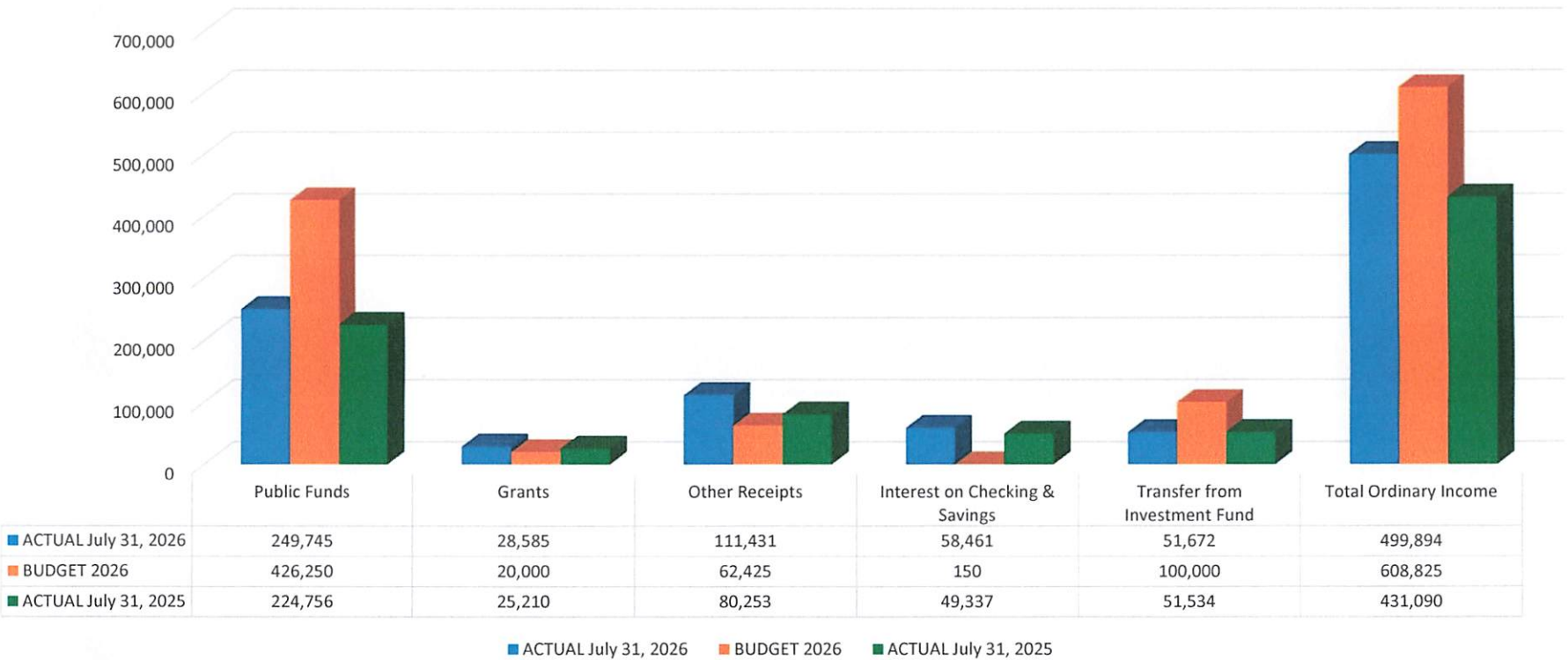
	ACTUAL	BUDGET	ACTUAL
	July 31, 2026	2026	July 31, 2025
Total Income	441,211	608,825	278,733
Total Expenses	499,894	761,484	431,090
Net Ordinary income-(Loss)	-58,683	-152,659	-152,357
Net other income/Expense	86,459	180,000	195,595
Net income/Loss	27,776	27,341	43,238

SENECA FALLS LIBRARY- P&L SUMMARY- JULY 2026, BUDGET 2026 AND JULY 2025



	ACTUAL	BUDGET	ACTUAL
	<u>July 31, 2026</u>	<u>2026</u>	<u>July 31, 2025</u>
Public Funds	249,745	426,250	224,756
Grants	28,585	20,000	25,210
Other Receipts	111,431	62,425	80,253
Interest on Checking & Savings	58,461	150	49,337
Transfer from Investment Fund	51,672	100,000	51,534
Total Ordinary Income	499,894	608,825	431,090

SENECA FALLS LIBRARY- ORDINARY INCOME- JULY 2026, BUDGET 2026 AND JULY 2025



	ACTUAL	BUDGET	ACTUAL
	<u>July 31, 2026</u>	<u>2026</u>	<u>July 31, 2025</u>
Salaries & Benefits	249,745	420,634	224,756
Collection Expenses	28,585	41,750	25,210
Building Expenses	111,431	122,750	80,253
Administrative Expenses	58,461	86,350	49,337
Depreciation Expenses	51,672	90,000	51,534
Total Ordinary Expenses	499,894	761,484	431,090

SENECA FALLS LIBRARY- ORDINARY EXPENSES- JULY 2026, BUDGET 2026 AND JULY 2025

