LMSC Finance Report

October 28, 2026

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Net Worth by Year through 10-25-26

	12/31/18	12/31/19	12/31/20	12/31/21	12/31/22	12/31/23	12/31/24	12/31/25	10/25/26
Assets									
Checking									
CHASE CHK	$0	$0	$0	$38,788	$49,635	$21,395	$34,434	$45,726	$44,395
Checking	$6,251	$10,595	$26,383	$0	$0	$0	$0	$0	$0
Total Checking	$6,251	$10,595	$26,383	$38,788	$49,635	$21,395	$34,434	$45,726	$44,395
Savings									
CHASE SAV	$0	$0	$0	$50,003	$50,010	$50,018	$5,021	$5,022	$5,023
Money Market	$36,974	$36,984	$36,989	$0	$0	$0	$0	$0	$0
Morgan Stanley	$0	$0	$0	$0	$0	$0	$55,230	$56,850	$58,274
Total Savings	$36,974	$36,984	$36,989	$50,003	$50,010	$50,018	$60,252	$61,872	$63,296
Property	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Assets	$43,224	$47,579	$63,373	$88,791	$99,645	$71,413	$94,686	$107,598	$107,691
Liabilities	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Worth	$43,224	$47,579	$63,373	$88,791	$99,645	$71,413	$94,686	$107,598	$107,691

2026-10-25 Net Worth by Quarter

	12/31/25	3/31/26	6/30/26	9/30/26	10/25/26
Assets					
Checking					
CHASE CHK	$45,726	$50,339	$48,726	$45,662	$44,395
Savings					
CHASE SAV	$5,022	$5,022	$5,022	$5,023	$5,023
Morgan Stanley	$56,850	$57,314	$57,786	$58,274	$58,274
Total Savings	$61,872	$62,336	$62,809	$63,296	$63,296
Total Assets	$107,598	$112,675	$111,535	$108,958	$107,691
Liabilities	**$0**	**$0**	**$0**	**$0**	**$0**
Net Worth	**$107,598**	**$112,675**	**$111,535**	**$108,958**	**$107,691**

FY 26-10-26 Category Summary (P & L)

Category	1/1/26 - 10/25/26
Income	
Banking	
Interest	$1,425
Registration Income New	
Club Membership	$140
Current Year Membership	$10,080
Registration Income New (Other)	$3,020
Year Plus Membership	$2,468
Total Registration Income New	$15,708
Total Income	$17,133
Expenses	
Education	
ALTS 50%	-$625
Meet Expense	
FL LMSC Club Assistant Reimbursement	-$7,625
Meet Expense (Other)	-$6,295
Recogntion Fee	
Pool Recognition Fee	-$500
Total Meet Expense	-$14,420
Office	
Gifts	-$100
Office (Other)	-$340
Total Office	-$440
Officials	
Rule Books	
Full Rule Book	-$60
Mini Rule Book	-$216
Total Rule Books	-$276
Shirts	-$56
Total Officials	-$332
Travel & Entertainment	
Airfare	-$652
Awards Luncheon	-$389
Hotel	-$182
Total Travel & Entertainment	-$1,223
Total Expenses	-$17,039
Total	$93

FY 2026 Transactions by Month (thru 10-25)

	Date	Payee	Category	Amount
1/1/26 - 1/31/26				
	1/20/26	St Pete Masters	FL LMSC Club Assistant Reimbursement	-$540
	1/20/26	To Karyn Austin Coaching	FL LMSC Club Assistant Reimbursement	-$450
	1/20/26	Sarasota Sharks Inc	FL LMSC Club Assistant Reimbursement	-$520
	1/20/26	St Pete Masters	FL LMSC Club Assistant Reimbursement	-$475
	1/20/26	To Karyn Austin Coaching	FL LMSC Club Assistant Reimbursement	-$390
	1/23/26	Orig Name United	Club Membership	$60
	1/23/26	Orig Name United	Current Year Membership	$5,750
	1/23/26	Orig Name United	Year Plus Membership	$2,090
	1/30/26	INTEREST PAYMENT	Interest	$0
	1/30/26	morgan stanley	Interest	$159
Total 1/1/26 - 1/31/26				$5,684
2/1/26 - 2/28/26				
	2/18/26	Orig Name United	Club Membership	$10
	2/18/26	Orig Name United	Pool Recognition Fee	-$100
	2/18/26	Orig Name United	Mini Rule Book	-$216
	2/18/26	Orig Name United	Full Rule Book	-$60
	2/18/26	Orig Name United	Registration Income New	$3,020
	2/20/26	Zelle payment to Scott Bay JPM99c6f7inh	Meet Expense	-$1,800
	2/20/26	Zelle payment to Scott Bay JPM99c6f7inh	FL LMSC Club Assistant Reimbursement	-$2,095
	2/27/26	INTEREST PAYMENT	Interest	$0
	2/27/26	morgan stanley	Interest	$144
Total 2/1/26 - 2/28/26				-$1,097
3/1/26 - 3/31/26				
	3/9/26	Zelle payment to Joe Clauson JPM99c8ga5j8	FL LMSC Club Assistant Reimbursement	-$445
	3/23/26	Orig Name United	Club Membership	$40
	3/23/26	Orig Name United	Current Year Membership	$790
	3/31/26	INTEREST PAYMENT	Interest	$0
	3/31/26	morgan stanley	Interest	$160
Total 3/1/26 - 3/31/26				$545
4/1/26 - 4/30/26				
	4/16/26	Orig Name United	Current Year Membership	$960
	4/16/26	Orig Name United	Club Membership	$20
	4/16/26	Orig Name United	Pool Recognition Fee	-$100
	4/17/26	To Maureen Buzdygon 04/17	ALTS 50%	-$125
	4/17/26	To Erin Green 04/17	ALTS 50%	-$125
	4/17/26	To Susan Ludwig 04/17	ALTS 50%	-$125
	4/17/26	To St Pete Masters, Inc 04/17	Meet Expense	-$1,000
	4/17/26	To St Pete Masters, Inc 04/17	FL LMSC Club Assistant Reimbursement	-$515
	4/20/26	Zelle payment to Adam Angel JPM99cdvm6rj	ALTS 50%	-$125
	4/20/26	To Sue Watts 04/20	ALTS 50%	-$125
	4/22/26	Zelle payment to William R. Kloppe	Awards Luncheon	-$389
	4/30/26	morgan stanley	Interest	$155

FY 2026 Transactions by Month (thru 10-25)

This Year: 1/1/2026 - 12/31/2026
All Accounts, 96 Categories, All Tags, All Payees

	Date	Payee	Category	Amount
	4/30/26	INTEREST PAYMENT	Interest	$0
Total 4/1/26 - 4/30/26				-$1,493
5/1/26 - 5/31/26				
	5/11/26	Zelle payment to Karyn Austin JPM99cgmivsr	Meet Expense	-$400
	5/11/26	Zelle payment to Karyn Austin JPM99cgmivsr	FL LMSC Club Assistant Reimbursement	-$375
	5/19/26	Orig Name United	Pool Recognition Fee	-$100
	5/19/26	Orig Name United	Current Year Membership	$640
	5/29/26	morgan stanley	Interest	$161
	5/29/26	INTEREST PAYMENT	Interest	$0
Total 5/1/26 - 5/31/26				-$74
6/1/26 - 6/30/26				
	6/15/26	Orig Name United	Pool Recognition Fee	-$200
	6/15/26	Orig Name United	Club Membership	$20
	6/15/26	Orig Name United	Current Year Membership	$790
	6/16/26	Zelle payment to Cheryl Kupan JPM99cl1xuuh	Office	-$200
	6/17/26	Zelle payment to Cheryl Kupan JPM99cl8iykv	Office	-$140
	6/30/26	morgan stanley	Interest	$156
	6/30/26	INTEREST PAYMENT	Interest	$0
Total 6/1/26 - 6/30/26				$427
7/1/26 - 7/31/26				
	7/17/26	Orig Name United	Current Year Membership	$810
	7/20/26	Zelle payment to Sarasota Sharks	FL LMSC Club Assistant Reimbursement	-$585
	7/20/26	Zelle payment to Sarasota Sharks	Meet Expense	-$1,000
	7/31/26	INTEREST PAYMENT	Interest	$0
	7/31/26	morgan stanley	Interest	$162
Total 7/1/26 - 7/31/26				-$613
8/1/26 - 8/31/26				
	8/18/26	Orig Name United	Club Membership	-$10
	8/18/26	Orig Name United	Current Year Membership	-$170
	8/18/26	Orig Name United	Year Plus Membership	-$336
	8/19/26	Chris Burke/St Pete Masters	FL LMSC Club Assistant Reimbursement	-$360
	8/19/26	Chris Burke/St Pete Masters	Meet Expense	-$1,000
	8/31/26	INTEREST PAYMENT	Interest	$0
	8/31/26	morgan stanley	Interest	$162
Total 8/1/26 - 8/31/26				-$1,714
9/1/26 - 9/30/26				
	9/17/26	Orig Name United	Current Year Membership	$340
	9/17/26	Orig Name United	Year Plus Membership	$322
	9/28/26	Zelle payment to Cheryl Kupan JPM99cxwtr27	Gifts	-$100
	9/28/26	Zelle payment to Swim Out Masters, Inc. JPM99cxwujtz	Meet Expense	-$400
	9/28/26	Zelle payment to Swim Out Masters, Inc. JPM99cxwujtz	FL LMSC Club Assistant Reimbursement	-$475
	9/28/26	Zelle payment to Swim Out Masters, Inc. JPM99cxwujtz	Meet Expense	-$100
	9/30/26	INTEREST PAYMENT	Interest	$0

FY 2026 Transactions by Month (thru 10-25)

This Year: 1/1/2026 - 12/31/2026
All Accounts, 96 Categories, All Tags, All Payees

	Date	Payee	Category	Amount
	9/30/26	morgan stanley	Interest	$163
Total 9/1/26 - 9/30/26				-$250
10/1/26 - 10/31/26				
	10/21/26	Zelle payment to Scott Bay JPM99d0k9126	Hotel	-$182
	10/21/26	Zelle payment to Scott Bay JPM99d0k9126	Airfare	-$652
	10/23/26	Orig Name United	Current Year Membership	$170
	10/23/26	Orig Name United	Year Plus Membership	$392
	10/25/26	Karyn Austin	Meet Expense	-$495
	10/25/26	Karyn Austin	FL LMSC Club Assistant Reimbursement	-$400
	10/25/26	Karyn Austin	Meet Expense	-$100
Total 10/1/26 - 10/31/26				-$1,267
11/1/26 - 11/30/26				**$0**
12/1/26 - 12/31/26				**$0**
Total				**$149**

FY2026 Budget					Year End and FY27 Budget		
					FY26	New Budget	
2026: JANUARY to DECEMBER					Projected		
		Actual	FY 2026		Actual	FY 2027	
		FY26-10-25	Budgeted	Difference	FY 26-12-31	Budgeted	Difference
SUMMARY							
	Income	17,133	23,751	(6,618)	21,610	26,902	(5,292)
	Expenses	17,040	46,370	(29,330)	22,880	42,350	(19,470)
	Difference	93	(22,619)	22,712	(1,270)	(15,448)	14,178
INCOME							
	Banking	1,425	1,600	(175)	1,902	1,902	-
	- Interest	1,425	1,600	(175)	1,902	1,902	-
	Donations	-	-	-	-	-	-
	- ISHOF	-	-	-	-	-	-
	Registration Income New	15,708	22,151	(6,443)	19,708	25,000	(5,292)
	- 2025 USMS Net Rev. Disbursemen	-	-	-	-	-	-
	- Club Membership	140	1,740	(1,600)	140		140
	- Coach Add On		-	-		-	-
	- Current Year Membership	10,080	17,151	(7,071)	10,080		10,080
	- Full Registration	-	-	-	-	-	-
	- One Event	-	200	(200)	-		-
	- Reg Individual Refund	-	-	-	-	-	-
	- Registration Other	3,020	1,260	1,760	3,020		3,020
	- USMS Payment to LMSC	-	-	-	-	-	-
	- Workout Group	-	100	(100)	-		-
	- Year Plus Membership	2,468	1,700	768	2,468		2,468
EXPENSES							
	Education	625	7,250	(6,625)	625	6,500	(5,875)
	- ALTS 50%	625	1,750	(1,125)	625	1,000	(375)
	- Coach Certification	-	-	-	-	-	-
	- Coaches Clinic	-	500	(500)	-	500	(500)
	-Swim Clinics		5,000	(5,000)		5,000	(5,000)
	Meet Expense	14,420	19,375	(4,955)	17,020	21,620	(4,600)
	- FL LMSC Club Assistant Reimbursement	7,625	6,000	1,625	8,625	8,625	-
	-Meet Stpend Fees	6,295	9,200	2,905	7,895	7,895	-
	-Club Registration Program		3,375	3,375		4,500	4,500
	- Recogntion Fee	500	800	(300)	500	600	(100)
	- - OEVT	-	100	(100)	-		-
	- - Pool Recognition Fee		600	(600)			-
	- -Recognition Fee Other		100	(100)			-
	- Sanction	-		-	-		-
	- - Open Water Sanction Fee	-		-	-		-
	- - Pool Sanction Fee	-		-	-		-
	Office	440	2,750	(2,310)	1,214	1,350	(136)
	- Fees	-	150	(150)	-	150	(150)
	- Gifts	100	450	(350)	100	100	-
	- Membership Coordinator	-	850	(850)	-	-	-
	- Newsletter	-	100	(100)	-	50	(50)
	- Office Supplies	340	100	240	340	50	290

FY2026 Budget					Year End and FY27 Budget		
					FY26	New Budget	
2026: JANUARY to DECEMBER					Projected		
		Actual	FY 2026		Actual	FY 2027	
		FY26-10-25	Budgeted	Difference	FY 26-12-31	Budgeted	Difference
	- Postage	-	50	(50)	-	50	(50)
	- Reg Other (Board - Committee)	-	900	(900)	624	800	(176)
	- Web Site/SSL/Hosting	-	150	(150)	150	150	-
	Officials	332	5,995	(5,663)	332	1,880	(1,548)
	- Gift Cards-Officials	-	3,400	(3,400)	-	-	-
	- Officals Name Badges/Shirts	56	1,250	(1,194)	56	500	(444)
	- Officials Clinic	-	1,000	(1,000)	-	1,000	(1,000)
	- Rule Books	276	345	(69)	276	380	(104)
	- - Full Rule Book	60	45	15	60	80	(20)
	- - Mini Rule Book	216	300	(84)	216	300	(84)
	Travel & Entertainment	1,223	11,000	(9,777)	3,689	11,000	(7,311)
	- Airfare	652	5,000	(4,348)	1,300	5,000	(3,700)
	- Annual Meet Delegate Fee	-	1,750	(1,750)	-	1,750	(1,750)
	- Awards	-	350	(350)	-	350	(350)
	- Awards Luncheon	389	600	(211)	389	600	(211)
	- Hotel	182	750	(568)	500	750	(250)
	- Meals	-	500	(500)	-	500	(500)
	- Mileage	-	150	(150)	-	150	(150)
	- Parking	-	150	(150)	-	150	(150)
	- Relay Regisitration	-	1,750	(1,750)	1,000	1,750	(750)
	- Social	0	0	0	500	0	500