

# CEA-HOW, Inc.

## Treasurer's Report

### October 2025

#### Executive Summary

##### Nine Months Ending September 30, 2025 vs Nine Months Ending September 30, 2024

Net income is generated by gross income [inflows], less expenses [outflows]. When net income is positive, that represents a profit for the organization; when net income is negative, that represents a loss. For the first nine months (January – September) of 2025, CEA-HOW, Inc. generated a net loss of (\$30,638) vs. a net loss of (\$8,334) in the equivalent period of 2024, for a decline of \$22,302 year-over-year.

Of note there were three one-time events impacting the comparability. Last year's net income for the period included a generous single donation of \$10,000. And, this year's Operations expenses included \$12,182 in non-recurring much needed website overhaul (expenses continue through the year), and to a non-recurring external financial review. Adjusting for these one-time occurrences would have resulted in a loss of (\$18,456) for YTD 2025 vs a loss of (\$18,334) for YTD 2024. When adjusting for one-time occurrences, CEA-HOW shows a stable loss over the two years, however, it is still a significant loss.

Our organization's profit/(loss) is driven by Contributions as the principal income source, offset by Operations Expenses as the principal expense line item. Literature Sales and the combined Conference/Convention are not profit centers by design. That is, convention income covers the cost of holding the conference and literature pricing is intended to cover the cost of printing and shipping and handling. Therefore, both generate modest profit over the course of a year. As such, over any medium to long-term period, Contributions must be greater than Operations expenses (shorter-term periods are subject to higher variability and may, therefore, tolerate and necessitate period losses).

For the current period, Contributions declined by \$6,163, or 7.5%. Again, subtracting the \$10,000 one-time contribution in 2024, the Contributions line grew, on a normalized basis, by \$3,837 or 5%.

Operations Expenses consist primarily of payroll for our minimum part-time office staff and rent of a small office to support the organization. Operations Expenses in the year-to-Date September 2025 period were up 13% year-over-year, due to the website overhaul, and to a non-recurring external financial review.

Summarizing the current relationship between Contributions and Operations Expenses, Contributions of \$75,859 fell materially short of Operations Expenses of \$118,870. Therefore, we are not in compliance with the first clause of Tradition Seven, which states that every group ought to be fully self-supporting. WSO will continue to brainstorm ways to drive Contributions and manage expenses, but the Fellowship ultimately must take action in order for CEA-HOW to reach the compulsive eater who still suffers.

Additionally, as of September 30, 2025 CEA-HOW, Inc. had \$175,373 in assets down from \$211,974 for

the same period in 2024. Of that, cash assets after deducting Early Bird Convention collections that will be used to cover expenses for the 2026 Convention, CEA-HOW, Inc. has \$120,725 in cash. With our Prudent Reserve set at 9 months of operating expenses or \$124,332 we are now using the Prudent Reserve to fund current operations. Assuming CEA-HOW Inc. continues at a loss of about \$20,000 per year, the Prudent Reserve will be depleted in about 6 years.

Respectfully submitted,  
Carolyn P., Interim Treasurer

## Profit and Loss – January-September 2025 vs 2024

### Overall

	Jan - Sept 25	Jan - Sept 24	\$ Change	% Change
Total Income	\$ 171,350	\$ 183,917	\$ (12,567)	-6.8%
Total Expense (1)	\$ 201,989	\$ 192,251	\$ 9,738	5.1%
Net Income	\$ (30,638)	\$ (8,334)	\$ (22,305)	267.6%

### Gross Income by Class

	Jan - Sept 25	Jan - Sept 24	\$ Change	% Change
Contributions	\$ 75,859	\$ 82,022	\$ (6,163)	-7.5%
Conference	\$ 4,850	\$ 4,350	\$ 500	11.5%
Convention	\$ 76,798	\$ 80,213	\$ (3,415)	-4.3%
Operations	\$ 9	\$ 17	\$ (8)	-48.7%
Literature	\$ 13,834	\$ 17,315	\$ (3,480)	-20.1%
<b>Total Gross Income</b>	<b>\$ 171,350</b>	<b>\$ 183,917</b>	<b>\$ (12,567)</b>	<b>-6.8%</b>

### Expenses by Class

	Jan - Sept 25	Jan - Sept 24	\$ Change	% Change
Contributions	\$ 1,262	\$ 1,296	\$ (34)	-2.6%
Conference	\$ 25,912	\$ 23,834	\$ 2,078	0.0%
Convention	\$ 51,104	\$ 55,454	\$ (4,351)	-7.8%
Literature (1)	\$ 4,841	\$ 6,465	\$ (1,624)	-25.1%
Operations	\$ 118,870	\$ 105,202	\$ 13,668	13.0%
<b>Total Expenses</b>	<b>\$ 201,989</b>	<b>\$ 192,251</b>	<b>\$ 9,738</b>	<b>5.1%</b>

### Net Income by Class

	Jan - Sept 25	Jan - Sept 24	\$ Change	% Change
Contributions	\$ 74,598	\$ 80,727	\$ (6,129)	-7.6%
Conference	\$ (21,062)	\$ (19,484)	\$ (1,578)	0.0%
Convention	\$ 25,694	\$ 24,759	\$ 935	3.8%
Literature	\$ 8,993	\$ 10,850	\$ (1,857)	-17.1%
Operations	\$ (118,861)	\$ (105,185)	\$ (13,676)	13.0%
<b>Net Income</b>	<b>\$ (30,638)</b>	<b>\$ (8,334)</b>	<b>\$ (22,305)</b>	<b>267.6%</b>

(1) Includes cost of goods sold

Contribution Income	TOTAL		TOTAL	
	Jan - Sept 25	Jan - Sept 24	\$ Change	% Change
In Memory of/Honor of	\$ -	\$ 125	\$ (125)	-100.0%
Intergroup	\$ 25,448	\$ 34,347	\$ (8,898)	-25.9%
Area	\$ 13,000	\$ 505	\$ 12,495	2474.3%
Online Recurring	\$ 16,430	\$ 19,092	\$ (2,662)	-13.9%
Gratitude & 7th Trad Contr	\$ 20,981	\$ 27,953	\$ (6,972)	-24.9%
Total Contributions Income	\$ 75,859	\$ 82,022	\$ (6,163)	-7.5%

(1) 2024 includes one time gift of \$10,000

## Literature

	Electronic Literature			Printed Literature			Total Literature			
	Jan - Sept 25	Jan - Sept 24	\$ Change	Jan - Sept 25	Jan - Sept 24	\$ Change	Jan - Sept 25	Jan - Sept 24	\$ Change	\$ Change
Literature										
English Literature	\$ 998	\$ 1,514	\$ (516)	\$ 8,753	\$ 12,233	\$ (3,480)	\$ 9,751	\$ 13,746	\$ (3,995)	-29.1%
Spanish Literature	\$ 12	\$ -	\$ 12	\$ 2,194	\$ 1,710	\$ 484	\$ 2,206	\$ 1,710	\$ 496	29.0%
Total Literature	\$ 1,010	\$ 1,514	\$ (504)	\$ 10,947	\$ 13,942	\$ (2,995)	\$ 11,957	\$ 15,456	\$ (3,499)	-22.6%
Shipping Income	\$ -	\$ 2	\$ (2)	\$ 1,877	\$ 1,859	\$ 18	\$ 1,877	\$ 1,859	\$ 18	1.0%
Total Income	\$ 1,010	\$ 1,516	\$ (506)	\$ 12,824	\$ 15,801	\$ (2,977)	\$ 13,834	\$ 17,315	\$ (3,480)	-20.1%
COGS	\$ -	\$ -	\$ -	\$ 2,646	\$ 3,688	\$ (1,042)	\$ 2,646	\$ 3,688	\$ (1,042)	-28.3%
Gross Profit										
Expenses										
Shipping Expense	\$ -	\$ -	\$ -	\$ 1,726	\$ 1,714	\$ 12	\$ 1,726	\$ 1,714	\$ 12	0.7%
PayPal Fees	\$ 48	\$ 110	\$ (62)	\$ 233	\$ 380	\$ (147)	\$ 281	\$ 490	\$ (209)	-42.6%
Office Supplies	\$ -	\$ -	\$ -	\$ 188	\$ 573	\$ (385)	\$ 188	\$ 573	\$ (385)	-67.2%
Total Expense	\$ 48	\$ 110	\$ (62)	\$ 2,147	\$ 2,667	\$ (520)	\$ 2,195	\$ 2,777	\$ (582)	-21.0%
Net Income	\$ 962	\$ 1,406	\$ (444)	\$ 8,032	\$ 9,446	\$ (1,415)	\$ 8,993	\$ 10,850	\$ (1,857)	-17.1%

## Operating Expenses

	Jan - Sept 25	Jan - Sept 24	\$ Change	% Change
			\$ -	---
Total 705 - WSO Board Travel/Hotel	\$ 1,313	\$ 834	\$ 479	---
706 - Web Hosting Expenses	\$ 182	\$ 182	\$ 0	0%
730 Other	\$ -	\$ -	\$ -	---
902 - Rent	\$ 9,900	\$ 9,900	\$ -	0%
903 - Janitorial Services	\$ 450	\$ 450	\$ -	0%
904 - Bank Service Charges	\$ 142	\$ 142	\$ (1)	0%
905 - Merchant Fees (PayPal)	\$ -	\$ -	\$ -	0%
Total 906 - Employee Expenses	\$ 74,255	\$ 73,853	\$ 402	1%
908 - Office Supplies & Expenses	\$ 2,965	\$ 3,847	\$ (882)	-23%
910 - Insurance	\$ 2,689	\$ 1,870	\$ 820	---
915 - Telephone	\$ 1,619	\$ 1,532	\$ 86	6%
917 - Tax and Filing Fees	\$ -	\$ 725	\$ (725)	0%
932 - Accounting Fees	\$ 10,872	\$ 8,862	\$ 2,010	0%
935 - Website Update and Maint	\$ 14,402	\$ 2,935	\$ 11,466	391%
Other Professional	\$ -	\$ -	\$ -	---
940 & 802- Postage & Shipping Exp	\$ 82	\$ 69	\$ 14	20%
945 - Depreciation Expense	\$ -	\$ -	\$ -	---
Total Operations	\$ 118,870	\$ 105,202	\$ 13,668	13.0%
	\$ -	\$ -	\$ -	---

## Balance Sheet

	Sep 30, 25	Sep 30, 24	\$ Change
<b>ASSETS</b>			
Current Assets			
Checking/Savings			
100 · WF Social Media Checking A/C	1,356.92	3,164.00	-1,807.08
101 · WF Business Checking A/C...3620	4,127.91	8,269.05	-4,141.14
102 · WF Saving HYield-5530-over/sho			
102.2 Convention Fund			
Convention Pymt Plan	0.00	599.36	-599.36
102.2 Convention Fund - Other	241.15	0.00	241.15
Total 102.2 Convention Fund	241.15	599.36	-358.21
102.1 · Prudent Reserve per Policy	124,332.00	67,317.55	57,014.45
102 · WF Saving HYield-5530-over/sho - Other	-13,484.86	79,873.39	-93,358.25
Total 102 · WF Saving HYield-5530-over/sho	111,088.29	147,790.30	-36,702.01
103 · PayPal Online Savings Account	4,151.90	3,180.33	971.57
105 · PayPal Convention Account	12,162.98	38,073.31	-25,910.33
Total Checking/Savings	132,888.00	200,476.99	-67,588.99
Accounts Receivable			
130 · Accounts Receivable	1,390.52	1,277.24	113.28
Total Accounts Receivable	1,390.52	1,277.24	113.28
Other Current Assets			
140 · Literature Inventory	5,481.03	5,819.88	-338.85
141 · e-Lierature Inventory	182.50	127.50	55.00
142 · Specialty Items Inventory	20.00	20.00	0.00
150 · Undeposited Funds	6,357.53	302.00	6,055.53
Total Other Current Assets	12,041.06	6,269.38	5,771.68
Total Current Assets	146,319.58	208,023.61	-61,704.03
Other Assets			
114 · Prepaid Rent & Security Deposit	1,600.00	1,600.00	0.00
115 · Prepaid Conference & Convention			
Prepaid BoD	6,650.00	0.00	6,650.00
Prepaid Hotel	18,452.40	0.00	18,452.40
Total 115 · Prepaid Conference & Convention	25,102.40	0.00	25,102.40
116 · AMORTIZATION Meeting Finder			
117 · Amortization Meeting Finder DEP	-2,286.38	-2,286.38	0.00
116 · AMORTIZATION Meeting Finder - Other	4,637.76	4,637.76	0.00
Total 116 · AMORTIZATION Meeting Finder	2,351.38	2,351.38	0.00
Total Other Assets	29,053.78	3,951.38	25,102.40
<b>TOTAL ASSETS</b>	<b>175,373.36</b>	<b>211,974.99</b>	<b>-36,601.63</b>
<b>LIABILITIES &amp; EQUITY</b>			
Liabilities			
Current Liabilities			
Accounts Payable			
200 · Accounts Payable	107.36	107.36	0.00
Total Accounts Payable	107.36	107.36	0.00
Credit Cards			
220 · Wells Fargo Visa A/C	51.05	887.79	-836.74
226 · Stamps.com Account	61.35	30.69	30.66
Total Credit Cards	112.40	918.48	-806.08
Other Current Liabilities			
230 · Federal Payroll Liabilities	1,899.25	1,978.41	-79.16
235 · State Payroll Liabilities	828.24	921.03	-92.79
237 · Worker's Compensation Insurance	0.00	325.47	-325.47
250 · Sales Tax Payable	1,221.92	397.60	824.32
315 · Conference & Convention Accrued			
315.1 · Regis. Package Installment EB	7,981.32	0.00	7,981.32
315.2 · Regis. Package Full Pay	4,835.78	13,464.40	-8,628.62
315.3 · Eventbrite and PAYPAL FEES	-558.70	0.00	-558.70
315.4 · Registration by CHECKS	2,114.74	362.52	1,752.22
315 · Conference & Convention			
Accrued - Other	-206.20	-2,357.05	2,150.85
Total 315 · Conference & Convention			
Accrued	14,166.94	11,469.87	2,697.07
Total Other Current Liabilities	18,116.35	15,092.38	3,023.97
Total Current Liabilities	18,336.11	16,118.22	2,217.89
Total Liabilities	18,336.11	16,118.22	2,217.89
Equity			
302 · Retained Earnings	187,673.40	204,188.39	-16,514.99
Net Income	-30,638.45	-8,333.92	-22,304.53
Total Equity	157,034.95	195,854.47	-38,819.52
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>175,371.06</b>	<b>211,972.69</b>	<b>-36,601.63</b>

## Contributions by Intergroup

	<u>Jan - Sep 25</u>		<u>Jan - Sep 25</u>
10001 - UNAFFILIATED GROUPS	232.00	90117 - PUGET SOUND CEA-HOW	0.00
60000 - RETAIL LITERATURE FROM PAYPAL	0.00	90117 - PUGET SOUND CEA-HOW INTERGROUP	0.00
60050 - RETAIL E-LITERATURE FROM PAYPAL	0.00	90119 - DALLAS FORT WORTH IG CEA HOW	583.45
60060 - RETAIL LITERATURE FROM CONVENTION	0.00	90122 - MICHIANA INTERGROUP	0.00
70000 - GRATITUDE MONTH PAYPAL	4,904.15	90123 - CEA HOW SAN FERNANDO VALLEY IG	4,093.15
70010 - GRATITUDE MONTH CHECK	618.00	90124 - MONTEREY BAY AREA INTERGROUP	0.00
70015 - PAYPAL INDIVIDUAL RECURRING DONA	17,104.01	90125 - NORTH TEXAS INTERGROUP	0.00
70020 - PAYPAL GENERAL INDIVIDUA DONATION	3,924.29	90126 - CEA HOW OKLAHOMA INTERGROUP	25.50
70025 - ZELLE GENERAL INDIVIDUAL DONATION	2,546.00	90127 - NETHERLANDS INTERGROUP	0.00
70026 - CASH APP GENERAL DONATION	42.00	90129 - PERT WESTERN AUSTRALIA INTERGROUP	0.00
70027 - VENMO GENERAL DONATION	40.00	90130 - RIO RECOVERY OF NEW MEXICO IG	604.08
70030 - CHECK GENERAL INDIVIDUAL DONATION	3,682.50	90131 - INTERMOUNTAIN INTERGROUP	0.00
70035 - IN HONOR MEMORY OF	0.00	90132 - UNITED KINDOM (UK) INTERGROUP	0.00
70060 - CONVENTION		90134 - SAN BERNARDINO/RIVERSIDE COUNTIES	179.05
EBPP-2	0.00	90135 - PENNSYLVANIA INTERGROUP	19.25
70060 - CONVENTION - Other	50.00	90136 - TIDEWATER VIRGINIA INTERGROUP	0.00
Total 70060 - CONVENTION	<u>50.00</u>	90137 - NO. CA CENTRAL COASTAL INTERGROUP	125.00
80001 - AREA 1	8,000.00	90139 - CEA HOW LOS ANGELES INTERGROUP	5,818.35
80002 - AREA 2	5,000.00	90140 - CEA HOW PHONE BRIDGE INTERGROUP	9,417.12
80009 - AREA 9 CANADA - NO INTERGROUP	0.00	90141 - GREAT LAKES CEA-HOW INTERGROUP	0.00
80010 - AREA 10	0.00	90142 - CEA-HOW NORTHERN COLORADO IG	330.00
90099 - SOUTHERN CALIFORNIA INTERGROUP	1,828.41	90143 - CEA HOW 1st IG HISPANIC OFARIZONA	0.00
90101 - CEA-HOW SAN DIEGO COUNTY IG	589.26	90144 - SPANISH PHONE BRIDGE INTERGROUP	1,666.37
90102 - NW CEA HOW INTERGROUP	100.00	90145 - UTAH CEA-HOW INTERGROUP	684.90
90103 - CEA-HOW HAWAII IG	0.00	90146 - BUGAMBILIAS GUANAJUATO	621.56
90104 - CEA-HOW LAS VEGAS INTERGROUP	1,421.05	90147 - GREATER KANSAS CITY AREA IG	0.00
90106 - S. FLORIDA INTERGROUP CEA-HOW	0.00	90148 - ARIZONA CEA-HOW INTERGROUP	175.00
90107 - HOW IT WORKS OF CENTREAL COST	0.00	90149 - SIERRA NEVADA INTERGORUP	235.00
90108 - CEA HOW ISRAEL INTERGROUP	0.00	90150 - IG ELECTRONICO EN ESPANOL	291.85
90110 - CEA HOW MEXICO INTERGROUP	0.00	90151 - ELECTRONIC IG ENGLISH	265.18
90111 - VENTURA TRI COUNTIES INTERGROUP	0.00	90152 - UK AND EUROPE INTERGROUP	0.00
90113 - AUSTRALIA INTERGROUP	0.00	90153 - ELETRONIC INTERGROUP SPANISH	373.00
90114 - GREATER SACRAMENTO INTERGROUP	0.00	Accounting	0.00
90115 - CEA HOW OF GREATER NEW YORK IG	225.00	Accounting	0.00
		<b>TOTAL</b>	<u><b>75,814.48</b></u>