

		\$1 USD = CAD EXCHANGE RATE ON:		31/10/25		\$ 0.68 \$ 1.00		\$ 0.68		
		\$1 CAD = USD EXCHANGE RATE ON:		31/10/25		\$ 1.00 \$ 1.36		\$ 1.00		
DATE	ITEM	NOTES	AMOUNT IN USD	AMOUNT IN CAD	BALANCE IN USD	BALANCE IN CAD-5018	BUS ACCT CAD-8210	BUS ACCT USD	BALANCE CAD	BALANCE USD
CANADIAN BANK ACCOUNT - THIS MONTH'S INCOME AND EXPENSES					PRIOR BALANCE IN BANK ACCOUNT AS OF: 31/10/25		\$ 3,833.21	\$ 5,637.07	\$ 913.68	\$ 621.30
	TRANSFER TO PAYPAL		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
	TRANSFER FROM PAYPAL		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
	7th TRADITION Cheque[s] Deposited USD		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
	7th TRADITION Cheque[s] Deposits CAD		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
	7th TRADITION Cheque[s] Deposits Other Currency		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
	E-TRANSFER104819515232 -		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
	WSBC Delegates expenses		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
	UPS Postal Box rental for the year		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
	returned checks		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
	Statements printing Fee		\$ -	\$ -	\$ 3,833.21	\$ 5,637.07			\$ 913.68	\$ 621.30
31/10/25	ACCOUNT FEES	Service Fee	\$ (2.72)	\$ (4.00)	\$ 3,830.49	\$ 5,633.07	(4.00)	(2.72)	\$ 909.68	\$ 618.58
31/10/25	ACCOUNT FEES WAIVED	Fees refunded if monthly balance is \$5000+	\$ 2.72	\$ 4.00	\$ 3,833.21	\$ 5,637.07		0	\$ 909.68	\$ 618.58
CANADIAN BANK ACCOUNT CLOSING BALANCE AS OF: 30/11/25					\$ 3,833.21	\$ 5,637.07	\$ (4.00)	\$ (2.72)	\$ 909.68	\$ 618.58
PERSONAL PAYPAL					\$ 39,638.61	\$ 56,292.08			\$ 3,903.03	\$ 13,934.98
November	INDIVIDUAL 7th TRADITION CONTRIBUTIONS CAD - Personal	For the Month	\$ 362.44	\$ 533.00	\$ 40,001.05	\$ 58,825.08			\$ 3,903.03	\$ 13,934.98
	INDIVIDUAL 7th TRADITION CONTRIBUTIONS CAD -Business	For the Month	\$ -	\$ -	\$ 40,001.05	\$ 58,825.08	503.61		\$ 4,406.64	\$ 13,934.98
	INDIVIDUAL 7th TRADITION CONTRIBUTIONS USD -Business	For the Month	\$ -	\$ -	\$ 40,001.05	\$ 58,825.08		\$ 3,004.30	\$ 4,406.64	\$ 16,939.28
	TO BANK ACCOUNT	Top up Prudent Reserve	\$ -	\$ -	\$ 40,001.05	\$ 58,825.08			\$ 4,406.64	\$ 16,939.28
	FROM BANK ACCOUNT	Transfer from Bank	\$ -	\$ -	\$ 40,001.05	\$ 58,825.08			\$ 4,406.64	\$ 16,939.28
	PAYPAL FEES - Canadian - Personal	For the Month	\$ (18.82)	\$ (27.67)	\$ 39,982.24	\$ 58,797.41			\$ 4,406.64	\$ 16,939.28
	PAYPAL FEES - Canadian -Business	For the Month	\$ -	\$ -	\$ 39,982.24	\$ 58,797.41	(28.41)		\$ 4,378.23	\$ 16,939.28
	PAYPAL FEES - USD -Business	For the Month	\$ -	\$ -	\$ 39,982.24	\$ 58,797.41		\$ (166.03)	\$ 4,378.23	\$ 16,773.25
	Transfers from CAD to USD Business	For the Month - Automatic	\$ -	\$ -	\$ 39,982.24	\$ 58,797.41	(475.20)	\$ 327.62	\$ 3,903.03	\$ 17,100.87
	Transfers from USD to CAD Business	For the Month -Automatic	\$ -	\$ -	\$ 39,982.24	\$ 58,797.41			\$ 3,903.03	\$ 17,100.87
	Currency adjustments		\$ -	\$ -	\$ 39,982.24	\$ 58,797.41			\$ 3,903.03	\$ 17,100.87
	ZOOM + Phone 2449.93 CAD/yearly +1.61/month voice mail	For the Year	\$ (1,705.45)	\$ (2,508.01)	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,100.87
	VR 7th TRADITION CONTRIBUTION (70%)		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,100.87
	WSO 7th TRADITION CONTRIBUTION (30%)		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,100.87
	POSTAL BOX & REDIRECT PAYMENT		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,100.87
	NEWCOMER COINS & PAMPHLETS		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,100.87
	MILESTONE POSTAGE		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40		\$ (18.95)	\$ 3,903.03	\$ 17,081.92
	MILESTONE COINS		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,081.92
	TEAM UP CALENDAR		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,081.92
	WEBMASTER		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40		\$ (50.00)	\$ 3,903.03	\$ 17,031.92
Until 2027	BLUE HOST - OAFS WEBSITE	until 6/14/2027 - USD 268.20	\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,031.92
Lifetime	ESH Newsmatic- Freemius Inc, Lifetime purchase	CEM 16	\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,031.92
Lifetime	WP Forms	Annual, \$79/USD, every Feb 8th due: 2023- Lifetime-	\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,031.92
	Castos- Podcast		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,031.92
	Backuply		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,031.92
	Constant Contact		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 17,031.92
	Literature Committee		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40		\$ (72.05)	\$ 3,903.03	\$ 16,959.87
	WSBC 2025		\$ -	\$ -	\$ 38,276.79	\$ 56,289.40			\$ 3,903.03	\$ 16,959.87
November	Subtotals		\$ (1,361.82)	\$ (2,002.68)	\$ 38,276.79	\$ 56,289.40		\$ 3,024.89	\$ 3,903.03	\$ 16,959.87
PAYPAL CLOSING BALANCE AS OF: 30/11/25					\$ 38,276.79	\$ 56,289.40		\$ 3,024.89	\$ 3,903.03	\$ 16,959.87
CURRENCY EXCHANGE					Actual USD	Actual CAD	USD	CAD	\$ 62,342.51	\$ 89,804.60
REAL ACCOUNTS CLOSING BALANCE AS OF: AS OF: 30/11/25					\$ 16,959.87	\$ 66,739.18				
REIMBURSABLE EXPENSES FOR COMMITTEES										
SET ASIDE	Literature Committee		\$ (620.00)	\$ (843.20)	\$ 61,722.51	\$ 88,961.40				
SET ASIDE	ESH Newsletter		\$ (220.00)	\$ (299.20)	\$ 61,502.51	\$ 88,662.20		\$ 429.01		\$ 190.99
SET ASIDE	5% for Service Boards		\$ (1,003.00)	\$ (1,364.08)	\$ 60,499.51	\$ 87,298.12				
SET ASIDE	Discretionary Fund		\$ (1,000.00)	\$ (1,360.00)	\$ 59,499.51	\$ 85,938.12		\$ 18.00		\$ 982.00
REIMBURSABLE EXPENSES/SET ASIDES: \$ (2,843.00) (\$3,866.48)										
PRUDENT RESERVE: EXPECTED EXPENSES										
ONGOING	ZOOM Business Pro 6 platforms + Phone - 2,449.93/YEARLY CAD +	Pays by auto debit directly from Paypal	\$ (1,700.00)	\$ (2,500.00)	\$ 57,799.51	\$ 83,438.12	1.69			\$ 1,698.85
ONGOING	Newcomer Pamphlets \$150 USD/yr	fellows reimbursed by PayPal or email transfer	\$ (150.00)	\$ (204.00)	\$ 57,649.51	\$ 83,234.12				\$ 124.30
ONGOING	Milestone Coins/Chips: \$25 USD/month	fellows reimbursed by PayPal or email transfer	\$ (300.00)	\$ (408.00)	\$ 57,349.51	\$ 82,826.12		\$ 175.70		\$ 292.70
ONGOING	Packaging for Chips: \$25 USD/month	fellows reimbursed by PayPal or email transfer	\$ (300.00)	\$ (408.00)	\$ 57,049.51	\$ 82,418.12		\$ 7.30		\$ 680.28
ONGOING	Bank Fees - No Fees if balance is \$5000+ each day of month, or \$4 monthly fee - ideally we won't ever pay		\$ -	\$ -	\$ 57,049.51	\$ 82,418.12				\$ 955.29
ONGOING	PayPal Fees	\$150 CAD/month	\$ (1,564.00)	\$ (2,300.00)	\$ 55,485.51	\$ 80,118.12	1,014.94		\$ 193.56	\$ -
ONGOING	Webmaster, paid service worker	\$50 USD monthly retainer/up to \$300/month	\$ (1,380.00)	\$ (1,876.80)	\$ 54,105.51	\$ 78,241.32		\$ 424.71		\$ -
End of Yr	WSO Surplus 30%	Minus 5% reserved for service boards	\$ (990.08)	\$ (1,346.51)	\$ 53,115.43	\$ 76,894.81		\$ 990.08		\$ -
End of Yr	VR Surplus 70%	Minus 5% reserved for service boards	\$ (2,262.93)	\$ (3,077.58)	\$ 50,852.50	\$ 73,817.23		\$ 2,262.93		\$ -
ONGOING	TeamUp Calendar (\$290/year USD)	Annual, \$290/USD, every Aug 16th	\$ (496.80)	\$ (675.65)	\$ 50,355.70	\$ 73,141.58	295.80		\$ 181.00	\$ 295.66
ONGOING	Mentimeter Software	Annual \$152 - October 18th -auto Bus Paypal	\$ (151.80)	\$ (206.45)	\$ 50,203.90	\$ 72,935.13				\$ -
ONGOING	Podcast - Castos (\$190/year USD)	Annual, \$190/USD, every Aug 16th	\$ (194.00)	\$ (263.84)	\$ 50,009.90	\$ 72,671.29				\$ -
ONGOING	Envato Plug-in	Annual, \$59.34	\$ (86.00)	\$ (116.96)	\$ 49,923.90	\$ 72,554.33				\$ -
ONGOING	Constant Contact	Annual, \$125/USD, every??? due: 2024	\$ (135.00)	\$ (183.60)	\$ 49,788.90	\$ 72,370.73				\$ -
ONGOING	WP Forms	Lifetime \$199 USD Paid March 2023	\$ -	\$ -	\$ 49,788.90	\$ 72,370.73				\$ -
ONGOING	WP Forms google sheets plug-ins	Annually \$99 +- -	\$ (160.00)	\$ (217.60)	\$ 49,628.90	\$ 72,153.13				\$ -
ONGOING	www.oafosteps.com domain name (rebel.ca)	Annual, every April 16 -Auto pay Per Paypal	\$ (21.24)	\$ (31.24)	\$ 49,607.66	\$ 72,121.89				\$ -
ONGOING	www.oafosteps.com Webhosting (Blue Host)	Paid until 6/14/2027 - Monthly 19.99 USD	\$ -	\$ -	\$ 49,607.66	\$ 72,121.89				\$ -
ONGOING	Postal Box - Suite #131	Annual, every Jan 12th (\$234CAD + 13% HST) 326.57	\$ (272.00)	\$ (400.00)	\$ 49,335.66	\$ 71,721.89				\$ -
ONGOING	Postal Box - forwarding fee	Annual, every Jan 12th (\$CAD + 13% HST) due: 2023	\$ (93.16)	\$ (137.00)	\$ 49,242.50	\$ 71,584.89	337.57			\$ 42.45
ONGOING	Non Profit reports/Accounting		\$ (1,020.00)	\$ (1,500.00)	\$ 48,222.50	\$ 70,084.89	12.55			\$ 59.16
Jan 15, 2025	World Service Business Conference (WSBC) 2025	Reg fee 249 + Binder 100 + Interpretation 1000	\$ (5,188.00)	\$ (7,055.68)	\$ 43,034.50	\$ 63,029.21	3,370.86	\$ 498.00		\$ 1,011.47
Jan 15, 2026	World Service Business Conference (WSBC) 2026	(Budget for 10) fellows @\$2800 US each	\$ (28,000.00)	\$ (38,080.00)	\$ 15,034.50	\$ 24,949.21				\$ 2,397.82
PRUDENT RESERVE: \$ (47,308.01) (\$64,855.39)										
Currency exchange Check --> \$ (64,338.90) \$ (44,101.66)										
CONTRIBUTIONS (AFTER PR IS MET) TO MAKE AFTER THIS REPORT IS APPROVED AT VIG MEETING										
Quarterly	Contribution to World Service Office (WSO) -	Monthly Contribution = 65% of Surplus	\$ 9,772.42	\$ 16,216.99	\$ 5,262.07	\$ 8,732.22				
Quarterly	Contributions to Service Board	Contribution to Service Board 5%	\$ 751.72	\$ 1,247.46	\$ 4,510.35	\$ 7,484.76				
Quarterly	Contribution to Virtual Region (OAVR) -	Monthly Contribution = 30% of Surplus	\$ 4,510.35	\$ 7,484.76	\$ -	\$ -				
CONTRIBUTIONS: \$ 14,284.77 \$ 23,701.75										
Currency exchange Check --> 19,424.57 \$ 16,117.19										
NEED MOTIONS (TBDiscussed's)										
NOW	Liability Insurance - tbd		\$ -	\$ -						

*** PLEASE NOTE: ALL ACCOUNTS IN GREEN COLUMN ARE RENDERED IN USD DOLLARS - ALL ACCOUNTS IN PEACH COLUMN ARE RENDERED IN CANADIAN DOLLARS ***