GANDHI
FINANCIALS

# FINANCIAL REPORT

OCTOBER 2026

All figures in CA$

| RESERVES | CLIENT FUNDS | COVERAGE RATIO |
|---|---|---|
| **CA$ 7,686.50** | **CA$ 2,094.54** | **366.98%** |
| prior: CA$ 8,037.69 | prior: CA$ 1,340.46 | prior: 599.62% |

## Balance Sheet

| | OCTOBER 2026 (CA$) | SEPTEMBER 2026 (CA$) | CHANGE (CA$) |
|---|---|---|---|
| ASSETS | | | |
| Cash & Bank | 785.54 | 785.66 | (0.12) |
| Bitcoin Treasury 1 | 2,096.71 | 2,172.52 | (75.81) |
| Gold Reserve 1 | 3,669.91 | 3,781.74 | (111.83) |
| Silver Reserve 1 | 1,134.34 | 1,297.77 | (163.43) |
| **Total Assets** | **7,686.50** | **8,037.69** | **(351.19)** |
| LIABILITIES | | | |
| Client Funds 2 | 2,094.54 | 1,340.46 | 754.08 |
| Loans | — | — | 0.00 |
| Accounts Payable 3 | — | — | 0.00 |
| **Total Liabilities** | **2,094.54** | **1,340.46** | **754.08** |
| EQUITY | | | |
| **Net Equity** | **5,591.96** | **6,697.23** | **(1,105.27)** |

## Client Payouts & Charitable Activity

| | OCTOBER 2026 | SEPTEMBER 2026 | CHANGE | YEAR-TO-DATE |
|---|---|---|---|---|
| Interest Paid to Clients 4 | 8.6261 | 7.1989 | 1.4272 | 64.5669 |
| Donations Paid Out 5 | — | — | 0.00 | 115.00 |

## Interest Rate Tiers

| TIER | BALANCE | APY |
|---|---|---|
| Tier 1 | >= CA$0 | **9.15%** |
| Tier 2 | >= CA$200 | **8.25%** |
| Tier 3 | >= CA$500 | **6.75%** |

## NOTES

**1. BTC / Gold / Silver valuations.** Marked to market using spot prices on the reporting date. Any gain or loss versus original acquisition cost is unrealized until the assets are sold.

**2. Client Funds.** Recorded as a liability — deposits owed back to clients. Backed 1:1 by reserve assets above.

**3. Accounts Payable.** Short-term obligations for goods and services received but not yet paid (e.g., outstanding vendor invoices, hosting bills, professional fees). Settled in the ordinary course of business.

**4. Interest Paid to Clients.** Total interest credited to client savings accounts. APYs are tier-based per the Interest Rate Tiers table above; interest compounds daily and is credited to client balances at the end of each day.

**5. Donations Paid Out.** Charitable contributions made by Gandhi Financials to outside causes.

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