



# CBC Q2 2025 FINANCIAL REVIEW

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# OPERATING ACCOUNT Q2 REVENUE REVIEW

<u>Income:</u>	Actual	Budget	Variance
Offering Envelopes / Checks	41,864	47,756	(\$5,892)
Building Usage Income	390	1,250	(\$860)
Offerings Basket (Cash)	337	1,542	(\$1,205)
Offerings - Holidays	200	500	(\$300)
On-line (Net)	6,384	7,500	(\$1,116)
All Other	693	750	(\$57)
Total Income	49,868	59,298	(\$9,430)

# OPERATING ACCOUNT YTD

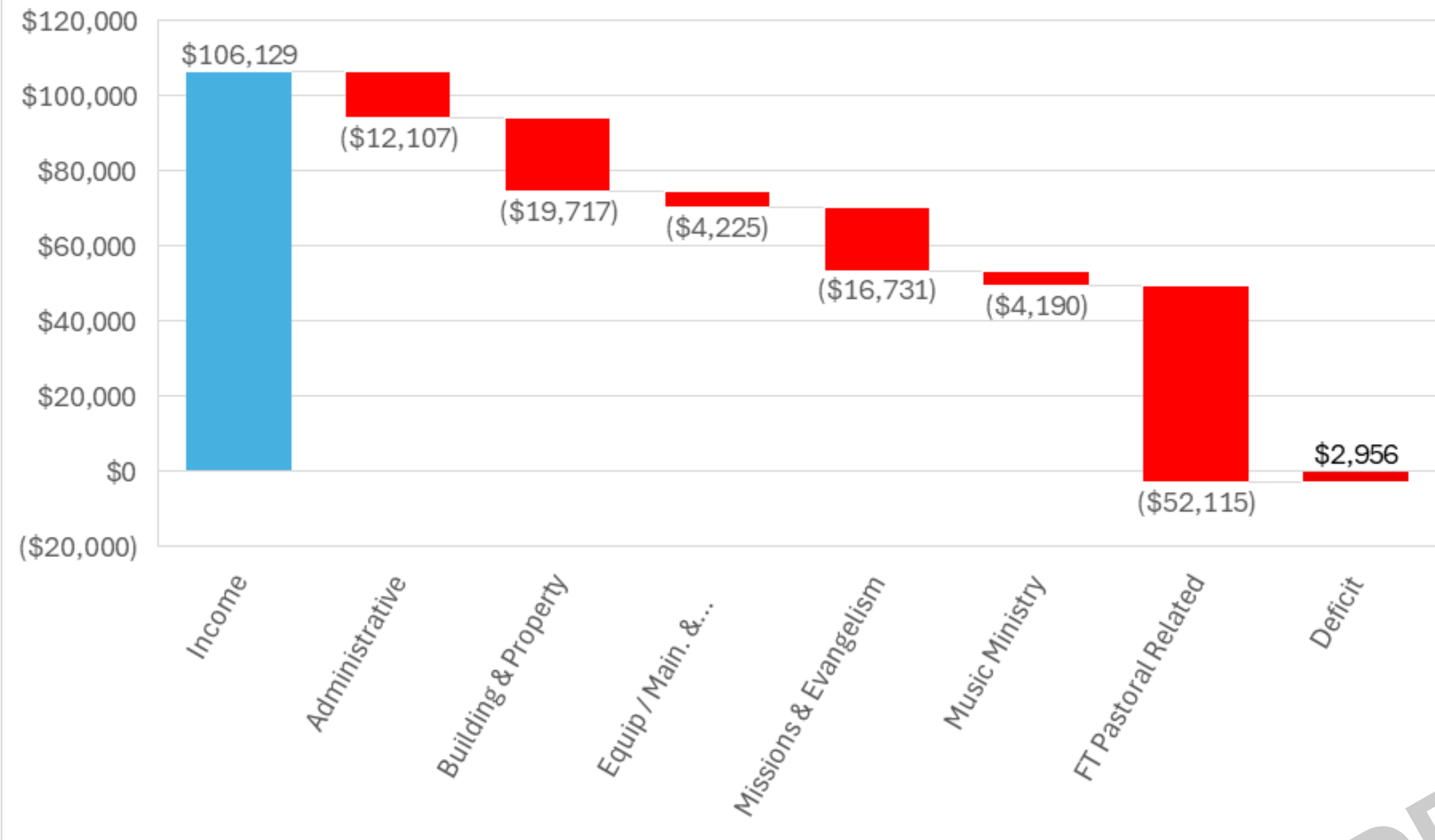
Category:	Actual	Budget	Variance		Prior Yr	Variance
Operating Income	\$ 106,129	\$118,095	\$ (11,966)		\$ 100,685	\$ 5,444
Expenses:						
Administrative	\$12,107	\$12,537	\$ 430		\$ 7,474	\$ (4,633)
Building & Property	\$19,717	\$17,488	\$ (2,229)		\$ 18,523	\$ (1,194)
Equip / Main. & Supplies	\$4,225	\$5,685	\$ 1,460		\$ 6,794	\$ 2,569
Missions & Evangelism	\$16,731	\$19,835	\$ 3,104		\$ 17,058	\$ 327
Music Ministry	\$4,190	\$4,775	\$ 585		\$ 4,429	\$ 239
Pastoral Related	\$52,115	\$54,331	\$ 2,216		\$ 53,177	\$ 1,062
TOTAL EXPENSES	\$109,085	\$114,651	\$ 5,566		\$ 107,455	\$ (1,630)
NET SURPLUS	(\$2,956)	\$3,444			\$ (6,770)	

Note: Fellowship Fund receipts are included in Prior Year Operating Income and Fellowship Fund disbursements are included in Prior Year Missions & Evangelism expenses to allow an equitable comparison with current year.

Note: Building & Property are over-budget due to increased insurance and utility costs

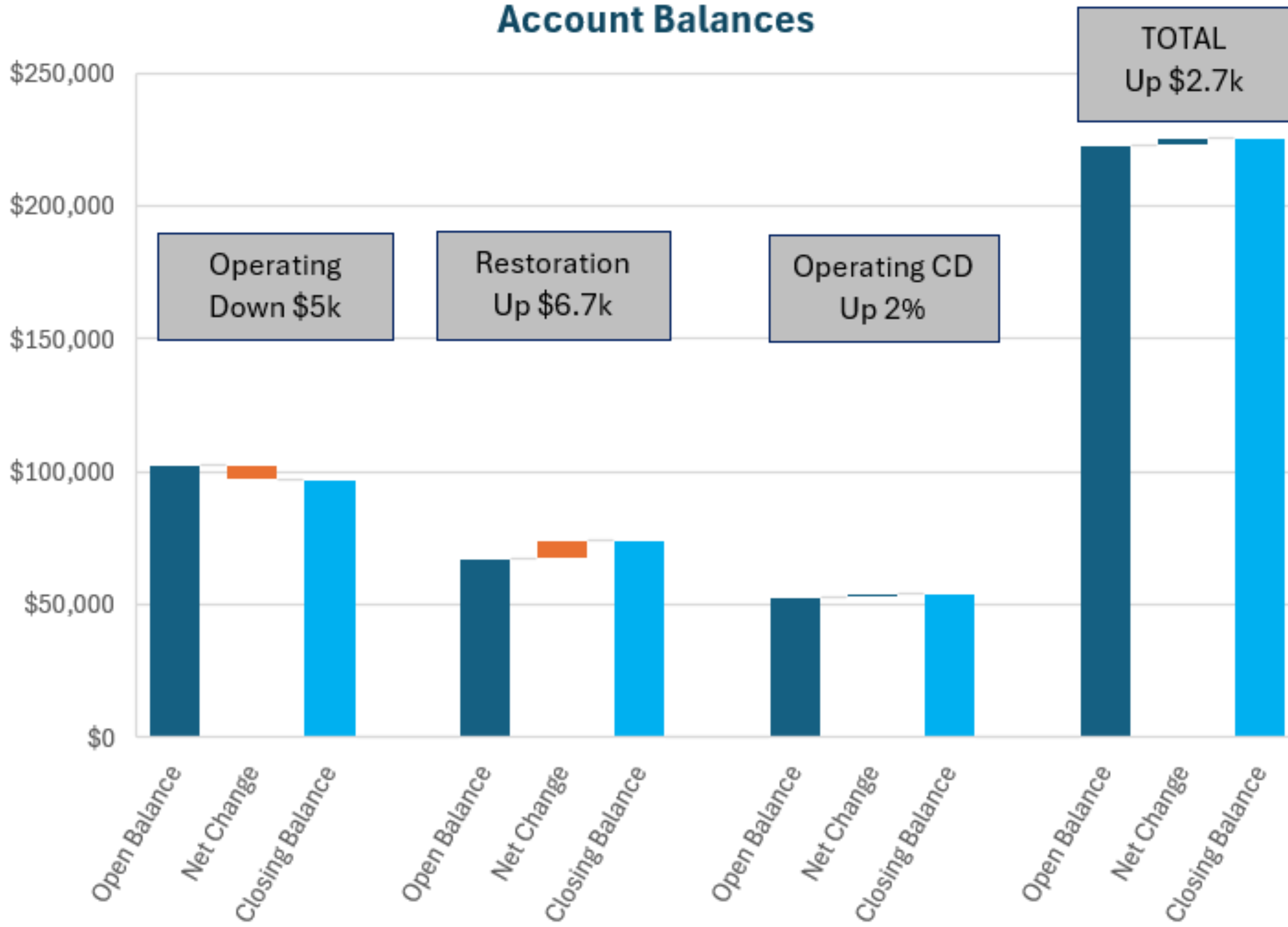
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# General Fund Account Cash Flow



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## Account Balances



Note also that CBC also has \$10,897 balance in an American Baptist Foundation account - which is currently restricted

Also note that approximately \$50k of the Restoration Fund Balance is currently in a CD (earning 4% vs. the near 0% for the remainder)

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## Q2 YTD RECAP



Giving: 10% below budget; 5% above last year



Expenses slightly below budget, but some of this is timing related. No significant deviation from budget for the year is expected.



Central Builds has raised \$60,638 against a \$120,000 target



Reasonable first half and running well ahead of last year, but still below budget

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