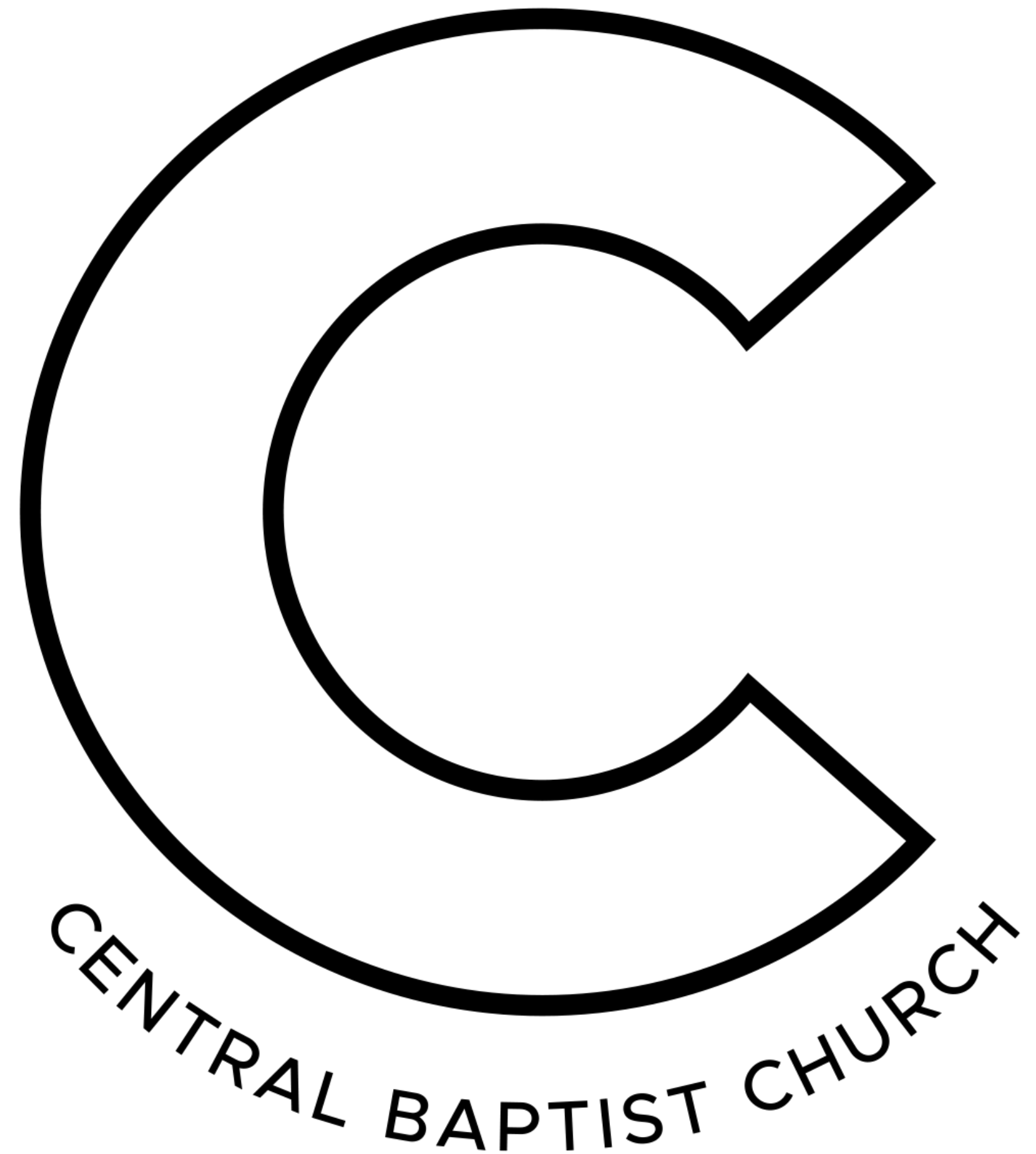




CBC Q3 2025 FINANCIAL REVIEW

OPERATING ACCOUNT Q3 REVENUE REVIEW

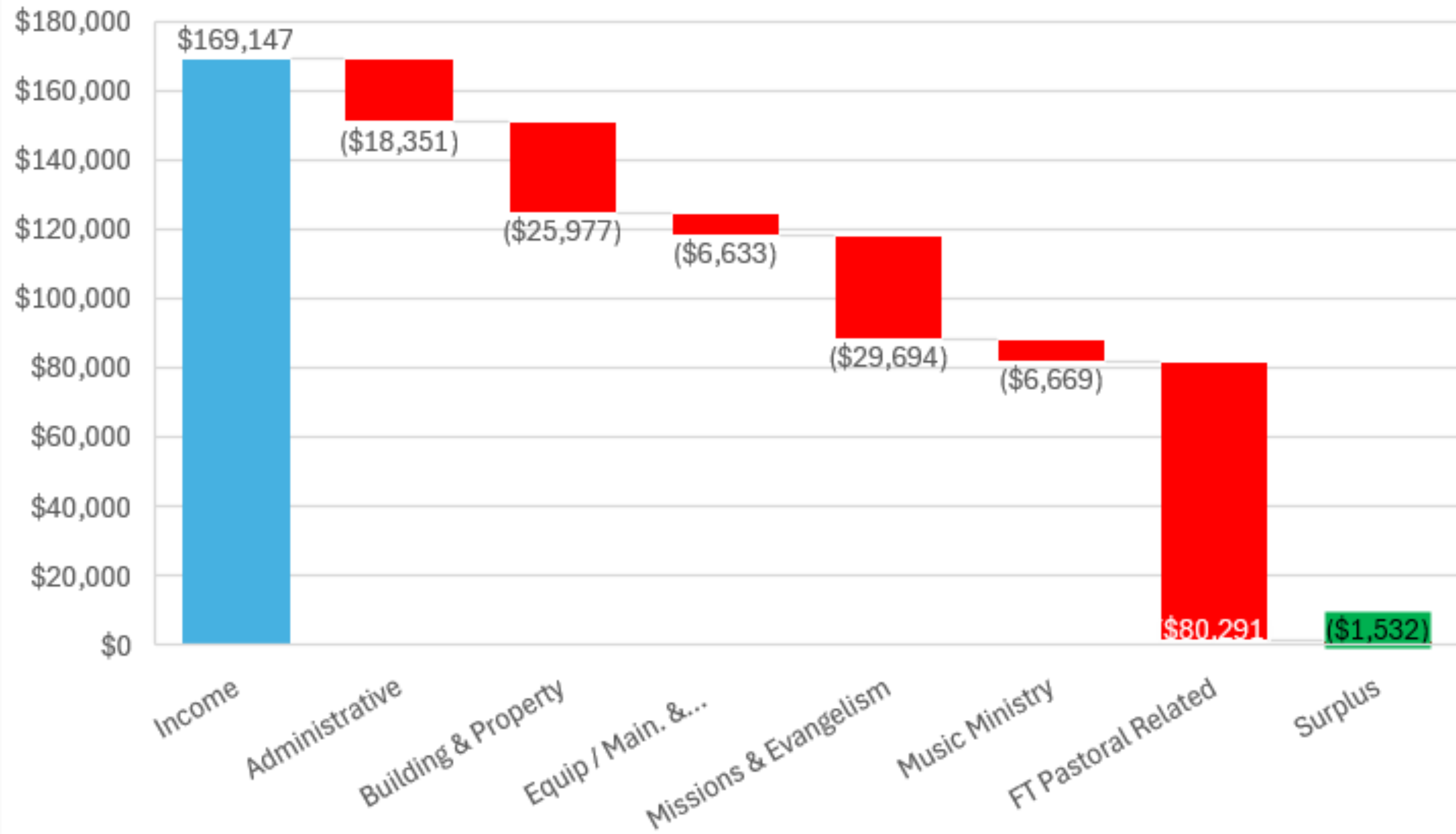
<u>Income:</u>	Actual	Budget	Variance
Offering Envelopes / Checks	54,337	47,756	\$6,581
Building Usage Income	510	1,250	(\$740)
Offerings Basket (Cash)	445	1,542	(\$1,097)
Offerings - Holidays	-		\$0
On-line (Net)	6,212	7,500	(\$1,288)
All Other	1,113	750	\$363
Total Income	62,617	58,798	\$3,819

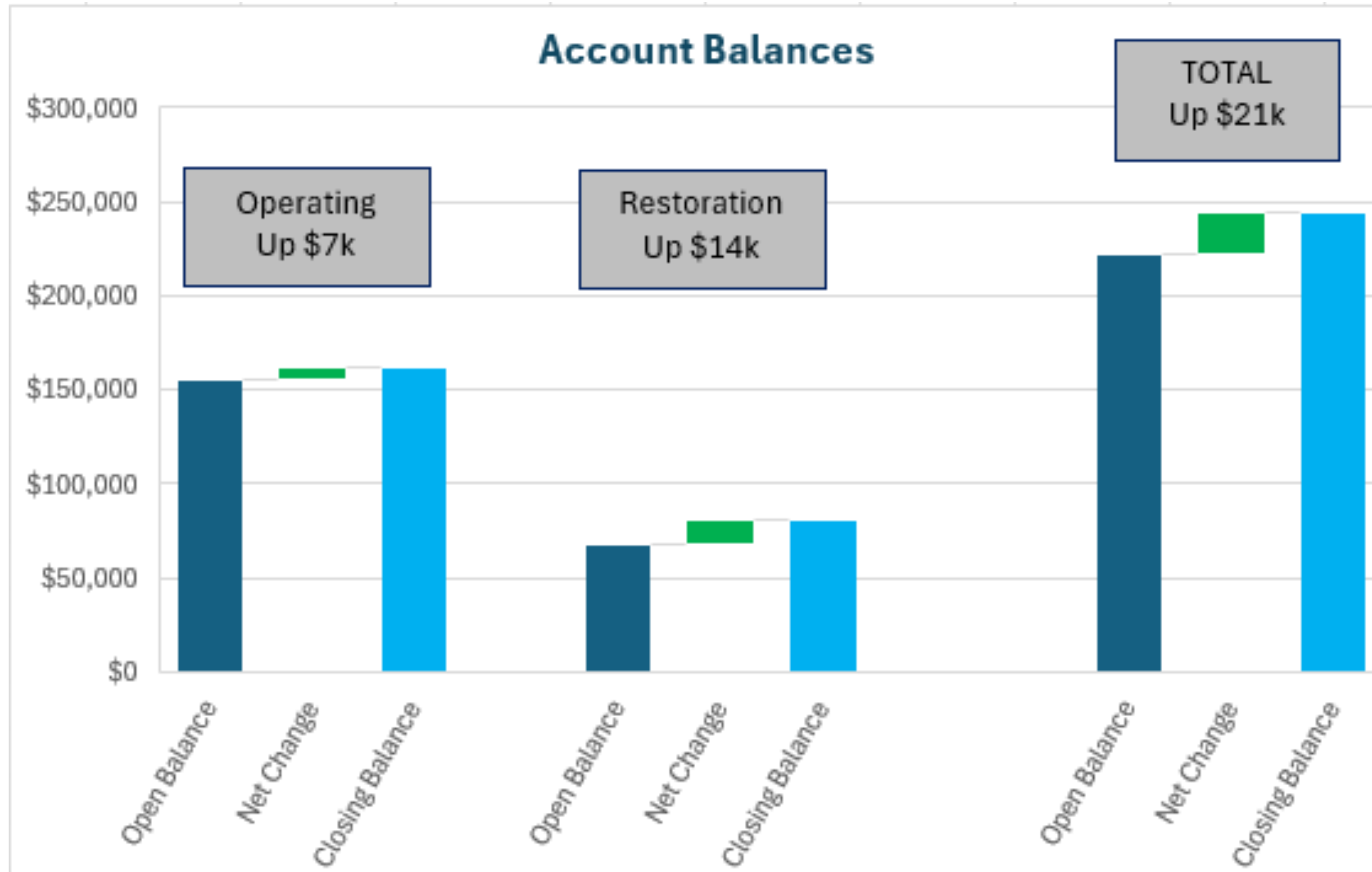
OPERATING ACCOUNT YTD

<u>Category:</u>	Actual	Budget	Variance		Prior Yr	Variance
Operating Income	\$ 169,147	\$176,893	\$ (7,746)		\$ 151,223	\$ 17,924
<u>Expenses:</u>						
Administrative	\$18,351	\$18,805	\$ 454		\$ 13,131	\$ (5,220)
Building & Property	\$25,977	\$26,231	\$ 254		\$ 24,503	\$ (1,474)
Equip / Main. & Supplies	\$6,633	\$8,528	\$ 1,895		\$ 8,298	\$ 1,665
Missions & Evangelism	\$29,694	\$29,752	\$ 58		\$ 25,045	\$ (4,649)
Music Ministry	\$6,669	\$7,163	\$ 494		\$ 7,114	\$ 445
Pastoral Related	\$80,291	\$81,496	\$ 1,205		\$ 78,699	\$ (1,592)
TOTAL EXPENSES	\$167,615	\$171,975	\$ 4,360		\$ 156,790	\$ (10,825)
NET SURPLUS	\$1,532	\$4,918			\$ (5,567)	

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.

General Fund Account Cash Flow





Note also that CBC also has \$11,323 balance in an American Baptist Foundation account - which is currently restricted

Also note that a portion of both the Operating and Restoration accounts is currently invested in a CD earning 3.75%. Interest is pro-rated between the two components

Q3 YTD RECAP



Giving: 4% below budget; 12% above last year



Expenses generally in line with budget. No significant deviation from budget for the year is expected.



Central Builds has raised \$68,593 against an original target of \$120,000. Note that this target is being reassessed due to the age of the original quote.



A solid Q3 has put in good position to finish the year with a surplus if we have a strong Q4