CENTRAL BAPTIST CHURCH

Q3 2026 FINANCIAL REVIEW

Q3 YTD RECAP

Annual Giving: 12.8% below budget; now about 7% YTD behind last year, Q2 26 was 6% ahead of last year Q2 25

Expenses currently BELOW budget by 5.6%. Most of operating and restoration account money in CD (3.25%), matured 10/23/26. Likely to be renewed at new rate, which have recently gone up.



Central Builds has raised $118,467 (as of October) against an original $120,000 target, that needs to be updated. $13,500 of which will be used for driveway

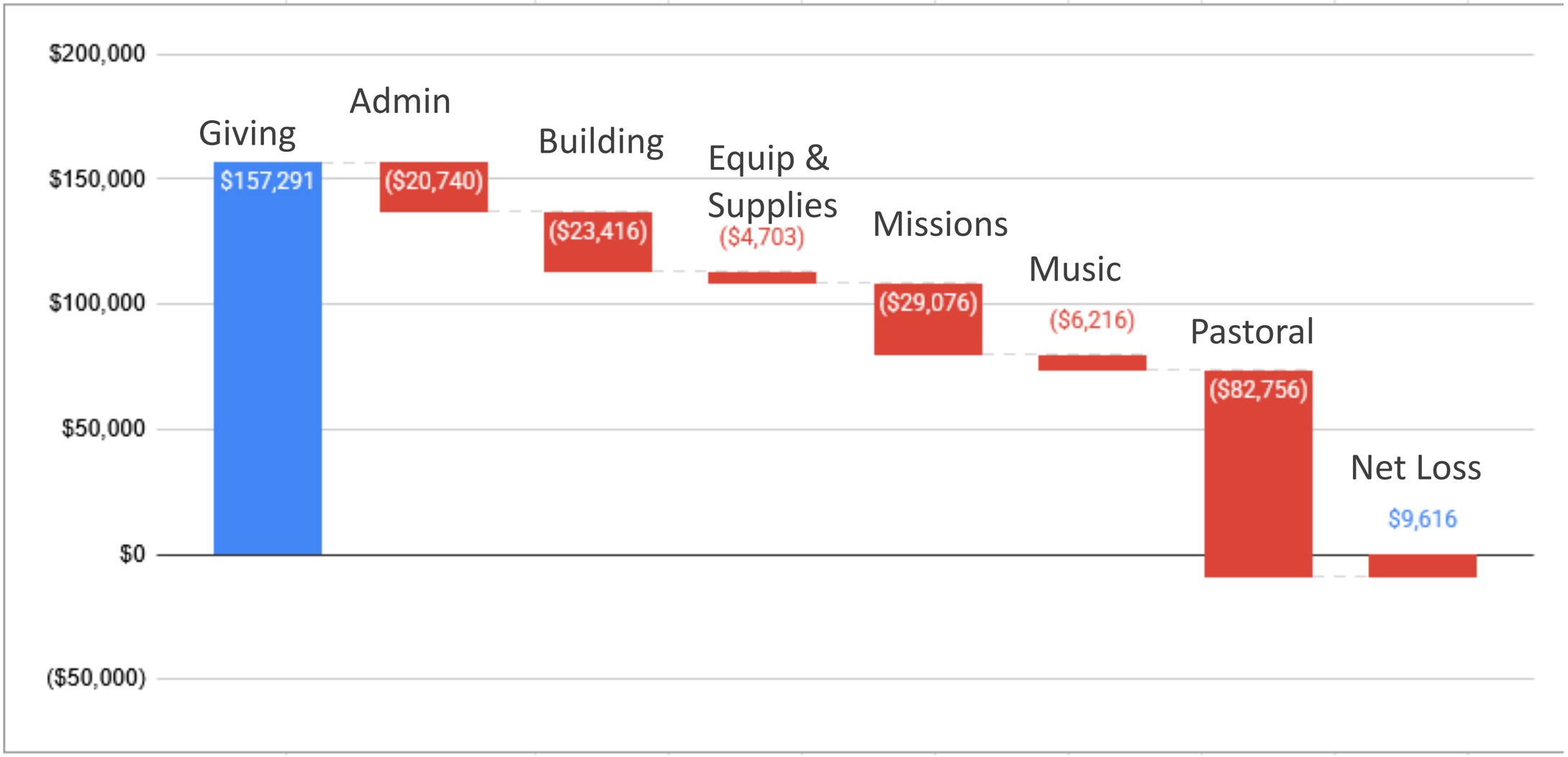
While giving is down, it is nothing to panic about at this point, as it is 6% below our actual expenses at the end of Q3

OPERATING ACCOUNT Q3 REVENUE REVIEW

Income:	Actual	Budget	Variance
Offering Envelopes / Checks	32,795	49,759	($16,964)
Building Usage	680	750	($70)
Offerings Basket (Cash)**	5,022	450	$4,572
Offerings - Holidays	-	363	($363)
On-line (Net)	6,556	8,850	($2,294)
All Other	3,199		$3,199
Total Income	48,252	60,172	($11,920)

OPERATING ACCOUNT YTD

Category:	Actual	Budget	Variance		Prior Yr	Variance
Operating Income	$157,291	$180,515	$(23,224)		$169,147	$(11,856)
Expenses:						
Administrative	$ 20,740	$18,703	$ (2,037)		$ 18,351	$ (2,389)
Building & Property	$ 23,416	$26,649	$ 3,233		$ 25,977	$ 2,561
Equip / Main. & Supplies	$ 4,703	$ 9,210	$ 4,507		$ 6,633	$ 1,930
Missions & Evangelism	$ 29,076	$31,935	$ 2,859		$ 29,694	$ 618
Music Ministry	$ 6,216	$ 6,633	$ 417		$ 6,669	$ 453
Pastoral Related	$ 82,756	$83,141	$ 385		$ 80,291	$ (2,465)
TOTAL EXPENSES	$166,907	$176,270	$ 9,363		$167,615	$ 708
NET SURPLUS	$ (9,616)	$ 4,245			$ 1,532	


$200,000
$150,000
$100,000
$50,000
$0
($50,000)
Giving
$157,291
Admin
($20,740)
Building
($23,416)
Equip & Supplies
($4,703)
Missions
($29,076)
Music
($6,216)
Pastoral
($82,756)
Net Loss
$9,616

Operating Account:		
	Open Balance	176,800.51
	Net Change	(6,346.33)
	Closing Balance	170,454.18
Restoration Account:		
	Open Balance	98,408.65
	Net Change	9,798.97
	Closing Balance	108,207.62
Total	Open Balance	275,209.16
	Net Change	3,452.64
	Closing Balance	278,661.80

American Baptist Foundation account - is closed, money moved to CD

$160703 in a CD, about ⅔ is operating funds and ⅓ is restoration funds