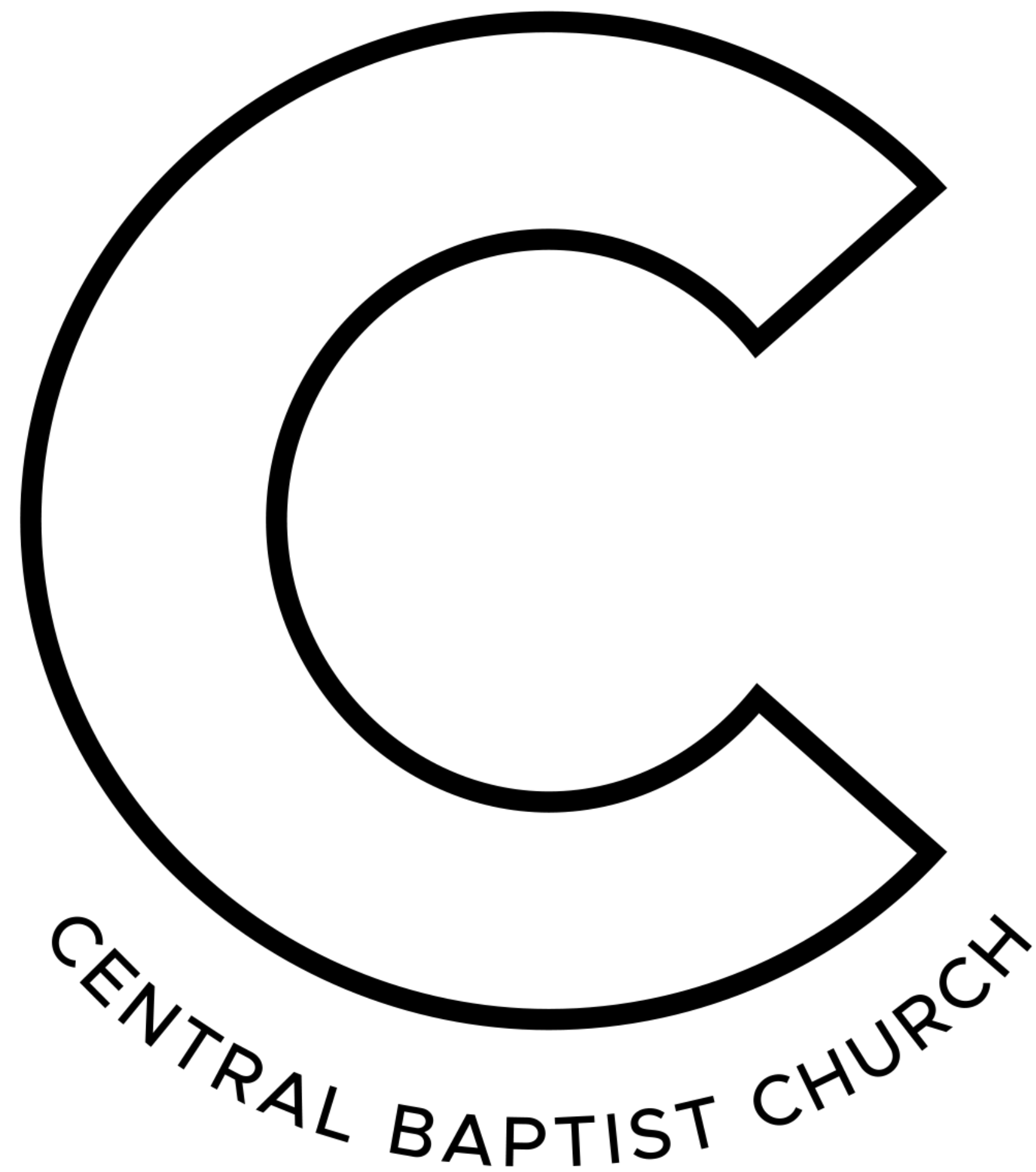




1st Half 2026 FINANCIAL REVIEW

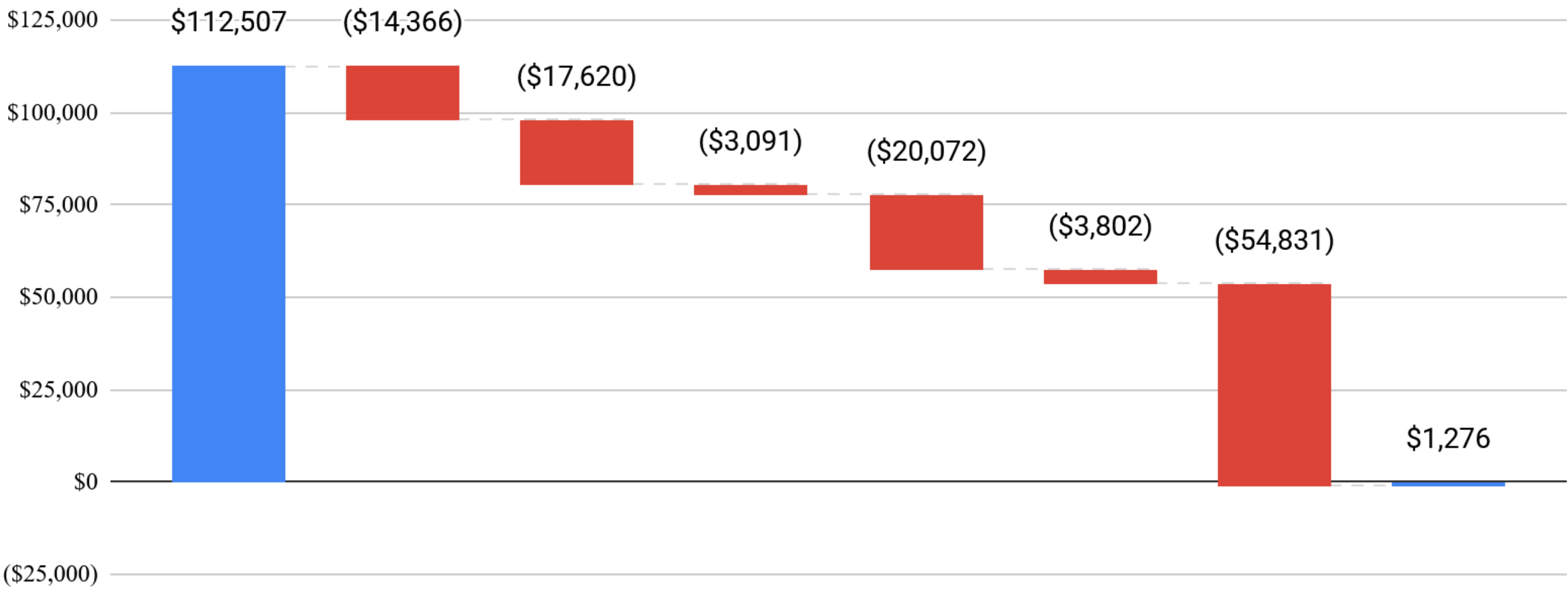
OPERATING ACCOUNT 1st Half REVENUE REVIEW

<u>Income:</u>	Actual	Budget	Variance
Offering Envelopes / Checks	89,151	99,518	(\$10,367)
Building Usage	1,075	1,500	(\$425)
Offerings Basket (Cash)**	5,516	900	\$4,616
Offerings - Holidays	258	725	(\$467)
On-line (Net)	12,328	17,701	(\$5,372)
All Other	4,178		
Total Income	112,507	120,344	(\$11,548)

OPERATING ACCOUNT YTD

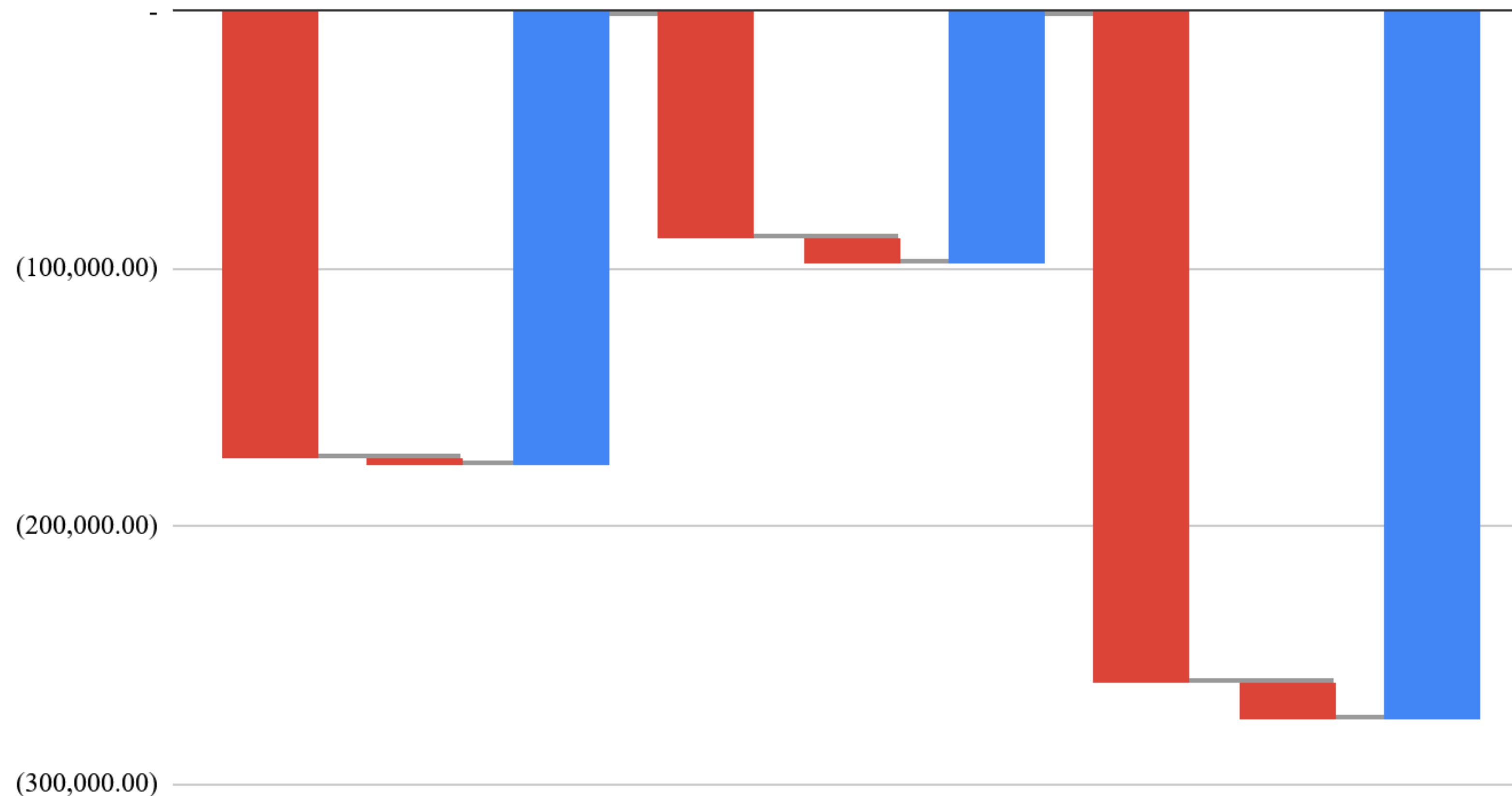
Category:	Actual	Budget	Variance		Prior Yr	Variance
Operating Income	\$112,507	\$119,619	\$ (7,112)		\$106,129	\$ 6,378
<u>Expenses:</u>						
Administrative	\$14,366	\$12,469	\$ (1,897)		\$12,107	\$ (2,259)
Building & Property	\$17,620	\$17,766	\$ 146		\$19,717	\$ 2,096
Equip / Main. & Supplies	\$3,091	\$6,140	\$ 3,049		\$4,225	\$ 1,135
Missions & Evangelism	\$20,072	\$21,290	\$ 1,218		\$16,731	\$ (3,341)
Music Ministry	\$3,802	\$4,422	\$ 620		\$4,190	\$ 388
Pastoral Related	\$54,831	\$55,427	\$ 596		\$52,115	\$ (2,716)
TOTAL EXPENSES	\$113,783	\$117,514	\$ 3,731		\$109,085	\$ (4,698)
NET SURPLUS	(\$1,276)	\$2,105			\$ (2,956)	

General Fund Account Cash Flow



Operating up \$3.4k, Restoration up \$10.5k, Total up \$14k

Acct Balances



Note also that CBC also has \$11,600 balance in an American Baptist Foundation account - which is currently restricted

Also note that approximately \$55k of the Restoration Fund Balance is currently in a CD (earning 3.25% vs. the near 0% of banks through October 26)

1st HALF YTD RECAP



Giving: 11% below budget; 6% above last year.
Similar to prior years.



Expenses currently slightly above budget. Primarily
due to payroll service fees.



Central Builds has raised \$98,408 against an original
\$120,000 target, that needs to be updated.



Reasonable first half and running ahead of last year, but
still below budget, as per usual.