



# CBC Q4 2025 FINANCIAL REVIEW

# OPERATING ACCOUNT Q4 REVENUE REVIEW

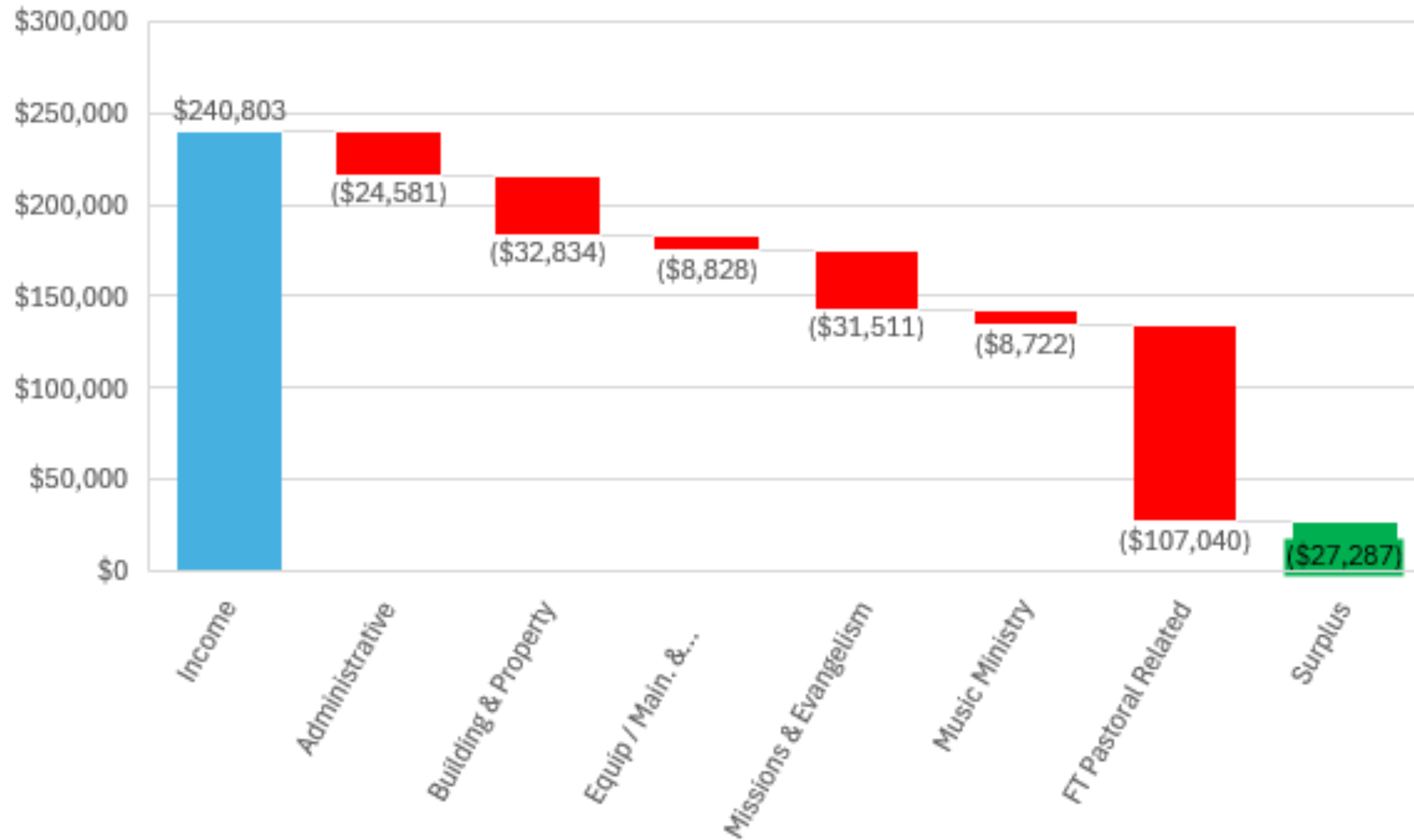
<u>Income:</u>	Actual	Budget	Variance
Offering Envelopes / Checks	47,219	48,031	(\$812)
Building Usage Income	797	1,257	(\$460)
Offerings Basket (Cash)	275	1,551	(\$1,276)
Offerings - Holidays	1,250	1,500	(\$250)
On-line (Net)	16,514	7,543	\$8,971
All Other	1,433	750	\$683
Total Income	67,488	60,632	\$6,856

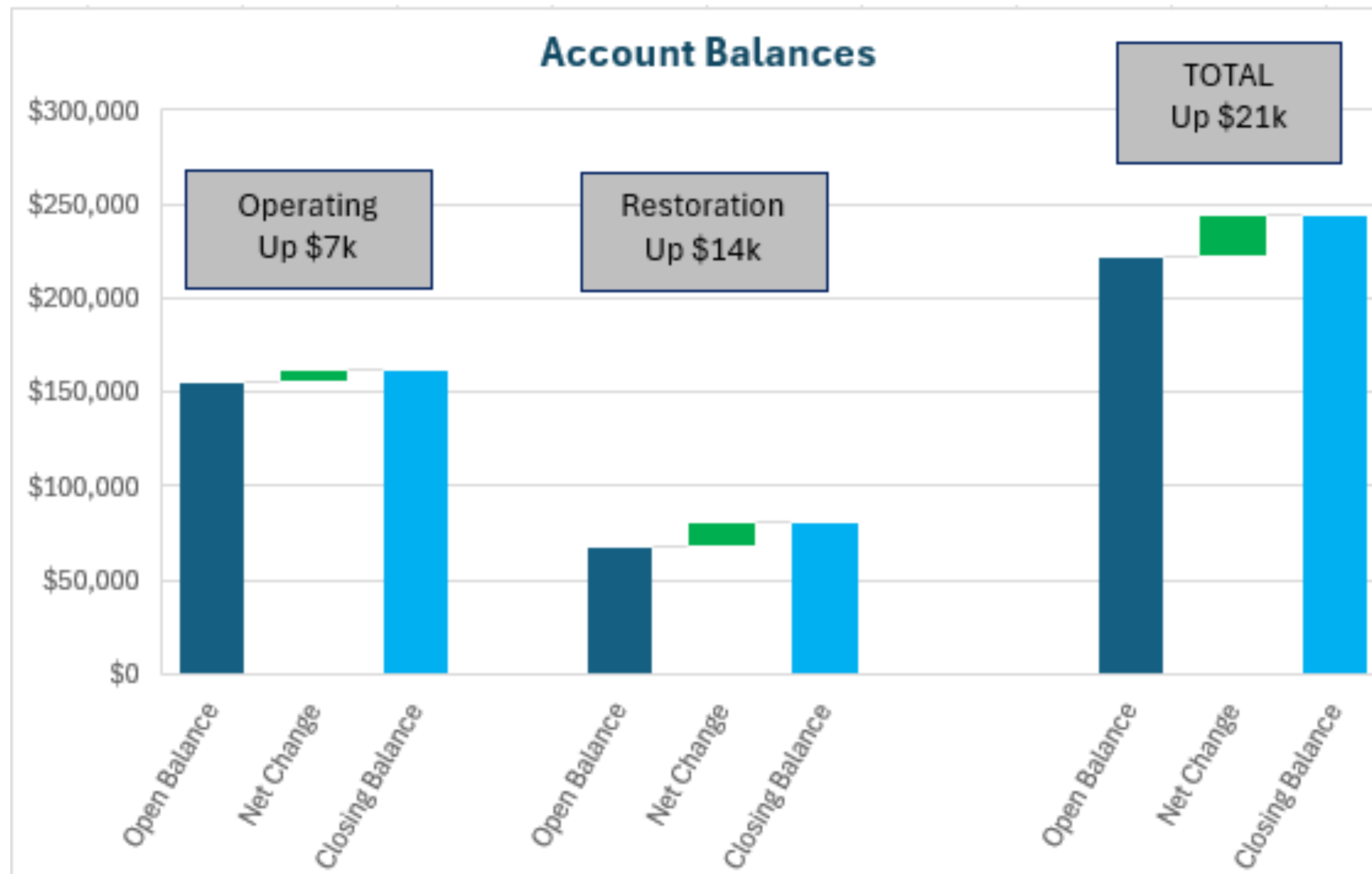
# OPERATING ACCOUNT 2025 FULL YEAR

<u>Category:</u>	Actual	Budget	Variance		Prior Yr	Variance
<b>Operating Income</b>	<b>\$ 240,803</b>	<b>\$237,191</b>	<b>\$ 3,612</b>		<b>\$ 236,963</b>	<b>\$ 3,840</b>
<b><u>Expenses:</u></b>						
<b>Administrative</b>	<b>\$24,581</b>	<b>\$25,073</b>	<b>\$ 492</b>		<b>\$ 17,049</b>	<b>\$ (7,532)</b>
<b>Building &amp; Property</b>	<b>\$32,834</b>	<b>\$34,975</b>	<b>\$ 2,141</b>		<b>\$ 30,581</b>	<b>\$ (2,253)</b>
<b>Equip / Main. &amp; Supplies</b>	<b>\$8,828</b>	<b>\$11,370</b>	<b>\$ 2,542</b>		<b>\$ 10,980</b>	<b>\$ 2,152</b>
<b>Missions &amp; Evangelism</b>	<b>\$31,511</b>	<b>\$39,670</b>	<b>\$ 8,159</b>		<b>\$ 34,592</b>	<b>\$ 3,081</b>
<b>Music Ministry</b>	<b>\$8,722</b>	<b>\$9,550</b>	<b>\$ 828</b>		<b>\$ 9,522</b>	<b>\$ 800</b>
<b>Pastoral Related</b>	<b>\$107,040</b>	<b>\$108,661</b>	<b>\$ 1,621</b>		<b>\$ 104,589</b>	<b>\$ (2,451)</b>
<b>TOTAL EXPENSES</b>	<b>\$213,516</b>	<b>\$229,299</b>	<b>\$ 15,783</b>		<b>\$ 207,313</b>	<b>\$ (6,203)</b>
<b>NET SURPLUS</b>	<b>\$27,287</b>	<b>\$7,892</b>			<b>\$ 29,650</b>	

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 \$11,676 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

# 2025 FULL YEAR RECAP



Giving: 1.5% over budget; 1.6% above last year



Expenses generally lower than budget. Primary differences are in Buildings/Maintenance (lower than expected costs and Missions/Evangelism (timing related)



Central Builds has raised \$73,578 against an original target of \$120,000. Note that this target will be reassessed due to the age of the original quote.