

CBC Q4 2025 FINANCIAL REVIEW

OPERATING ACCOUNT Q4 REVENUE REVIEW

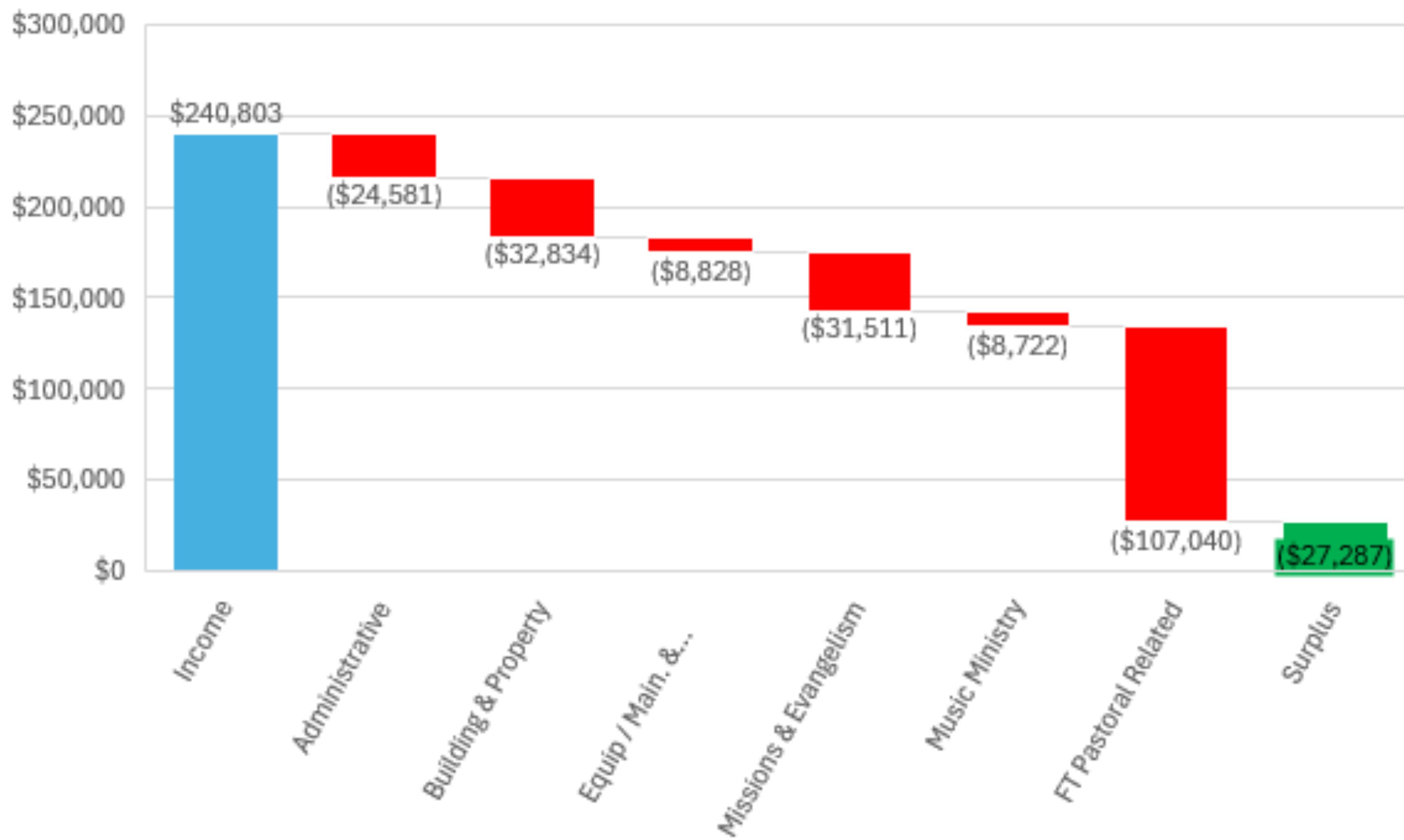
Income:	Actual	Budget	Variance
Offering Envelopes / Checks	47,219	48,031	(\$812)
Building Usage Income	797	1,257	(\$460)
Offerings Basket (Cash)	275	1,551	(\$1,276)
Offerings - Holidays	1,250	1,500	(\$250)
On-line (Net)	16,514	7,543	\$8,971
All Other	1,433	750	\$683
Total Income	67,488	60,632	\$6,856

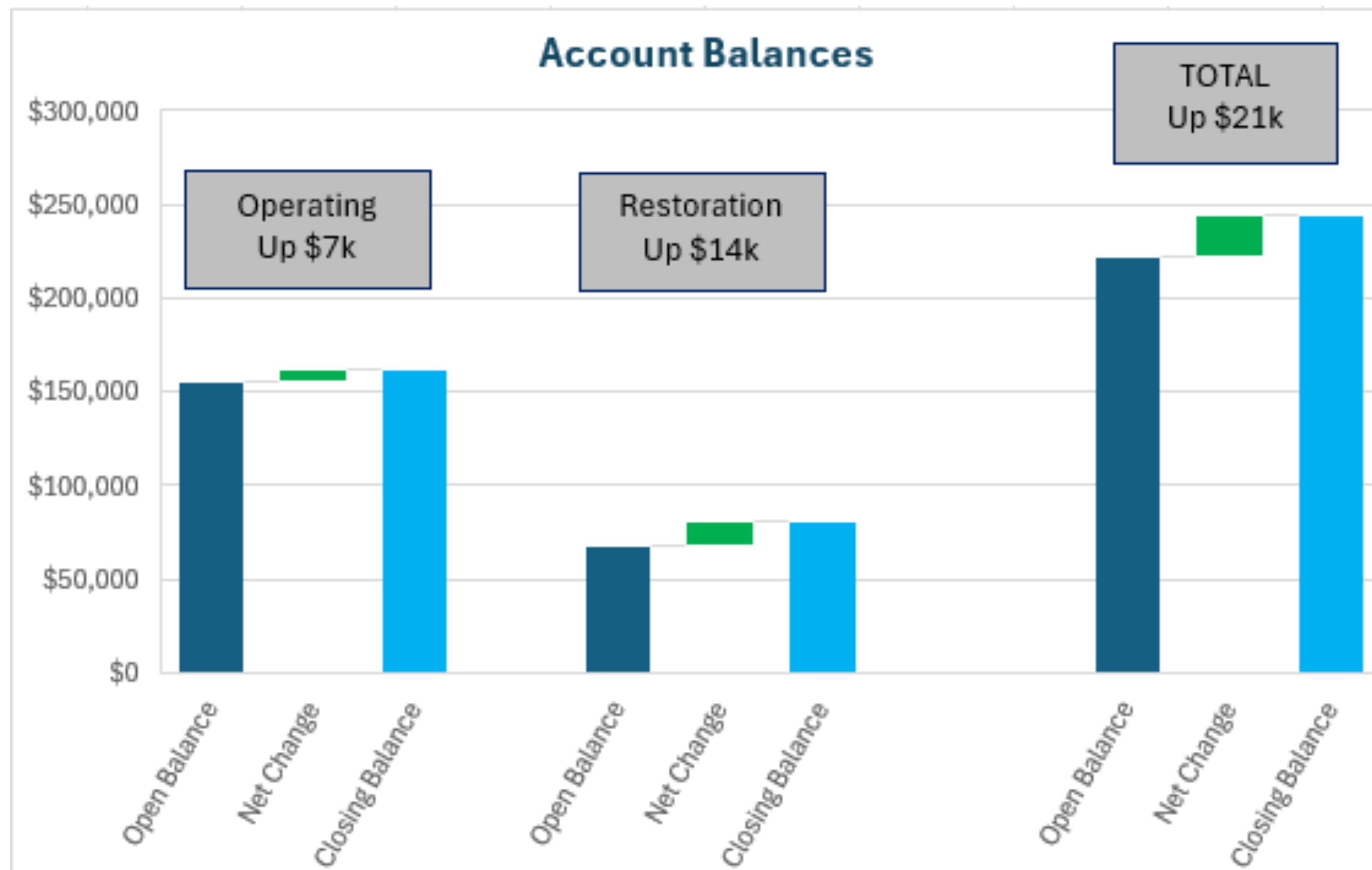
OPERATING ACCOUNT 2025 FULL YEAR

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

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.