

St. David's Episcopal Church  
December 15, 2025  
Treasurer's Report  
Submitted by Stephen Ferro

## FINANCIAL STATEMENT OF MISSION – CHURCH OPERATING

**November Income was 29% / \$8,918 more than plan.**

- Pledges were 37% more than plan.
- Loose Plate was 43% below plan.
- Interest was 40% above plan because of the addition of the reserved accounts into the high yield savings.

**Expenses were 15% / \$6,273 more than planned (\$47,957 actual vs \$41,685 planned).**

- Most of the excess was from health insurance backlog of payments resulting in a catchup payment of \$4,524.
- There was also an unexpected repair totaling \$1,441 which was \$1,008 more than planned this month

**November Net Total was loss of \$8,639. We planned for a loss of \$11,285 this month.**

## YEAR-TO-DATE RESULTS

**Income was \$470,382 (4% or \$19,632 more than Plan)**

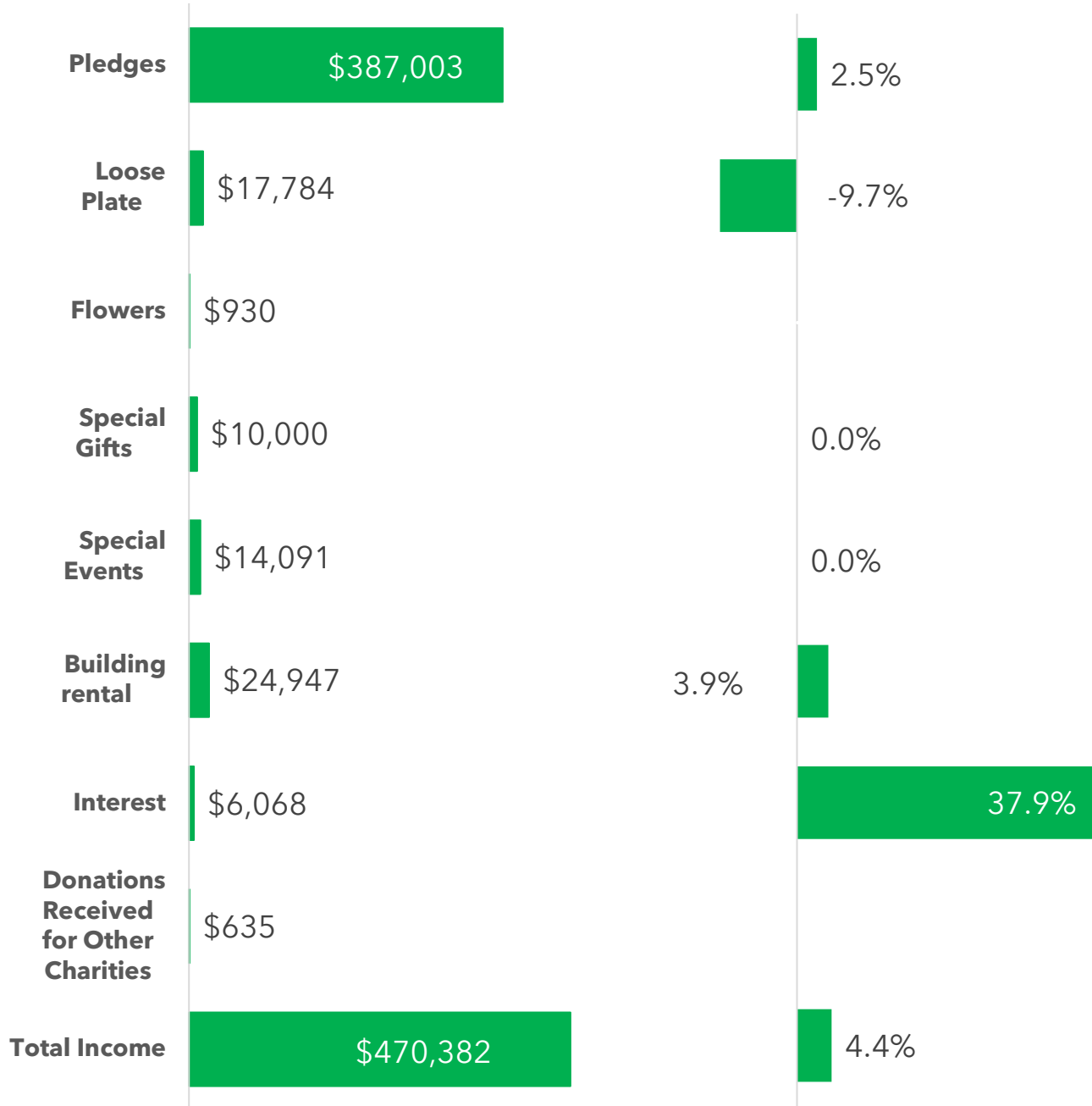
- Pledge income was \$387,003 (\$9,503 or 3% more than plan).
- Loose Plate income was \$17,784 (\$1,916 or 10% less than plan).
- We have earned \$6,068 in interest (\$1,668 more than plan).
- Special Events is 3% behind plan. (\$14,091 vs \$14,500 planned).

**Expenses were \$453,073 (1% / \$6,302 more than planned)**

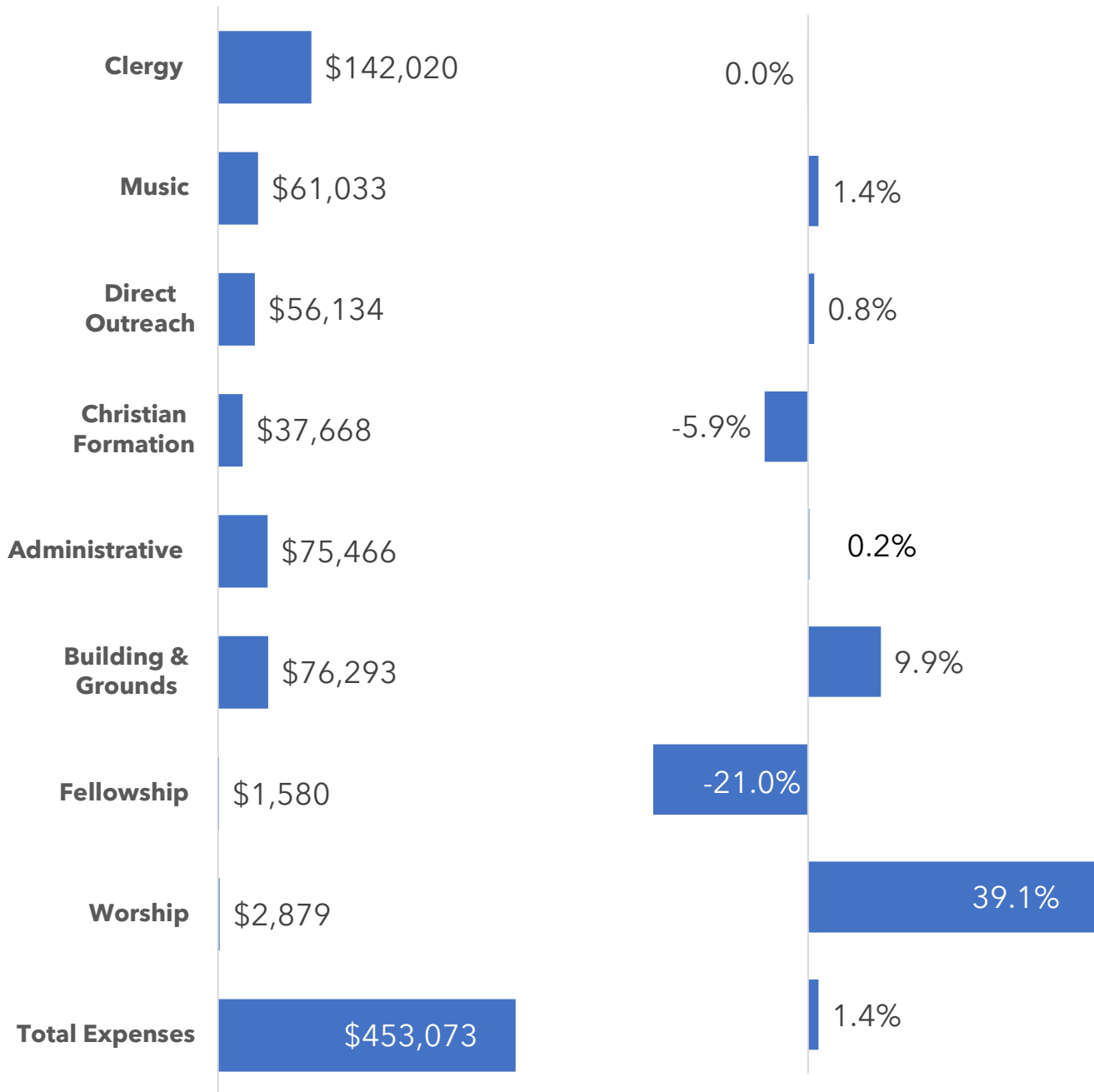
- Higher expenses this month continue to push us past the YTD plan, covering the buffer created at beginning of year.

**YTD Net Total was \$17,309 (335% / \$13,330 more than plan)**

## 2025 YTD THROUGH NOVEMBER – INCOME VS PLAN



## 2025 YTD THROUGH NOVEMBER – EXPENSES VS PLAN



## STATEMENT OF FINANCIAL POSITION

Total current assets are \$284,844 including restricted assets of \$138,998:

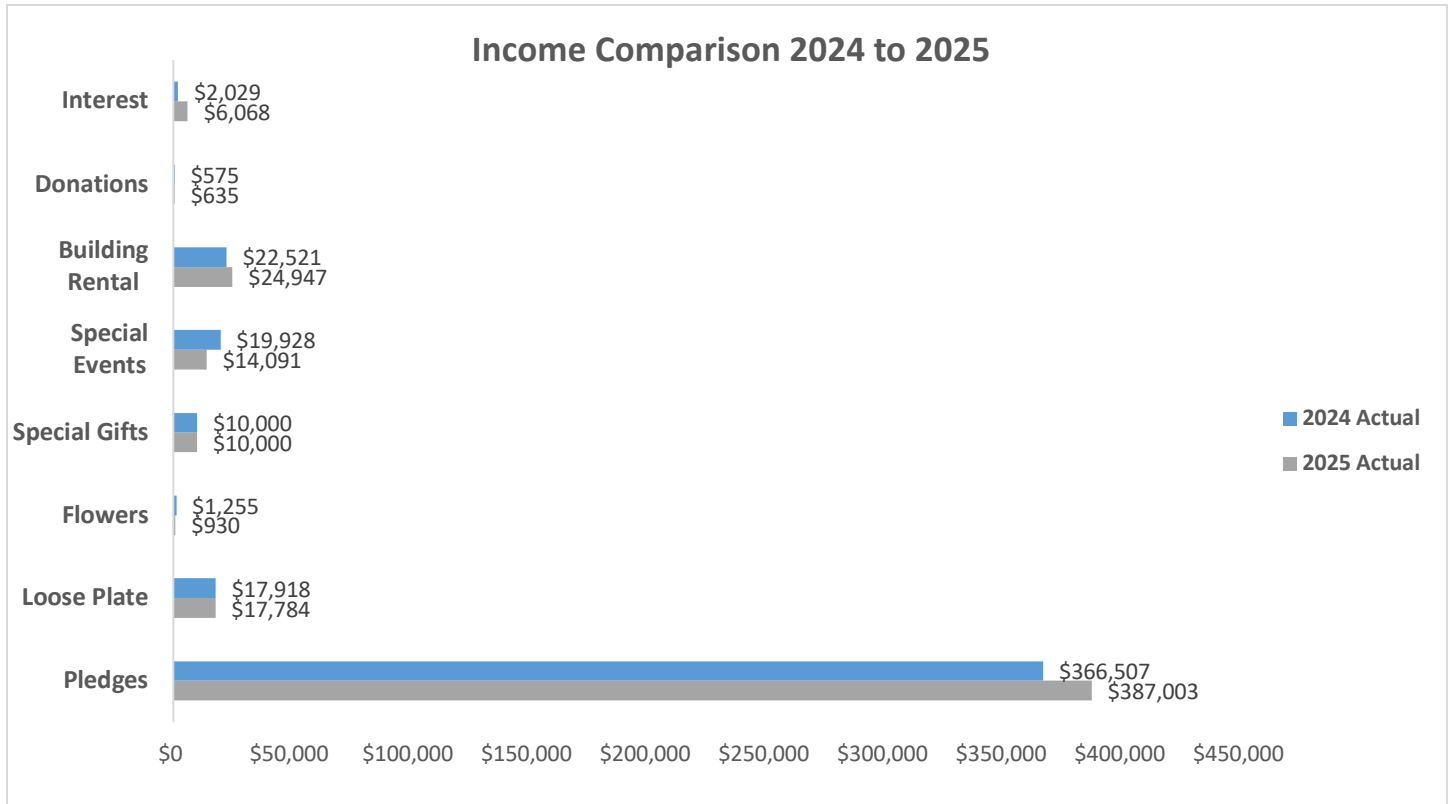
Acct#	Restricted?	Description	Amount
1001		General Operating Funds	\$12,360
1003	Yes	Rector's Discretionary Fund	\$1,354
1004	Yes	Memorial Funds	\$30,545
1010	Yes	Restricted Funds Checking	\$86,600
1011	Yes	Capital Campaign Seed Money	\$ 20,500
1012		High Yield Savings	\$133,485

Total current liabilities are \$5,598 distributed as follows:

Acct#	Description	Amount
2000	Accounts Payable	\$3,995
2006	Accrued Payroll	\$125
2101	Pension – Employee Vol. Contribution	\$723
2102	Pension – Employer Lay Pension Pay	\$754

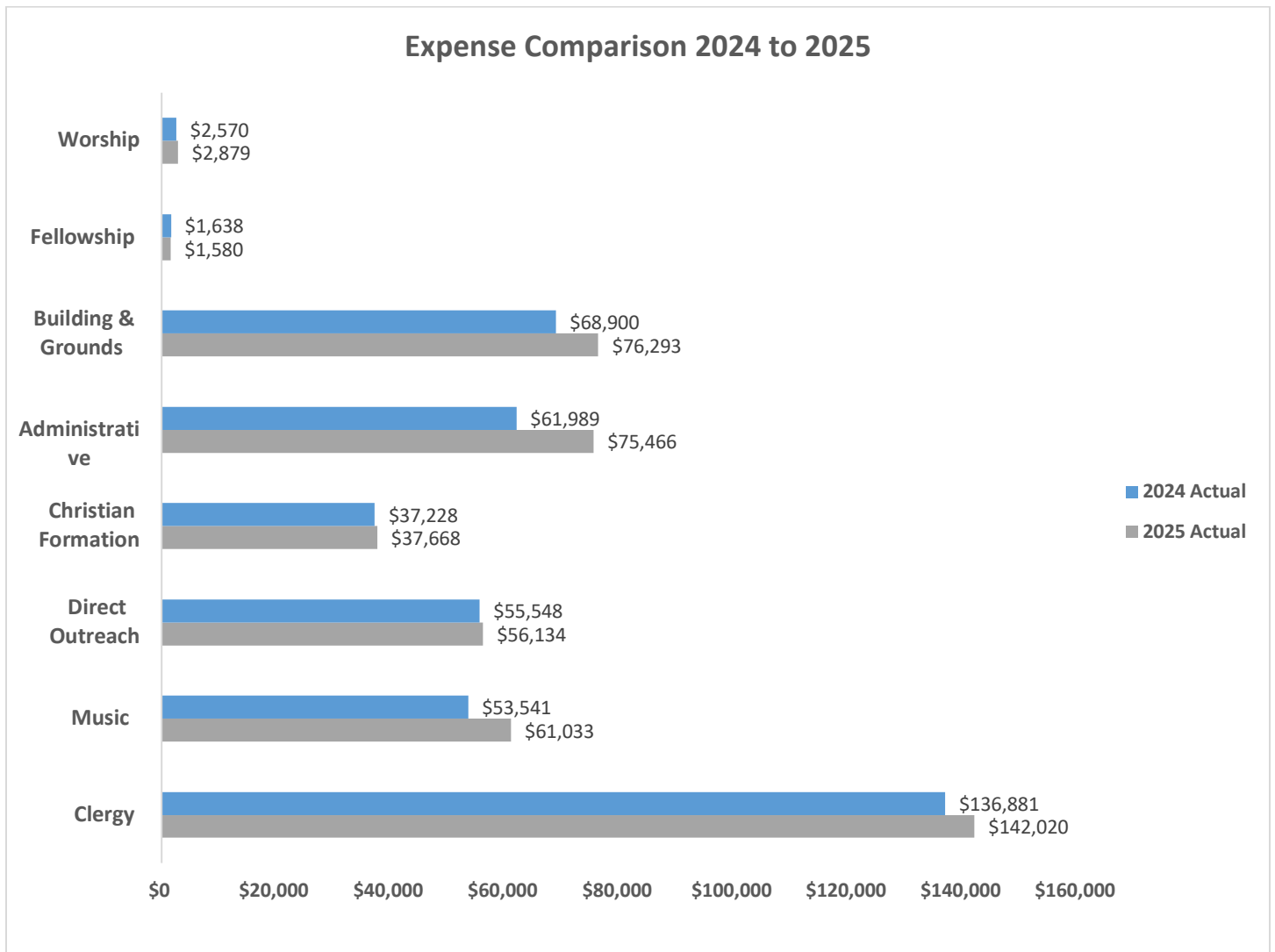
# 2024 TO 2025 YTD COMPARISON THROUGH NOVEMBER- INCOME

YTD Income through November 2025 was \$26,374 / 6% more than last year.



## 2024 TO 2025 YTD THROUGH NOVEMBER COMPARISON – EXPENSES

2025 Expenses were mixed with everything but Fellowship more than last year. Overall expenses were 8% / \$34,779 more this year so far.



St. David's Episcopal Church  
 Financial Statement of Mission-Church Operating-Summary  
 November 2025

Accounts	Actual (This Period)	Budget (This Period)	Budget Remaining (This Period)	Actual (This Year)	Budget (This Year)	Budget Remaining (This Year)	Annual Budget Remaining (This Year)	Actual (Last Year)
<b>Revenues</b>								
Offerings								
Pledges	\$34,985.00	\$25,500.00	(\$9,485.00)	\$387,003.34	\$377,500.00	(\$9,503.34)	\$20,496.66	\$366,506.70
Loose Plate	\$1,528.00	\$2,700.00	\$1,172.00	\$17,784.00	\$19,700.00	\$1,916.00	\$5,716.00	\$17,918.00
Flowers	\$0.00	\$0.00	\$0.00	\$930.00	\$500.00	(\$430.00)	\$70.00	\$1,255.00
Special Gifts	\$0.00	\$0.00	\$0.00	\$10,000.00	\$10,000.00	\$0.00	\$0.00	\$10,000.00
Total Offerings	\$36,513.00	\$28,200.00	(\$8,313.00)	\$415,717.34	\$407,700.00	(\$8,017.34)	\$26,282.66	\$395,679.70
Other Income								
Special Events	\$345.00	\$0.00	(\$345.00)	\$14,090.94	\$14,500.00	\$409.06	\$1,409.06	\$19,927.81
Building rental	\$1,900.00	\$1,800.00	(\$100.00)	\$24,947.00	\$24,000.00	(\$947.00)	\$1,053.00	\$22,521.00
Other income	\$0.00	\$0.00	\$0.00	\$8,924.00	\$0.00	(\$8,924.00)	(\$8,924.00)	\$3,275.11
Interest	\$560.26	\$400.00	(\$160.26)	\$6,067.73	\$4,400.00	(\$1,667.73)	(\$1,367.73)	\$2,029.03
Total Other Income	\$2,805.26	\$2,200.00	(\$605.26)	\$54,029.67	\$42,900.00	(\$11,129.67)	(\$7,829.67)	\$47,752.95
Donations Rec'd for Remittance	\$0.00	\$0.00	\$0.00	\$635.00	\$150.00	(\$485.00)	(\$435.00)	\$575.00
<b>Total Revenues</b>	<b>\$39,318.26</b>	<b>\$30,400.00</b>	<b>(\$8,918.26)</b>	<b>\$470,382.01</b>	<b>\$450,750.00</b>	<b>(\$19,632.01)</b>	<b>\$18,017.99</b>	<b>\$444,007.65</b>
<b>Expenses</b>								
Total Clergy Expense	\$11,793.01	\$11,791.41	(\$1.60)	\$142,019.53	\$142,032.24	\$12.71	\$12,604.26	\$136,880.60
Total Music Expense	\$5,069.79	\$5,041.93	(\$27.86)	\$61,033.01	\$60,196.06	(\$836.95)	\$4,780.00	\$53,541.47
Total Direct Outreach	\$5,516.03	\$5,478.67	(\$37.36)	\$56,133.79	\$55,665.37	(\$468.42)	\$5,404.71	\$55,547.50
Total Christian Formation	\$3,162.16	\$3,271.13	\$108.97	\$37,668.49	\$40,015.88	\$2,347.39	\$5,768.51	\$37,227.70
Total Administrative Expense	\$12,523.08	\$7,173.53	(\$5,349.55)	\$75,466.35	\$75,343.98	(\$122.37)	\$7,426.23	\$61,989.23
Total Building & Grounds Expense	\$9,425.45	\$8,602.83	(\$822.62)	\$76,293.19	\$69,447.63	(\$6,845.56)	(\$1,542.19)	\$68,899.65
Total Fellowship Expense	\$183.75	\$125.00	(\$58.75)	\$1,579.63	\$2,000.00	\$420.37	\$920.37	\$1,638.15
Total Worship Expense	\$283.84	\$200.00	(\$83.84)	\$2,879.24	\$2,070.00	(\$809.24)	(\$19.24)	\$2,569.75
<b>Total Expenses</b>	<b>\$47,957.11</b>	<b>\$41,684.50</b>	<b>(\$6,272.61)</b>	<b>\$453,073.23</b>	<b>\$446,771.16</b>	<b>(\$6,302.07)</b>	<b>\$35,342.65</b>	<b>\$418,294.05</b>
<b>Net Total</b>	<b>(\$8,638.85)</b>	<b>(\$11,284.50)</b>	<b>(\$2,645.65)</b>	<b>\$17,308.78</b>	<b>\$3,978.84</b>	<b>(\$13,329.94)</b>	<b>(\$17,324.66)</b>	<b>\$25,713.60</b>
	<b>(\$8,638.85)</b>	<b>(\$11,284.50)</b>	<b>(\$2,645.65)</b>	<b>\$17,308.78</b>	<b>\$3,978.84</b>	<b>(\$13,329.94)</b>	<b>(\$17,324.66)</b>	<b>\$25,713.60</b>
	\$0.00	\$0.00	\$0.00	(\$0.00)	\$0.00	\$0.00	\$0.00	\$0.00

# Statement of Financial Position-Church Operating

As of: Nov 30th 2025 | Includes Open Transactions | Filtered by: Fund

## Assets

### Current Assets

#### General Fund Cash

##### Checking

##### Church

1001-000 General Operating Funds	12,360.36
1010-000 Restricted Funds Checking	86,599.60
1010-RES Restricted Funds Checking	( 85,000.00)
1011-000 Capital Campaign Seed Money	20,500.00
1011-RES Capital Campaign Seed Money	( 20,000.00)

Total Church	14,459.96
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##### Rector

1003-000 3807 Rector's Discrtnry Checking	1,353.95
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Total Rector	1,353.95
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Total Checking	15,813.91
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##### Savings

1004-000 Memorial Funds-MM	30,544.94
1004-RES Memorial Funds-MM	( 27,500.00)
1012-000 High Yield Savings	133,485.39
1012-RES High Yield Savings	132,500.00

Total Savings	269,030.33
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Total General Fund Cash	284,844.24
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Total Current Assets	284,844.24
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### Longterm Assets

#### Fixed Assets

1201-000 Building/Land	1,968,166.23
1202-000 Furnishings/Equipment	231,998.95
1203-000 Allen Organ	24,800.00
1204-000 Steinway Piano	42,500.00

Total Fixed Assets	2,267,465.18
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Total Longterm Assets	2,267,465.18
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## Total Assets

<b>\$ 2,552,309.42</b>
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## Liabilities & Net Assets

### Liabilities

#### Current Liabilities

2000-000 Accounts Payable	3,995.48
2006-000 Accrued Payroll	125.24

#### Pension

2101-000 Employee Vol Contribution	723.26
2102-000 Employer Lay Pen Pay	753.75

Total Pension	1,477.01
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Total Current Liabilities	5,597.73
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Total Liabilities	5,597.73
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### Net Assets

Without Donor Restrictions	2,407,713.20
With Donor Restrictions	138,998.49

Total Net Assets	2,546,711.69
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## Total Liabilities & Net Assets

<b>\$ 2,552,309.42</b>
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# Summary of Restricted Accounts-Operating Fund

As of: Nov 30th 2025 | Includes Open Transactions | Filtered by: Fund, Core Account

**Assets**

Current Assets

General Fund Cash

Checking

Church

001-1010-000 Restricted Funds Checking	86,599.60
001-1010-RES Restricted Funds Checking	( 85,000.00)
001-1011-000 Capital Campaign Seed Money	20,500.00
001-1011-RES Capital Campaign Seed Money	( 20,000.00)

Total Church 2,099.60

Rector

001-1003-000 3807 Rector's Discretionary Checking	1,353.95
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Total Rector 1,353.95

Total Checking 3,453.55

Savings

001-1004-000 Memorial Funds-MM	30,544.94
001-1004-RES Memorial Funds-MM	( 27,500.00)

Total Savings 3,044.94

Total General Fund Cash 6,498.49

Total Current Assets 6,498.49

**Total Assets**

**\$ 6,498.49**

**Liabilities & Net Assets**

Liabilities

Total Liabilities 0.00

Net Assets

Miscellaneous Restricted

001-8300-000 Prepaid Pledges	22,400.00
001-8305-000 Columbarium	8,778.96
001-8308-000 Capital Campaign	20,500.00
001-8312-000 Insurance Proceeds--Building Repair	9,874.14
001-8315-000 Operating Reserve Fund	37,212.54
001-8316-000 Endowment Fund Distributions	3,416.27
001-8399-000 Misc. Temp. Restricted Funds	2,049.50

Youth Funds

001-8201-000 Youth Mission Trip	2,868.19
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Total Youth Funds 2,868.19

Total Miscellaneous Restricted 107,099.60

Rector Discretionary Fund

001-8303-000 Rector's Discretionary Fund	1,353.95
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Total Rector Discretionary Fund 1,353.95

Memorials

001-8199-000 Memorial-Undesignated	30,544.94
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Total Memorials 30,544.94

Total Net Assets 138,998.49

**Total Liabilities & Net Assets**

**\$ 138,998.49**

**Out of Balance**

**( \$ 132,500.00)**

St. David's Episcopal Church  
 Financial Statement of Mission-Church Operating  
 November 2025

Accounts	Actual (This Period)	Budget (This Period)	Budget Remaining (This Period)	Actual (This Year)	Budget (This Year)	Budget Remaining (This Year)	Annual Budget Remaining (This Year)	Actual (Last Year)
<b>Revenues</b>								
<b>Offerings</b>								
<b>Pledges</b>								
4001 Current Year Pledges	\$34,985.00	\$25,500.00	(\$9,485.00)	\$387,003.34	\$377,500.00	(\$9,503.34)	\$20,496.66	\$366,206.70
4006 Prior Yr Pledges Paid Current Yr	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300.00
<b>Total Pledges</b>	\$34,985.00	\$25,500.00	(\$9,485.00)	\$387,003.34	\$377,500.00	(\$9,503.34)	\$20,496.66	\$366,506.70
<b>Loose Plate</b>								
4002 Non-Pledge Regular Offering	\$755.00	\$2,100.00	\$1,345.00	\$9,255.00	\$11,700.00	\$2,445.00	\$4,245.00	\$11,245.00
4004 Loose Plate Offering	\$773.00	\$600.00	(\$173.00)	\$6,400.00	\$7,000.00	\$600.00	\$1,600.00	\$5,492.00
4099 Easter/Christmas Offerings	\$0.00	\$0.00	\$0.00	\$2,129.00	\$1,000.00	(\$1,129.00)	(\$129.00)	\$1,181.00
<b>Total Loose Plate</b>	\$1,528.00	\$2,700.00	\$1,172.00	\$17,784.00	\$19,700.00	\$1,916.00	\$5,716.00	\$17,918.00
<b>Flowers</b>								
4005 Flower Revenue	\$0.00	\$0.00	\$0.00	\$930.00	\$500.00	(\$430.00)	\$70.00	\$1,255.00
<b>Total Flowers</b>	\$0.00	\$0.00	\$0.00	\$930.00	\$500.00	(\$430.00)	\$70.00	\$1,255.00
<b>Special Gifts</b>								
4007 Special Offerings/Gifts	\$0.00	\$0.00	\$0.00	\$10,000.00	\$10,000.00	\$0.00	\$0.00	\$10,000.00
<b>Total Special Gifts</b>	\$0.00	\$0.00	\$0.00	\$10,000.00	\$10,000.00	\$0.00	\$0.00	\$10,000.00
<b>Total Offerings</b>	\$36,513.00	\$28,200.00	(\$8,313.00)	\$415,717.34	\$407,700.00	(\$8,017.34)	\$26,282.66	\$395,679.70
<b>Other Income</b>								
<b>Special Events</b>								
4305 Music Concerts	\$345.00	\$0.00	(\$345.00)	\$1,192.00	\$500.00	(\$692.00)	(\$692.00)	\$1,126.00
4704 Special Event Revenue	\$0.00	\$0.00	\$0.00	\$12,898.94	\$14,000.00	\$1,101.06	\$2,101.06	\$18,801.81
<b>Total Special Events</b>	\$345.00	\$0.00	(\$345.00)	\$14,090.94	\$14,500.00	\$409.06	\$1,409.06	\$19,927.81
<b>Building rental</b>								
4010 Building Rental	\$1,900.00	\$1,800.00	(\$100.00)	\$24,947.00	\$24,000.00	(\$947.00)	\$1,053.00	\$22,521.00
<b>Total Building rental</b>	\$1,900.00	\$1,800.00	(\$100.00)	\$24,947.00	\$24,000.00	(\$947.00)	\$1,053.00	\$22,521.00
<b>Other Income</b>								
4799 Misc. General Rev.	\$0.00	\$0.00	\$0.00	\$8,924.00	\$0.00	(\$8,924.00)	(\$8,924.00)	\$3,275.11
<b>Total Other Income</b>	\$0.00	\$0.00	\$0.00	\$8,924.00	\$0.00	(\$8,924.00)	(\$8,924.00)	\$3,275.11
<b>Interest</b>								
4801 General Funds Interest	\$560.26	\$400.00	(\$160.26)	\$6,067.73	\$4,400.00	(\$1,667.73)	(\$1,367.73)	\$2,029.03
<b>Total Interest</b>	\$560.26	\$400.00	(\$160.26)	\$6,067.73	\$4,400.00	(\$1,667.73)	(\$1,367.73)	\$2,029.03
<b>Total Other Income</b>	\$2,805.26	\$2,200.00	(\$605.26)	\$54,029.67	\$42,900.00	(\$11,129.67)	(\$7,829.67)	\$47,752.95
<b>Donations Rec'd for Remittance</b>								
4511 ICA Foodshelf Rev.	\$0.00	\$0.00	\$0.00	\$595.00	\$150.00	(\$445.00)	(\$395.00)	\$375.00
4599 Misc. Outreach Rev.	\$0.00	\$0.00	\$0.00	\$40.00	\$0.00	(\$40.00)	(\$40.00)	\$200.00
<b>Total Donations Rec'd for Remittance</b>	\$0.00	\$0.00	\$0.00	\$635.00	\$150.00	(\$485.00)	(\$435.00)	\$575.00
<b>Total Revenues</b>	\$39,318.26	\$30,400.00	(\$8,918.26)	\$470,382.01	\$450,750.00	(\$19,632.01)	\$18,017.99	\$444,007.65

St. David's Episcopal Church  
 Financial Statement of Mission-Church Operating  
 November 2025

Accounts	Actual (This Period)	Budget (This Period)	Budget Remaining (This Period)	Actual (This Year)	Budget (This Year)	Budget Remaining (This Year)	Annual Budget Remaining (This Year)	Actual (Last Year)
<b>Expenses</b>								
<b>Clergy Expense</b>								
<b>Personnel costs</b>								
5001 Salary/Rector	\$5,115.82	\$5,115.76	(\$0.06)	\$61,179.73	\$60,985.97	(\$193.76)	\$4,922.12	\$59,275.35
5002 Housing Allow./Rector	\$2,412.30	\$2,412.30	\$0.00	\$28,947.60	\$28,947.60	\$0.00	\$2,412.30	\$28,947.60
5004 SEA/Rector	\$1,151.80	\$1,151.82	\$0.02	\$13,776.44	\$13,821.84	\$45.40	\$1,197.23	\$13,498.11
5031 Med/Dent/Life/Disability/Rector	\$1,420.50	\$1,425.00	\$4.50	\$15,625.50	\$15,675.00	\$49.50	\$1,474.50	\$12,613.44
5033 Pension/Rector	\$1,692.59	\$1,686.53	(\$6.06)	\$18,552.13	\$18,551.83	(\$0.30)	\$1,686.24	\$18,150.60
5060 Workers Comp-Clergy	\$0.00	\$0.00	\$0.00	\$360.00	\$350.00	(\$10.00)	(\$10.00)	\$316.50
<b>Total Personnel costs</b>	<b>\$11,793.01</b>	<b>\$11,791.41</b>	<b>(\$1.60)</b>	<b>\$138,441.40</b>	<b>\$138,332.24</b>	<b>(\$109.16)</b>	<b>\$11,682.39</b>	<b>\$132,801.60</b>
<b>Conferences &amp; Retreats</b>								
5036 Deacon Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00	\$200.00	\$200.00	\$150.00
5103 Clergy Conferences/Retreats	\$0.00	\$0.00	\$0.00	\$182.00	\$250.00	\$68.00	\$68.00	\$368.39
5108 Diocesan Convention Exp.	\$0.00	\$0.00	\$0.00	\$185.00	\$250.00	\$65.00	\$65.00	\$29.13
<b>Total Conferences &amp; Retreats</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$367.00</b>	<b>\$700.00</b>	<b>\$333.00</b>	<b>\$333.00</b>	<b>\$547.52</b>
<b>Continuing Education</b>								
5035 Continuing Education/Rector	\$0.00	\$0.00	\$0.00	\$1,838.00	\$1,500.00	(\$338.00)	(\$338.00)	\$2,900.00
5044 Clergy Sabbatical Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00
<b>Total Continuing Education</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,838.00</b>	<b>\$1,500.00</b>	<b>(\$338.00)</b>	<b>\$162.00</b>	<b>\$2,900.00</b>
<b>Supply Clergy</b>								
5904 Supply Clergy Exp.	\$0.00	\$0.00	\$0.00	\$1,373.13	\$1,500.00	\$126.87	\$426.87	\$631.48
<b>Total Supply Clergy</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,373.13</b>	<b>\$1,500.00</b>	<b>\$126.87</b>	<b>\$426.87</b>	<b>\$631.48</b>
<b>Total Clergy Expense</b>	<b>\$11,793.01</b>	<b>\$11,791.41</b>	<b>(\$1.60)</b>	<b>\$142,019.53</b>	<b>\$142,032.24</b>	<b>\$12.71</b>	<b>\$12,604.26</b>	<b>\$136,880.60</b>
<b>Music Expense</b>								
<b>Personnel Costs</b>								
5022 Music Salary	\$3,740.90	\$3,666.24	(\$74.66)	\$44,763.89	\$43,780.79	(\$983.10)	\$2,683.18	\$42,849.20
5042 Med/Dent/Life/Disability-Music	\$617.05	\$618.00	\$0.95	\$6,786.81	\$6,798.00	\$11.19	\$629.19	\$759.83
5047 Pension-Music	\$336.67	\$328.48	(\$8.19)	\$4,028.63	\$3,941.76	(\$86.87)	\$241.61	\$3,856.33
5050 FICA-Music	\$286.18	\$279.21	(\$6.97)	\$3,394.82	\$3,350.51	(\$44.31)	\$234.88	\$3,277.89
5061 Workers Comp-Music	\$0.00	\$0.00	\$0.00	\$148.00	\$150.00	\$2.00	\$2.00	\$135.50
<b>Total Personnel Costs</b>	<b>\$4,980.80</b>	<b>\$4,891.93</b>	<b>(\$88.87)</b>	<b>\$59,122.15</b>	<b>\$58,021.06</b>	<b>(\$1,101.09)</b>	<b>\$3,790.86</b>	<b>\$50,878.75</b>
<b>Continuing Education</b>								
5046 Continuing Education/Music	\$0.00	\$41.67	\$41.67	\$0.00	\$458.37	\$458.37	\$500.00	\$521.00
<b>Total Continuing Education</b>	<b>\$0.00</b>	<b>\$41.67</b>	<b>\$41.67</b>	<b>\$0.00</b>	<b>\$458.37</b>	<b>\$458.37</b>	<b>\$500.00</b>	<b>\$521.00</b>
<b>Licenses</b>								
5501 Licensing & Subscriptions	\$0.00	\$0.00	\$0.00	\$557.00	\$350.00	(\$207.00)	(\$57.00)	\$539.00
<b>Total Licenses</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$557.00</b>	<b>\$350.00</b>	<b>(\$207.00)</b>	<b>(\$57.00)</b>	<b>\$539.00</b>
<b>Choir</b>								
5502 Bell Choir Exp.	\$0.00	\$0.00	\$0.00	\$94.45	\$100.00	\$5.55	\$5.55	\$50.14
<b>Total Choir</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$94.45</b>	<b>\$100.00</b>	<b>\$5.55</b>	<b>\$5.55</b>	<b>\$50.14</b>
<b>Instrument Maintenance</b>								
5504 Instrument Maintenance	\$0.00	\$0.00	\$0.00	\$0.00	\$225.00	\$225.00	\$450.00	\$210.00
<b>Total Instrument Maintenance</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$225.00</b>	<b>\$225.00</b>	<b>\$450.00</b>	<b>\$210.00</b>
<b>Program Expense</b>								
5505 Program Exp.	\$88.99	\$100.00	\$11.01	\$559.41	\$500.00	(\$59.41)	(\$59.41)	\$592.58
5599 Misc. Music Exp.	\$0.00	\$8.33	\$8.33	\$0.00	\$91.63	\$91.63	\$100.00	\$0.00
<b>Total Program Expense</b>	<b>\$88.99</b>	<b>\$108.33</b>	<b>\$19.34</b>	<b>\$559.41</b>	<b>\$591.63</b>	<b>\$32.22</b>	<b>\$40.59</b>	<b>\$592.58</b>
<b>Outside Musicians</b>								
5506 Outside Groups/Musicians	\$0.00	\$0.00	\$0.00	\$150.00	\$150.00	\$0.00	\$150.00	\$100.00
5905 Supply Organist Exp.	\$0.00	\$0.00	\$0.00	\$550.00	\$300.00	(\$250.00)	(\$100.00)	\$650.00
<b>Total Outside Musicians</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$700.00</b>	<b>\$450.00</b>	<b>(\$250.00)</b>	<b>\$50.00</b>	<b>\$750.00</b>
<b>Total Music Expense</b>	<b>\$5,069.79</b>	<b>\$5,041.93</b>	<b>(\$27.86)</b>	<b>\$61,033.01</b>	<b>\$60,196.06</b>	<b>(\$836.95)</b>	<b>\$4,780.00</b>	<b>\$53,541.47</b>
<b>Direct Outreach</b>								
<b>ECMN-MMS</b>								
5000 Assessment-Diocesan	\$4,837.00	\$4,837.00	\$0.00	\$53,207.00	\$53,207.00	\$0.00	\$4,831.50	\$53,493.00
<b>Total ECMN-MMS</b>	<b>\$4,837.00</b>	<b>\$4,837.00</b>	<b>\$0.00</b>	<b>\$53,207.00</b>	<b>\$53,207.00</b>	<b>\$0.00</b>	<b>\$4,831.50</b>	<b>\$53,493.00</b>
<b>Loaves &amp; Fishes</b>								
5612 Loaves & Fishes Exp.	\$500.00	\$500.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$500.00
<b>Total Loaves &amp; Fishes</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>
<b>Prayer Shawl</b>								
5617 Prayer Shawl Ministry	\$0.00	\$0.00	\$0.00	\$47.25	\$50.00	\$2.75	\$2.75	\$0.00
<b>Total Prayer Shawl</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$47.25</b>	<b>\$50.00</b>	<b>\$2.75</b>	<b>\$2.75</b>	<b>\$0.00</b>
<b>Pastoral Care</b>								
5710 Community of Hope Lay Training	\$0.00	\$0.00	\$0.00	\$250.00	\$350.00	\$100.00	\$100.00	\$250.00
5712 Faithful Innovation	\$100.00	\$100.00	\$0.00	\$191.78	\$500.00	\$308.22	\$308.22	\$464.44
5799 Misc. Pastoral Care Exp.	\$79.03	\$41.67	(\$37.36)	\$333.76	\$458.37	\$124.61	\$166.24	\$340.06
<b>Total Pastoral Care</b>	<b>\$179.03</b>	<b>\$141.67</b>	<b>(\$37.36)</b>	<b>\$775.54</b>	<b>\$1,308.37</b>	<b>\$532.83</b>	<b>\$574.46</b>	<b>\$1,054.50</b>
<b>Other Direct Outreach</b>								
5711 Justice Committee	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$500.00	\$0.00
<b>Total Other Direct Outreach</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$0.00</b>
<b>Donations Remitted</b>								
5611 ICA Foodshelf Exp.	\$0.00	\$0.00	\$0.00	\$595.00	\$100.00	(\$495.00)	(\$495.00)	\$300.00
5699 Misc. Outreach Exp.	\$0.00	\$0.00	\$0.00	\$1,009.00	\$0.00	(\$1,009.00)	(\$9.00)	\$200.00
<b>Total Donations Remitted</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,604.00</b>	<b>\$100.00</b>	<b>(\$1,504.00)</b>	<b>(\$504.00)</b>	<b>\$500.00</b>
<b>Total Direct Outreach</b>	<b>\$5,516.03</b>	<b>\$5,478.67</b>	<b>(\$37.36)</b>	<b>\$56,133.79</b>	<b>\$55,665.37</b>	<b>(\$468.42)</b>	<b>\$5,404.71</b>	<b>\$55,547.50</b>
<b>Christian Formation</b>								
<b>Personnel Costs</b>								
5024 Christian Formation Salary	\$2,021.06	\$2,021.07	\$0.01	\$24,193.29	\$24,158.72	(\$34.57)	\$1,986.50	\$23,685.12
5025 Nursery Attendant Salary	\$195.00	\$300.00	\$105.00	\$2,380.50	\$3,200.00	\$819.50	\$1,219.50	\$2,176.25
5041 Med/Life/Disability-Christian Formation	\$269.47	\$260.24	(\$9.23)	\$2,948.94	\$2,862.64	(\$86.30)	\$173.94	\$2,787.41
5045 Pension-Christian Formation	\$181.90	\$181.24	(\$0.66)	\$2,177.42	\$2,174.90	(\$2.52)	\$178.76	\$2,131.65
5051 FICA-Christian Formation	\$168.40	\$175.24	\$6.84	\$2,032.01	\$2,102.88	\$70.87	\$246.14	\$1,996.07
5062 Workers Comp-Christian Formation	\$0.00	\$0.00	\$0.00	\$88.00	\$100.00	\$12.00	\$12.00	\$84.50
5065 Con Ed-Christian Formation	\$0.00	\$41.67	\$41.67	\$0.00	\$458.37	\$458.37	\$500.00	\$190.26
<b>Total Personnel Costs</b>	<b>\$2,835.83</b>	<b>\$2,979.46</b>	<b>\$143.63</b>	<b>\$33,820.16</b>	<b>\$35,057.51</b>	<b>\$1,237.35</b>	<b>\$4,316.84</b>	<b>\$33,051.26</b>
<b>Adult Education</b>								
5301 Adult Education Exp.	\$0.00	\$0.00	\$0.00	\$471.29	\$500.00	\$28.71	\$28.71	\$437.67
<b>Total Adult Education</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$471.29</b>	<b>\$500.00</b>	<b>\$28.71</b>	<b>\$28.71</b>	<b>\$437.67</b>
<b>Youth Education</b>								
5310 Children's Ministry	\$92.64	\$50.00	(\$42.64)	\$602.67	\$700.00	\$97.33	\$197.33	\$503.87
5311 Confirmation	\$0.00	\$0.00	\$0.00	\$168.44	\$600.00	\$431.56	\$431.56	\$140.53
5312 Youth Ministry	\$50.90	\$216.67	\$165.77	\$1,758.76	\$2,383.37	\$624.61	\$841.24	\$2,418.31
5315 Youth Events	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$500.00	\$454.12
5316 Childr & Youth Misc	\$167.30	\$16.67	(\$150.63)	\$508.14	\$183.37	(\$324.77)	(\$308.14)	\$221.94
<b>Total Youth Education</b>	<b>\$310.84</b>	<b>\$283.34</b>	<b>(\$27.50)</b>	<b>\$3,038.01</b>	<b>\$4,366.74</b>	<b>\$1,328.73</b>	<b>\$1,661.99</b>	<b>\$3,738.77</b>
<b>Misc. Christian Formation</b>								
5399 Misc. Christian Formation Exp.	\$15.49	\$8.33	(\$7.16)	\$339.03	\$91.63	(\$247.40)	(\$239.03)	\$0.00
<b>Total Misc. Christian Formation</b>	<b>\$15.49</b>	<b>\$8.33</b>	<b>(\$7.16)</b>	<b>\$339.03</b>	<b>\$91.63</b>	<b>(\$247.40)</b>	<b>(\$239.03)</b>	<b>\$0.00</b>
<b>Total Christian Formation</b>	<b>\$3,162.16</b>	<b>\$3,271.13</b>	<b>\$108.97</b>	<b>\$37,668.49</b>	<b>\$40,015.88</b>	<b>\$2,347.39</b>	<b>\$5,768.51</b>	<b>\$37,227.70</b>

St. David's Episcopal Church  
 Financial Statement of Mission-Church Operating  
 November 2025

Accounts	Actual (This Period)	Budget (This Period)	Budget Remaining (This Period)	Actual (This Year)	Budget (This Year)	Budget Remaining (This Year)	Annual Budget Remaining (This Year)	Actual (Last Year)
<b>Administrative Expense</b>								
<b>Personnel Costs</b>								
5027 Bookkeeper Salary	\$1,781.25	\$1,250.11	(\$531.14)	\$14,974.38	\$13,751.21	(\$1,223.17)	\$26.96	\$14,103.26
5028 Office Administrator Salary	\$2,922.00	\$2,899.39	(\$22.61)	\$24,965.00	\$28,993.91	\$4,028.91	\$6,928.33	\$20,961.97
5048 Pension-Admin	\$235.16	\$318.95	\$83.79	\$2,087.15	\$3,301.52	\$1,214.37	\$1,533.32	\$2,666.60
5052 FICA-Admin	\$347.58	\$310.08	(\$37.50)	\$3,005.58	\$3,277.34	\$271.76	\$581.86	\$2,682.51
5063 Workers Comp-Admin	\$0.00	\$0.00	\$0.00	\$118.00	\$200.00	\$82.00	\$82.00	\$136.50
5070 Med/Dental/Life-Admin	\$5,495.30	\$600.00	(\$4,895.30)	\$9,140.95	\$5,400.00	(\$3,740.95)	(\$3,140.95)	\$22.79
Total Personnel Costs	\$10,781.29	\$5,378.53	(\$5,402.76)	\$54,291.06	\$54,923.98	\$632.92	\$6,011.52	\$40,573.63
<b>Copier Expense</b>								
5106 Copier Expense	\$537.35	\$526.67	(\$10.68)	\$6,035.49	\$5,793.37	(\$242.12)	\$284.51	\$6,570.02
Total Copier Expense	\$537.35	\$526.67	(\$10.68)	\$6,035.49	\$5,793.37	(\$242.12)	\$284.51	\$6,570.02
<b>Internet Expense</b>								
5110 Internet Exp.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,318.58
Total Internet Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,318.58
<b>Office Supplies</b>								
5112 Office Supplies/Exp.	\$333.25	\$250.00	(\$83.25)	\$2,527.41	\$2,750.00	\$222.59	\$472.59	\$2,930.04
Total Office Supplies	\$333.25	\$250.00	(\$83.25)	\$2,527.41	\$2,750.00	\$222.59	\$472.59	\$2,930.04
<b>Postage</b>								
5114 Postage	\$0.00	\$0.00	\$0.00	\$421.35	\$600.00	\$178.65	\$178.65	\$978.46
Total Postage	\$0.00	\$0.00	\$0.00	\$421.35	\$600.00	\$178.65	\$178.65	\$978.46
<b>Service Charges</b>								
5116 Service Charges	\$362.82	\$325.00	(\$37.82)	\$3,849.86	\$3,500.00	(\$349.86)	\$150.14	\$3,659.93
Total Service Charges	\$362.82	\$325.00	(\$37.82)	\$3,849.86	\$3,500.00	(\$349.86)	\$150.14	\$3,659.93
<b>Staff Development</b>								
5117 Staff Development	\$0.00	\$0.00	\$0.00	\$602.55	\$150.00	(\$452.55)	(\$352.55)	\$128.31
Total Staff Development	\$0.00	\$0.00	\$0.00	\$602.55	\$150.00	(\$452.55)	(\$352.55)	\$128.31
<b>Telephone</b>								
5118 Telephone & Internet	\$292.59	\$250.00	(\$42.59)	\$3,206.04	\$2,750.00	(\$456.04)	(\$206.04)	\$2,040.96
Total Telephone	\$292.59	\$250.00	(\$42.59)	\$3,206.04	\$2,750.00	(\$456.04)	(\$206.04)	\$2,040.96
<b>Vestry</b>								
5119 Vestry	\$0.00	\$0.00	\$0.00	\$1,154.56	\$700.00	(\$454.56)	(\$354.56)	\$236.55
Total Vestry	\$0.00	\$0.00	\$0.00	\$1,154.56	\$700.00	(\$454.56)	(\$354.56)	\$236.55
<b>Computer Support</b>								
5131 Computer HW/SW, Support	\$215.78	\$343.33	\$127.55	\$2,655.02	\$3,776.63	\$1,121.61	\$1,464.98	\$2,874.13
Total Computer Support	\$215.78	\$343.33	\$127.55	\$2,655.02	\$3,776.63	\$1,121.61	\$1,464.98	\$2,874.13
<b>Misc. Admin. Expense</b>								
5199 Misc. Administrative Exp.	\$0.00	\$100.00	\$100.00	\$723.01	\$400.00	(\$323.01)	(\$223.01)	\$678.62
Total Misc. Admin. Expense	\$0.00	\$100.00	\$100.00	\$723.01	\$400.00	(\$323.01)	(\$223.01)	\$678.62
Total Administrative Expense	\$12,523.08	\$7,173.53	(\$5,349.55)	\$75,466.35	\$75,343.98	(\$122.37)	\$7,426.23	\$61,989.23
<b>Building &amp; Grounds Expense</b>								
<b>Personnel Costs</b>								
5064 Workers Comp-Bldg & Grounds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16.00
5215 Facilities Management	\$1,300.00	\$1,300.00	\$0.00	\$15,600.00	\$15,600.00	\$0.00	\$1,300.00	\$16,900.00
Total Personnel Costs	\$1,300.00	\$1,300.00	\$0.00	\$15,600.00	\$15,600.00	\$0.00	\$1,300.00	\$16,916.00
<b>Building Insurance</b>								
5201 Building Insurance	\$4,393.00	\$4,394.50	\$1.50	\$16,049.50	\$16,051.00	\$1.50	\$1.50	\$14,205.50
Total Building Insurance	\$4,393.00	\$4,394.50	\$1.50	\$16,049.50	\$16,051.00	\$1.50	\$1.50	\$14,205.50
<b>Cleaning Supplies</b>								
5203 Cleaning Supplies	\$46.99	\$241.67	\$194.68	\$2,955.37	\$2,658.37	(\$297.00)	(\$55.37)	\$2,503.60
Total Cleaning Supplies	\$46.99	\$241.67	\$194.68	\$2,955.37	\$2,658.37	(\$297.00)	(\$55.37)	\$2,503.60
<b>Utilities</b>								
5204 Electricity	\$820.50	\$875.00	\$54.50	\$9,645.39	\$9,600.00	(\$45.39)	\$854.61	\$8,803.83
5205 Fuel-Natural Gas	\$311.12	\$500.00	\$188.88	\$9,591.73	\$8,100.00	(\$1,491.73)	(\$91.73)	\$7,157.95
5207 Garbage Removal	\$460.32	\$333.33	(\$126.99)	\$4,554.23	\$3,666.63	(\$887.60)	(\$554.23)	\$3,585.11
5213 Sewer & Water	\$177.52	\$200.00	\$22.48	\$1,736.03	\$2,200.00	\$463.97	\$663.97	\$2,213.38
Total Utilities	\$1,769.46	\$1,908.33	\$138.87	\$25,527.38	\$23,566.63	(\$1,960.75)	\$872.62	\$21,760.27
<b>Grounds Maintenance</b>								
5208 Grounds Maintenance	\$475.00	\$250.00	(\$225.00)	\$3,802.68	\$3,000.00	(\$802.68)	(\$802.68)	\$3,325.78
5214 Snow Plowing	\$0.00	\$0.00	\$0.00	\$1,120.00	\$1,600.00	\$480.00	\$880.00	\$765.00
Total Grounds Maintenance	\$475.00	\$250.00	(\$225.00)	\$4,922.68	\$4,600.00	(\$322.68)	\$77.32	\$4,090.78
<b>Parts &amp; Materials</b>								
5210 Parts & Materials	\$0.00	\$75.00	\$75.00	\$688.09	\$825.00	\$136.91	\$211.91	\$486.49
Total Parts & Materials	\$0.00	\$75.00	\$75.00	\$688.09	\$825.00	\$136.91	\$211.91	\$486.49
<b>Repairs &amp; Maintenance Labor</b>								
5211 Repairs & Main. Contract Labor	\$1,441.00	\$433.33	(\$1,007.67)	\$6,837.37	\$4,766.63	(\$2,070.74)	(\$1,637.37)	\$7,332.21
Total Repairs & Maintenance Labor	\$1,441.00	\$433.33	(\$1,007.67)	\$6,837.37	\$4,766.63	(\$2,070.74)	(\$1,637.37)	\$7,332.21
<b>Security/Fire</b>								
5212 Security Service/Fire Safety	\$0.00	\$0.00	\$0.00	\$1,478.80	\$900.00	(\$578.80)	(\$578.80)	\$851.30
Total Security/Fire	\$0.00	\$0.00	\$0.00	\$1,478.80	\$900.00	(\$578.80)	(\$578.80)	\$851.30
<b>Misc. Building &amp; Grounds</b>								
5298 ICA Building Expense	\$0.00	\$0.00	\$0.00	\$600.00	\$0.00	(\$600.00)	(\$600.00)	\$0.00
5299 Misc. Bldg. & Grnds Exp.	\$0.00	\$0.00	\$0.00	\$1,634.00	\$480.00	(\$1,154.00)	(\$1,134.00)	\$753.50
Total Misc. Building & Grounds	\$0.00	\$0.00	\$0.00	\$2,234.00	\$480.00	(\$1,754.00)	(\$1,734.00)	\$753.50
Total Building & Grounds Expense	\$9,425.45	\$8,602.83	(\$822.62)	\$76,293.19	\$69,447.63	(\$6,845.56)	(\$1,542.19)	\$68,899.65
<b>Fellowship Expense</b>								
5401 Fellowship Expense	\$183.75	\$0.00	(\$183.75)	\$1,579.63	\$1,750.00	\$170.37	\$670.37	\$1,522.68
5409 Newcomer Ministry	\$0.00	\$125.00	\$125.00	\$0.00	\$250.00	\$250.00	\$250.00	\$115.47
Total Fellowship Expense	\$183.75	\$125.00	(\$58.75)	\$1,579.63	\$2,000.00	\$420.37	\$920.37	\$1,638.15
<b>Worship Expense</b>								
<b>Flowers</b>								
5902 Flower Exp.	\$0.00	\$0.00	\$0.00	\$1,244.90	\$600.00	(\$644.90)	(\$44.90)	\$1,328.46
Total Flowers	\$0.00	\$0.00	\$0.00	\$1,244.90	\$600.00	(\$644.90)	(\$44.90)	\$1,328.46
<b>Other worship expenses</b>								
5903 Publications Exp.	\$37.50	\$0.00	(\$37.50)	\$150.00	\$120.00	(\$30.00)	\$10.00	\$112.50
5999 Misc. Worship Exp.	\$151.36	\$0.00	(\$151.36)	\$302.02	\$350.00	\$47.98	\$197.98	\$338.84
Total Other worship expenses	\$188.86	\$0.00	(\$188.86)	\$452.02	\$470.00	\$17.98	\$207.98	\$451.34
<b>Candles</b>								
5910 Candles	\$0.00	\$200.00	\$200.00	\$629.45	\$800.00	\$170.55	\$170.55	\$725.00
Total Candles	\$0.00	\$200.00	\$200.00	\$629.45	\$800.00	\$170.55	\$170.55	\$725.00
<b>Communion</b>								
5915 Communion Bread	\$94.98	\$0.00	(\$94.98)	\$552.87	\$100.00	(\$452.87)	(\$452.87)	\$64.95
5916 Communion Wine	\$0.00	\$0.00	\$0.00	\$0.00	\$100.00	\$100.00	\$100.00	\$0.00
Total Communion	\$94.98	\$0.00	(\$94.98)	\$552.87	\$200.00	(\$352.87)	(\$352.87)	\$64.95
Total Worship Expense	\$283.84	\$200.00	(\$83.84)	\$2,879.24	\$2,070.00	(\$809.24)	(\$19.24)	\$2,569.75
Total Expenses	\$47,957.11	\$41,684.50	(\$6,272.61)	\$453,073.23	\$446,771.16	(\$6,302.07)	\$35,342.65	\$418,294.05
<b>Net Total</b>	<b>(\$8,638.85)</b>	<b>(\$11,284.50)</b>	<b>(\$2,645.65)</b>	<b>\$17,308.78</b>	<b>\$3,978.84</b>	<b>(\$13,329.94)</b>	<b>(\$17,324.66)</b>	<b>\$25,713.60</b>