

SUMMARY SEPTEMBER 2025

	2025 Y-T-D Actual	2024 Y-T-D Actual	Better / (Worse) Last Year	2025 Budget	September Actual
Total St. James Income	1,939,507	1,885,265	54,242	2,521,000	157,868
Total St. James Expenses	1,657,845	1,724,074	66,229	2,480,478	177,850
Net	281,662	161,191	120,471	40,522	(19,982)
Church Income	1,029,594	1,051,680	(22,086)	1,430,000	112,175
School Income	909,913	833,585	76,328	1,091,000	45,693
Church Expenses	1,029,275	1,109,677	80,402	1,509,756	106,055
School Expenses	628,570	614,397	(14,173)	970,722	71,795

	Month Actual	Month Budget	(Under) / Over Month	Y-T-D Actual	Y-T-D Budget	(Under) / Over Y-T-D Budget	Actual 2024
Income							
Pledges	54,089	88,000	(33,911)	702,801	792,000	(89,199)	834,075
Plate	2,380	2,000	380	23,885	21,600	2,285	23,808
Contributions	54,201	23,750	30,451	286,519	213,750	72,769	167,652
Miscellaneous	1,505	2,400	(895)	16,389	21,600	(5,211)	26,145
Church Income	112,175	116,150	(3,975)	1,029,594	1,048,950	(19,356)	1,051,680
School Operating Income	45,693	60,000	(14,307)	909,913	890,000	19,913	833,585
Total St. James Income	157,868	176,150	(18,282)	1,939,507	1,938,950	557	1,885,265
Expenses							
Church							
Salaries & Allowances	75,927	79,135	3,208	713,165	727,351	14,186	726,235
Programs	4,120	5,510	1,390	44,862	55,314	10,452	35,895
Administrative	11,226	39,174	27,948	147,109	167,719	20,610	148,149
Building & Grounds	6,165	7,758	1,593	47,156	69,825	22,669	58,114
Outreach	8,617	8,617	-	76,983	75,883	(1,100)	146,284
One Time Expenses	-	-	-	-	-	-	(5,000)
Church Operating Expenses	106,055	140,194	34,139	1,029,275	1,096,092	66,817	1,109,677
School Operating Expenses	71,795	91,018	19,223	628,570	698,478	69,908	614,397
Total Operating Expenses	177,850	231,212	53,362	1,657,845	1,794,570	136,725	1,724,074
Net Operating Total	(19,982)	(55,062)	35,080	281,662	144,380	137,282	161,191

Combined Balance Sheet

-----Sept 2025-----

Assets

Cash Accounts

Unrestricted Cash 182,081

Temporarily Restricted Cash 2,527,122

Subtotal Cash Accounts 2,709,203

Permanently Restricted Funds 216,783

Notes Receivable & Prepaid 67,547

Construction in Progress 498,140

Fixed Assets 4,708,065

Total Assets 8,199,738

Liabilities

Accounts Payable 18,162

Accrued Liabilities & Withholding 11,509

Mortgage Payable 25,432

Fund Principals 8,144,634

Total Liabilities 8,199,737

Note:

Funds at Merrill Lynch 1,862,642

Funds at M&M Bank 399,293

Funds at State Street 216,783

Funds at SmartBank 447,067

Growing Faithfully Cash Balance

Beginning Balance	August 1, 2025	\$2,284,508
Contribution Additions		\$66,980
Interest Income		\$7,734
Expenditures		(\$354,073)
Ending Balance	August 31, 2025	\$2,005,148
Beginning Balance	September 1, 2025	\$2,005,148
Contribution Additions		\$64,676
Interest Income		\$4,761
Expenditures		(\$104,641)
Ending Balance	September 30, 2025	\$1,969,944

St James Church and School Capital Campaign Report

Payments versus Pledging

As of 10/21/2025

Frequency	% Complete	# Pledgers	Total Pledge	Gifts to Date
Yearly	54.4%	103	3,438,198.00	1,872,467.46
Bi-Weekly	41.5%	2	32,800.00	4,031.00
Quarterly	31.9%	3	16,008.00	5,102.00
Monthly	38.7%	30	153,140.00	59,297.96
As Can	25.0%	14	371,900.00	92,900.00
Weekly	15.5%	4	20,280.00	3,150.00
One Pay	99.3%	31	226,050.00	224,500.00
Totals	53.1%	187	\$ 4,258,376.00	\$ 2,261,448.42
Additional Revenue			774,800.00	559,800.00
			\$ 5,033,176.00	\$ 2,821,248.42

Additional revenue includes 418,000 from initial funds held for capital campaign in church accounts, parking revenue, cash gifts, brick pavers, school fundraisers, grants awarded to date.

Notes by Frequency

Yearly	81% of pledges are for annual gifts. If 2 payments had been made, should be at = 66.7% 54/103 meet or exceed the 66.7% 24/103 are paid in full Another 9/103 are 50% or more 26 more 30 - 50%; 10 are < 10% Some could be waiting for year end (bonuses) to pay 2025, so they would be at 33.3% A few made 5 year pledges so they would be at 40%.
Bi-Weekly	Payment % at this point should be 39.9% The 2 givers average 41.5%
Quarterly	Payments should be around 50% 3 givers average 31.9%. All giving, 1 @ 75%
Monthly	Payments should be @ 58% 14/30 are over 40%, another 7 are > 30%, 7 < 22%
As Can	Group of 14 is at 25% 4/14 are at or over 100%, 6/14 are 25-50%, 4 are < 10%

Weekly	Givers should be around 42%,The group is at 15.5% 2/4 are above 30%, and 2 < 10%
One Pay	29/31 wrote a check for their gift and are at or > 100% 2/31 made pledges but have not yet paid