

SUMMARY October 2025

	2025 Y-T-D Actual	2024 Y-T-D Actual	Better / (Worse) Last Year	2025 Budget	October Actual
Total St. James Income	2,081,141	2,034,615	46,526	2,521,000	141,634
Total St. James Expenses	1,874,194	1,925,992	51,798	2,480,478	216,348
Net	206,947	108,623	98,324	40,522	(74,714)
Church Income	1,123,804	1,163,668	(39,864)	1,430,000	94,210
School Income	957,337	870,947	86,390	1,091,000	47,424
Church Expenses	1,163,489	1,237,274	73,785	1,509,756	134,213
School Expenses	710,705	688,718	(21,987)	970,722	82,135

	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	63,000	88,000	(25,000)	765,801	880,000	(114,199)	922,099
Plate	2,284	2,000	284	26,169	23,600	2,569	25,383
Contributions	19,122	23,750	(4,628)	305,641	237,500	68,141	183,728
Miscellaneous	9,804	2,400	7,404	26,193	24,000	2,193	32,458
Church Income	94,210	116,150	(21,940)	1,123,804	1,165,100	(41,296)	1,163,668
School Operating Income	47,424	60,000	(12,576)	957,337	957,000	337	870,947
Total St. James Income	141,634	176,150	(34,516)	2,081,141	2,122,100	(40,959)	2,034,615
Expenses							
Church							
Salaries & Allowances	82,460	80,447	(2,013)	795,625	807,799	12,174	813,416
Programs	4,371	20,510	16,139	49,233	75,824	26,591	46,415
Administrative	36,416	9,167	(27,249)	183,525	176,885	(6,640)	157,607
Building & Grounds	2,299	7,758	5,459	49,456	77,583	28,127	61,441
Outreach	8,667	8,617	(50)	85,650	84,500	(1,150)	163,395
One Time Expenses	-	-	-	-	-	-	(5,000)
Church Operating Expenses	134,213	126,499	(7,714)	1,163,489	1,222,591	59,102	1,237,274
School Operating Expenses	82,135	87,756	5,621	710,705	786,235	75,530	688,718
Total Operating Expenses	216,348	214,255	(2,093)	1,874,194	2,008,826	134,632	1,925,992
Net Operating Total	(74,714)	(38,105)	(36,609)	206,947	113,274	93,673	108,623

Combined Balance Sheet

-----Oct 2025-----

Assets

Cash Accounts

Unrestricted Cash

84,520

Temporarily Restricted Cash

2,775,856

Subtotal Cash Accounts

2,860,376

Permanently Restricted Funds

Notes Receivable & Prepaid

216,783

Construction in Progress

71,249

Fixed Assets

637,598

4,708,065

Total Assets

8,494,071

Liabilities

Accounts Payable

1,744

Accrued Liabilities & Withholding

11,660

Mortgage Payable

24,135

Fund Principals

8,456,531

Total Liabilities

8,494,070

Note:

Funds at Merrill Lynch

2,379,575

Funds at M&M Bank

135,406

Funds at State Street

216,783

Funds at SmartBank

345,195

**Growing Faithfully
Cash Balance**

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
Beginning Balance	
October 1, 2025	\$1,969,944
Contribution Additions	\$326,471
Interest Income	\$9,843
Expenditures	(\$139,458)
Ending Balance	
October 30, 2025	\$2,166,800

Historical Pledge Comparison

2024	Number of Pledges Dollars	2025	Number of Pledges Dollars	2026	Number of Pledges Dollars
11/12/2023 Consecration Sunday For 2024	131 \$584,531	11/18/2024 Consecration Sunday	84 \$446,610	10/12/2024 Consecration Sunday	106 \$650,000
11/27/2023	160 \$730,129	12/12/2024	153 \$781,390	10/29/2025	149 \$863,273
12/11/2023	172 \$807,329	Full Year	220 \$1,028,261	11/18/2025	170 \$938,233
12/14/2023	180 \$824,389				
12/18/2023 * Week after non responder letter	213 \$932,919				
12/20/2023	217 \$937,819				
1/4/2024	250 \$1,020,446				
1/17/2024	261 \$1,078,350				
1/31/2024	267 \$1,100,730				
Full Year	278 \$1,132,250				