

SUMMARY JANUARY 2026

	2026 Y-T-D Actual	2025 Y-T-D Actual	Better / (Worse) Last Year	2026 Annual Budget	January Actual
Total St. James Income	352,054	271,591	80,463	2,761,900	352,054
Total St. James Expenses	177,061	171,748	(5,313)	2,730,178	177,061
Net	174,993	99,843	75,150	31,722	174,993
Church Income	116,948	116,008	940	1,565,000	116,948
Church Expenses					
Routine Church Expenses	103,894	111,476	7,582	1,589,448	103,894
New Building Expenses	0	0	0	161,000	0
Total Church Expenses	103,894	111,476	7,582	1,750,448	103,894
Church Cash Flow	13,054	4,532	8,522	(185,448)	13,054
School Income	235,106	155,583	79,523	1,196,900	235,106
School Expenses	73,167	60,272	(12,895)	979,730	73,167
School Cash Flow	161,939	95,311	66,628	217,170	161,939
New Building Expenses: Interest \$115,000, Utilities \$6,000, Insurance \$40,000					

	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	95,540	88,465	7,075	95,540	88,465	7,075	90,709
Plate	2,732	2,320	412	2,732	2,320	412	1,896
Contributions	18,603	27,085	(8,482)	18,603	27,085	(8,482)	20,794
Miscellaneous	73	2,500	(2,427)	73	2,500	(2,427)	2,610
Church Income	116,948	120,370	(3,422)	116,948	120,370	(3,422)	116,009
School Operating Income	235,106	221,000	14,106	235,106	221,000	14,106	155,583
Total St. James Income	352,054	341,370	10,684	352,054	341,370	10,684	271,592
Expenses							
Church							
Salaries & Allowances	82,197	82,345	148	82,197	82,345	148	89,732
Programs	5,532	5,654	122	5,532	5,654	122	4,443
Administrative	10,734	10,772	38	10,734	10,772	38	10,547
Building & Grounds	2,931	7,975	5,044	2,931	7,975	5,044	3,804
Outreach	2,500	2,500	-	2,500	2,500	-	2,950
One Time Expenses	-	-	-	-	-	-	-
Church Operating Expenses	103,894	109,246	5,352	103,894	109,246	5,352	111,476
School Operating Expenses	73,167	73,716	549	73,167	73,716	549	60,272
Total Operating Expenses	177,061	182,962	5,901	177,061	182,962	5,901	171,748
Net Operating Total	174,993	158,408	16,585	174,993	158,408	16,585	99,844

Combined Balance Sheet

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Assets

Cash Accounts
Unrestricted Cash
Temporarily Restricted Cash
Subtotal Cash Accounts

276,758
1,647,305
1,924,063

Permanently Restricted Funds
Notes Receivable & Prepaid
Construction in Progress
Fixed Assets

230,330
43,789
2,166,761
4,708,065

Total Assets

9,073,008

Liabilities

Accounts Payable
Accrued Liabilities & Withholding
Mortgage Payable

21,605
11,326
20,222

Fund Principals

9,019,854

Total Liabilities

9,073,007

Note:

Funds at Merrill Lynch
Funds at M&M Bank
Funds at State Street
Funds at SmartBank

1,438,258
117,083
230,330
368,522

Historical Pledge Comparison

2024	Number of Pledges	Dollars	2025	Number of Pledges	Dollars	2026	Number of Pledges	Dollars
11/12/2023	131	\$584,531	11/18/2024	84	\$446,610	10/12/2024	106	\$650,000
Consecration Sunday			Consecration Sunday			Consecration Sunday		
For 2024								
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	Average Pledge		\$4,674	12/17/2025	194	\$1,073,298
			Pledge Increase		14.8%	1/8/2026	208	\$1,121,434
12/18/2023	213	\$932,919				2/16/2026	223	\$1,170,304
* Week after non responder letter						Average Pledge		\$5,248
12/20/2023	217	\$937,819				Pledge Increase		12.3%
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						
Average Pledge		\$4,073						

Growing Faithfully Cash Balance

Beginning Balance December 1, 2025	\$1,598,245
Contribution Additions	\$163,899
Interest Income	\$3,155
Expenditures	(\$419,882)
Ending Balance December 31, 2025	\$1,345,417
Beginning Balance January 1, 2026	\$1,345,417
Contribution Additions	\$107,186
Interest Income	\$2,711
Expenditures	(\$438,607)
Ending Balance December 31, 2025	\$1,016,707

Vestry and Finance Committee

2026 Proposed Budget With 2025 Comparisons

	2026 Annual Budget	2025 Annual Budget	2025 Actual
Income			
Pledges	1,150,000	1,085,000	1,043,802
Plate	35,000	31,200	34,208
Contributions	350,000	285,000	395,845
Miscellaneous	30,000	28,800	27,245
Church Income	1,565,000	1,430,000	1,501,100
School Operating Income	1,196,900	1,091,000	1,023,758
Total St. James Income	2,761,900	2,521,000	2,524,858

Vestry and Finance Committee

2026 Proposed Budget With 2025 Comparisons

	2026 Annual Budget	2025 Annual Budget	2025 Actual
Expenses			
Church			
Salaries & Allowances	1,036,290	998,855	991,177
Programs	91,439	86,280	67,456
Administrative	251,819	222,708	230,712
Building & Grounds	96,900	93,100	54,764
Outreach	113,000	109,000	111,550
One Time Expenses	-	-	
Church Operating Expenses	1,589,448	1,509,943	1,455,658
New Building Expenses	161,000	0	0
School Operating Expenses	979,730	1,091,000	886,424
Total Operating Expenses	2,730,178	2,600,943	2,342,082
Net Operating Total	31,722	(79,943)	182,776
New Building Expenses: Interest \$115,000, Utilities \$6,000, Property Insurance \$40,000			