Treasurer’s Report

Quarterly Strategy Meeting

October 2026

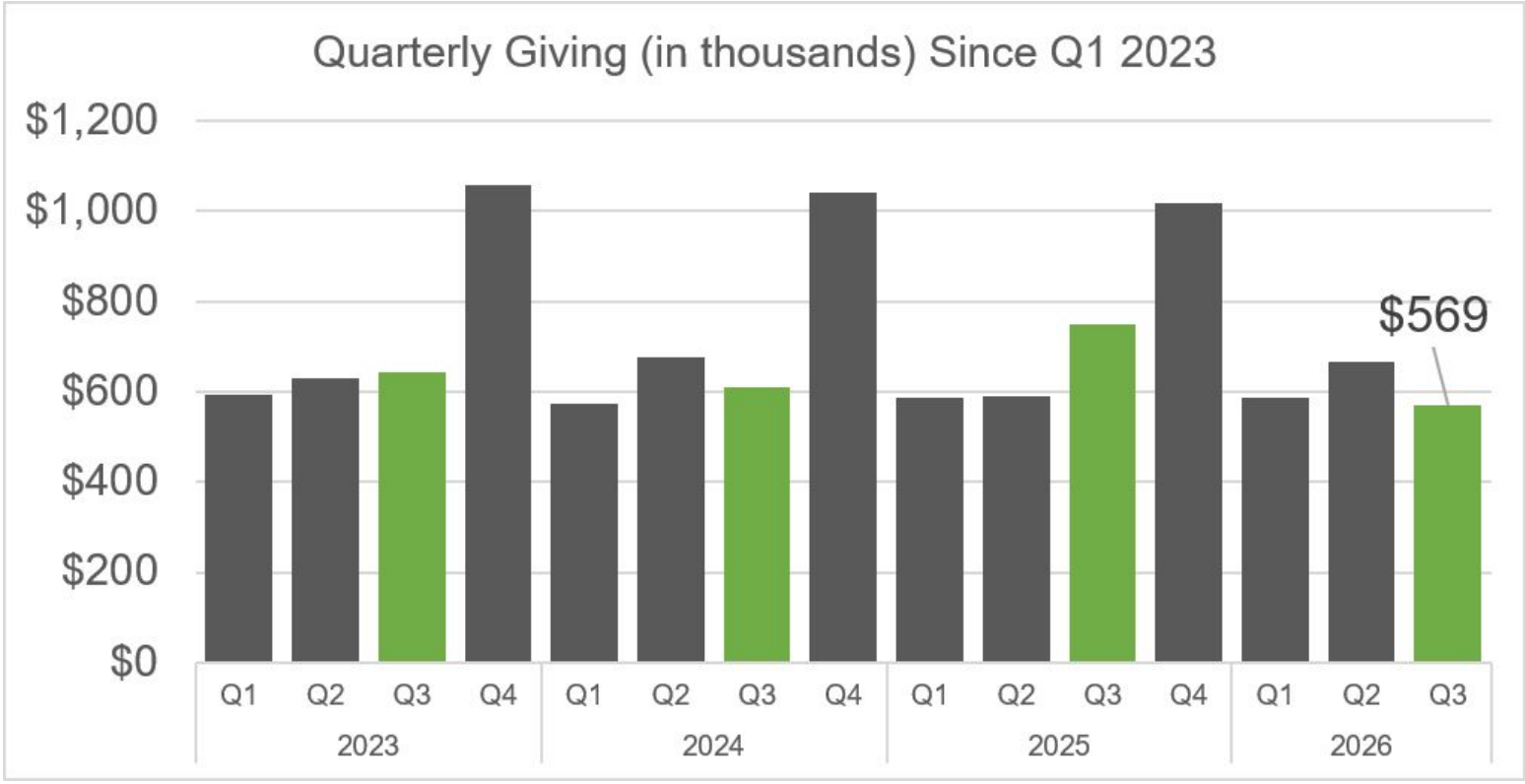
Q3 Headlines

- Light giving in Q3
- Consistent and expected levels of spending
- Strong Q4 giving needed to replenish year-end cash reserves

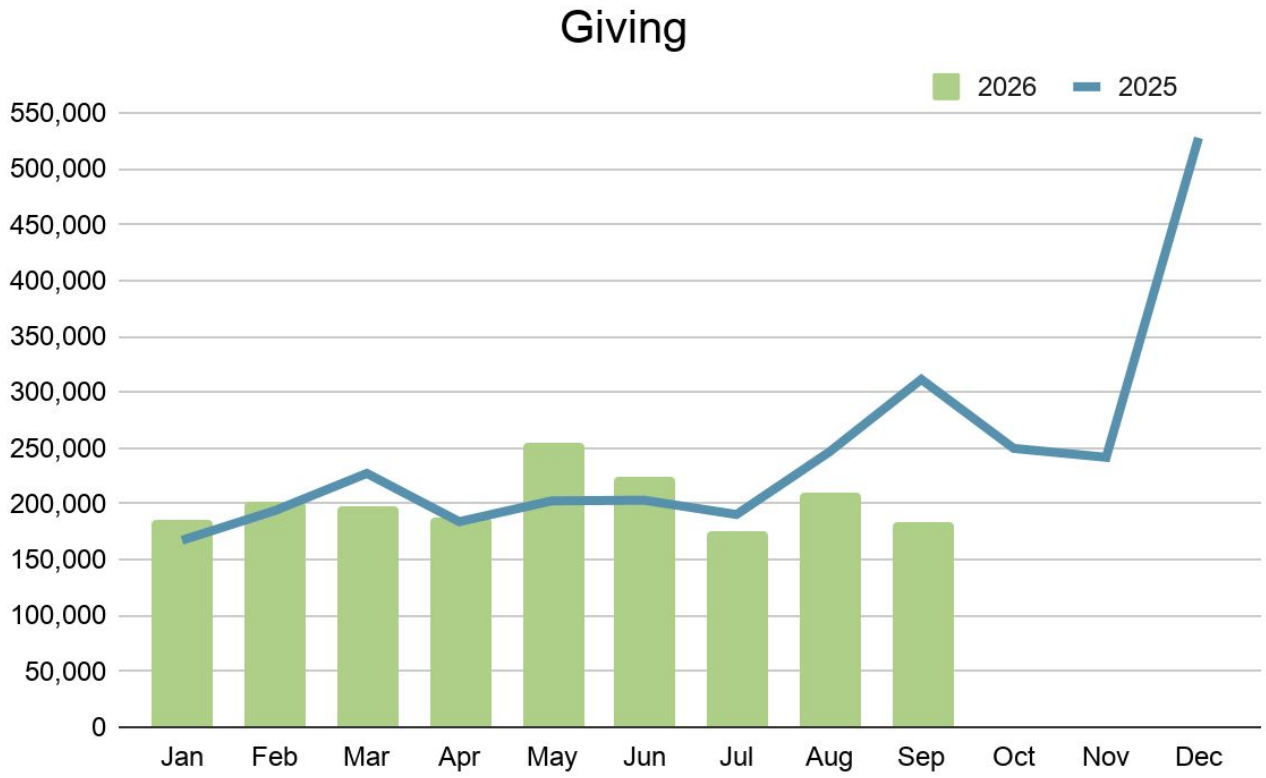
Q3 Summary

- **Giving was $569K**
  - Down $179K when compared to prior year
  - Lowest Q3 (last year was maybe highest?)
- **Net Spending was $701K**
  - Up $58K when compared to prior year
  - 2025 spending was light due to open staff positions
- **Spending exceeded giving by $132K**
  - In Q3 2025, *giving* exceeded spending by $105K (a difference of $237K)

Q3 Summary


Quarterly Giving (in thousands) Since Q1 2023
$1,200
$1,000
$800
$600
$400
$200
$0
$569
Q1
Q2
Q3
Q4
2023
2024
2025
2026

Monthly Giving



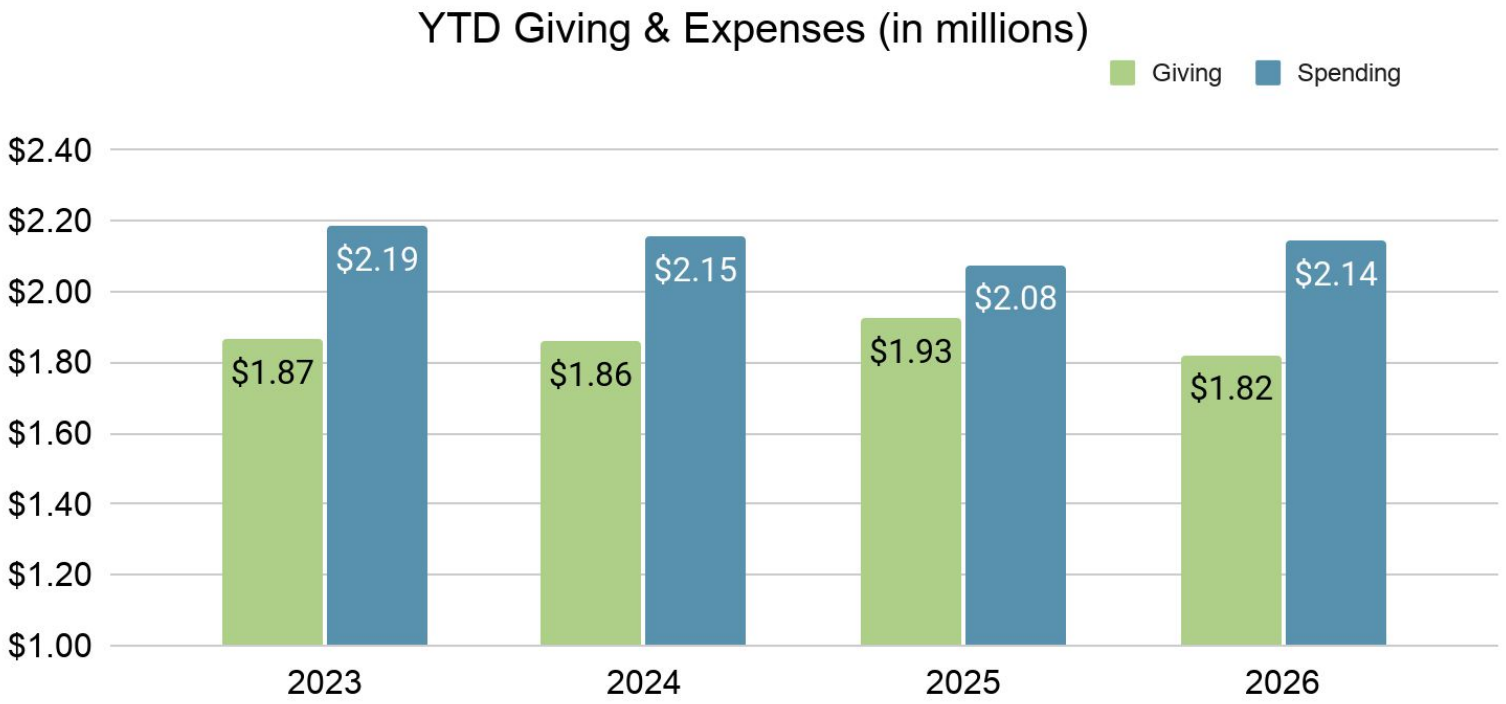
YTD Summary

- **Giving was $1.82M**
  - Down $105K when compared to prior year
- **Net Spending was $2.14M**
  - Up $68K when compared to prior year
- **Spending exceeded giving by $323K**
  - Through Q3 2025, spending exceeded giving by $150K

YTD Spending vs. Budget

- **Payroll Spend = $1,097K**
  - Budgeted Payroll = $1,126K
  - Favorable Variance = $29K
- **Program Spend = $1,046K**
  - Budgeted Program = $1,095K
  - Favorable Variance = $49K
- **Total Variance = $79K less than Budget**

Combined History

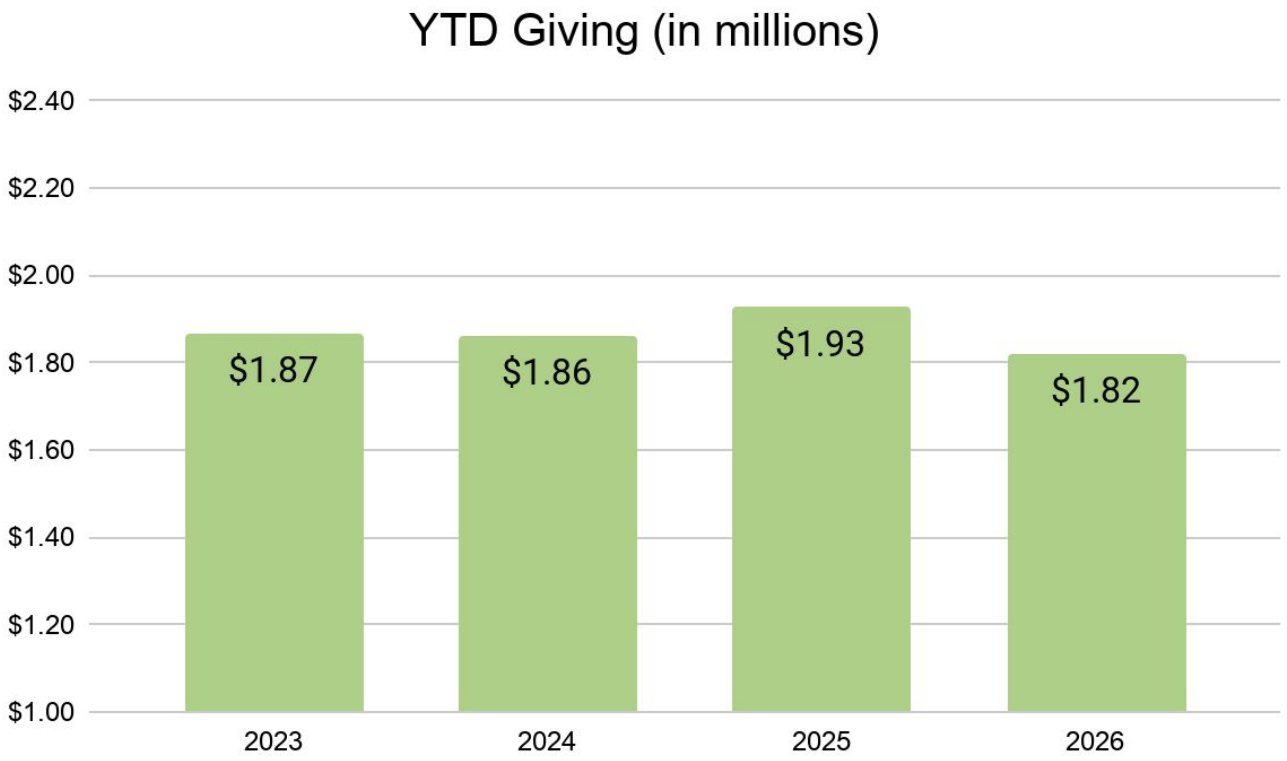


Giving & Spending Summary History

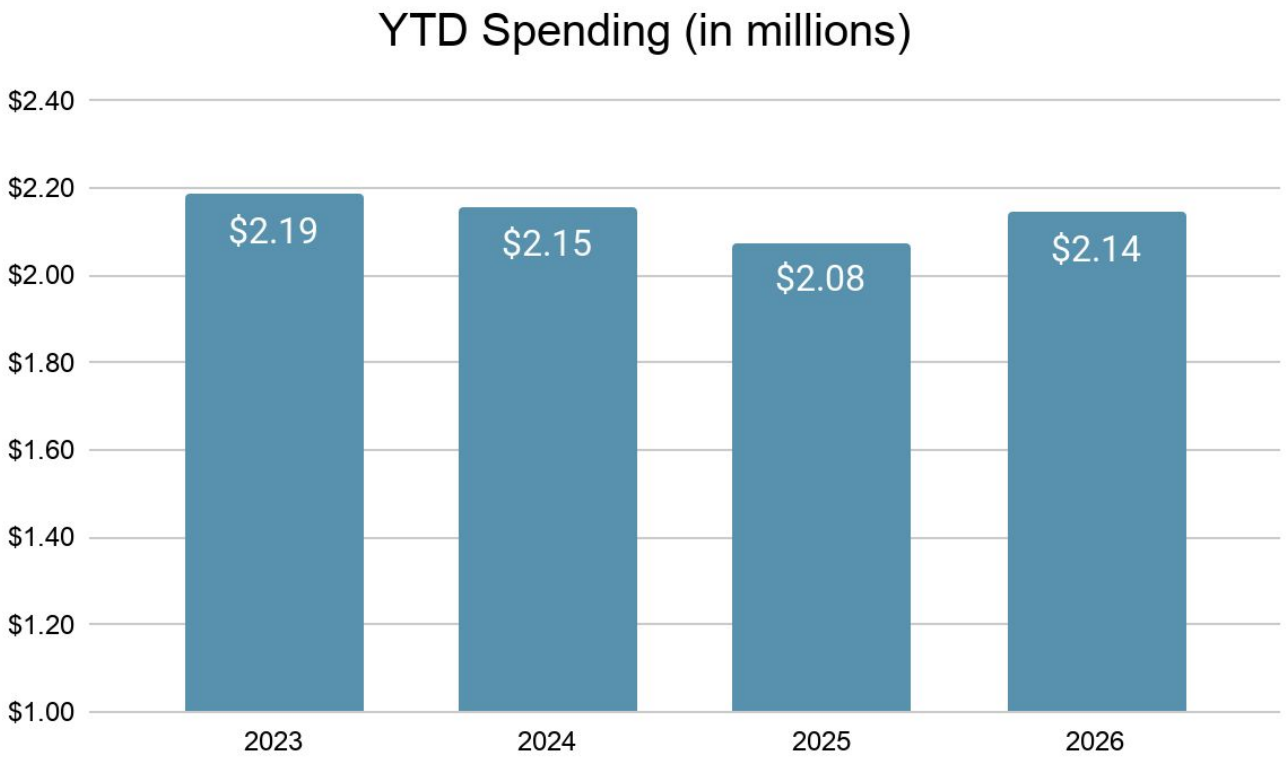
YTD giving and spending summary

in thousands	**2023**	**2024**	**2025**	**2026**
Giving	$ 1,867	$ 1,860	$ 1,926	$ 1,821
Spending	$ (2,185)	$ (2,155)	$ (2,076)	$ (2,143)
Net Surplus/(Deficit)	**$ (318)**	**$ (295)**	**$ (150)**	**$ (322)**

Giving History



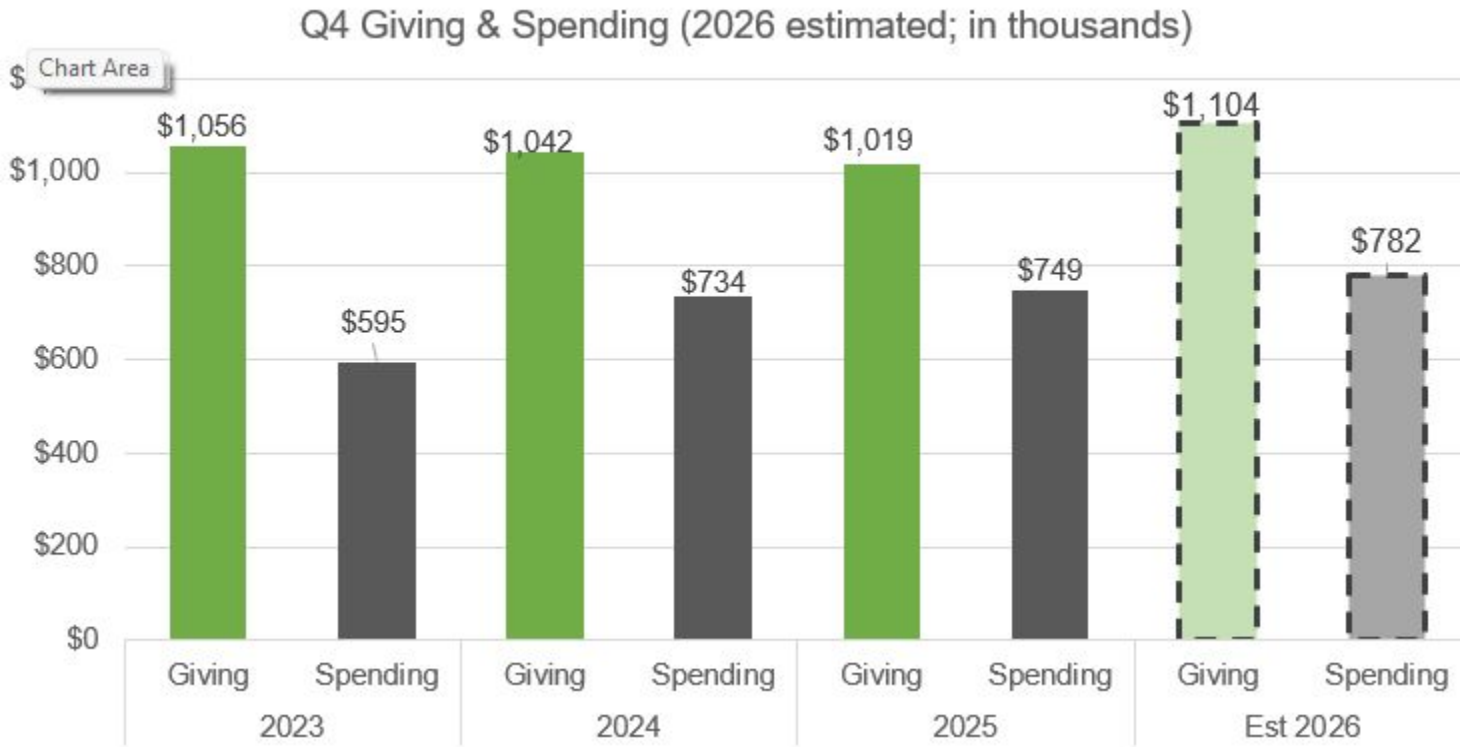
Net Spending History



Net Funds as of September 30

- **C&M Operating Reserves: $166K**
- **Other Categories: $803K**
  - Designated Funds (capital reserves, helping hand, etc.)
  - Short Term Missions
  - Bethesda/4-Plex/Warehouse
- **Total: $969K**

Q4 Estimate and Needed Giving



Financial Summary

- Through Q3, spending exceeded giving by $323,000.
- Giving was down $179,000 from the prior year, primarily due to elevated giving in Q3 2025.
- Operating cash reserves are at 5% of the annual C&M budget.
- $1.1 million in needed giving to fund 2026 expenses fully without reducing year-end cash reserves.

Verse(s) of Reflection

“Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?”

—Matthew 6:26

Questions?

To learn more of the financial details, please contact

Steve Lundstrom, *FPA member* or

Scott Rebney, *Director for Finance.*