Our Church Finances: In Numbers……
As of 1/31/2026

General Fund	Actual 2026 Year to Date	Budget 2026 Full Year	Actual 2025 Year to Date	Actual 2025 Full Year
Income	139,215	900,000	87,362	872,797
Expenses	-83,095	-923,563	-80,189	-890,648
Net Positive	56,119	-23,563	7,172	-17,851
Breakdown of Expense Categories:				
Personnel	42,645	535,677	43,701	519,456
Mission	8,072	96,869	12,231	122,203
Premises	21,021	167,530	21,450	170,163
Ministries	1,679	41,815	710	37,857
Other	9,677	81,672	2,098	40,969
Expenses	83,095	923,563	80,189	890,648

……And In Words
As of 1/31/2026

To keep it brief, we're off to a strong start in 2026, with income outpacing expenses. This is expected, as many people tend to contribute a larger portion of their giving early in the year. Thank You!!

P.S. Our required loan payment is $13,777/ month but we now pay $25,000. It comes out of the building (capital campaign) fund. That's not included in the figures to the left.

Capital Campaign History		Total Pledged	Total Received	Avg Pledged Per Year	Required Loan Payments Per Year
2025-2028	Finish the Race	1,726,800	150,793		165,324
2022-2025	Rooted in Faith	1,045,760	1,145,224	348,587	
2019-2022	Connecting Hearts	1,365,868	1,573,550	455,289	
2016-2019	With Our Eyes on Christ	1,390,008	1,476,830	463,336	Unpaid
2013-2016	Our Journey With Christ	2,307,254	2,206,847	769,085	Loan Balance
2008-2011	Our Place to Grow	1,553,382	1,501,118	517,794	1,706,868

2025. As of September 30, 2025 for Rooted in Faith: $1,045,760 was pledged and $1,138,162 was received, including $956,319 paid on pledges,

Unpaid Loan Balances-as of:

6/15/2018	5,115,000	12/31/2022	3,420,886	**1/31/2026**	**1,706,868**
12/31/2018	5,045,792	12/31/2023	2,385,476		
12/31/2019	4,500,000	6/30/2024	2,202,611		
12/31/2020	3,925,142	12/31/2024	2,062,918		
12/31/2021	3,566,394	12/31/2025	1,727,221		

How to Automate Your Giving - Please give in the manner most meaningful to you. If you like convenience, then here are a couple good ways to automate your giving:

1**: Let us set it up**: Send Finance Administrator Walter Sparks a voided check (slip in black box outside the office) and email desired monthly amount to Walter at *finance@saintandrew-ic.org* (or call 319-333-0203). To change amounts later, just call or email him.

2: **You set it up**: You can set up (or change) your giving by going to https://bit.ly/sapc-stewardship-2025.

Special Planned Giving Note #1: *If you donate stock (can be tax-advantages to do so) please alert Walter Sparks ahead of time.*