

Our Church Finances: In Numbers.....

As of 6/30/25

.....And In Words

As of 6/30/25

	<u>Actual 2025</u>	<u>Budget 2025</u>	<u>Actual 2024</u>	<u>Actual 2024</u>	We are breaking even so far on our general (operating) budget, with income \$1,559 over expense. This is similar to last year, with giving and expenses both a bit lower this year, compared to last year at this time.
<u>General Fund</u>	<u>Year to Date</u>	<u>Full Year</u>	<u>Year to Date</u>	<u>Full Year</u>	
Income	452,853	940,000	462,391	933,667	
Expenses	-451,294	-940,000	-479,961	-928,141	
Net Positive	1,559	0	-17,570	5,526	
<u>Breakdown of Expense Categories:</u>					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.
Personnel	265,213	545,540	301,931	569,240	
Mission	63,399	131,600	64,392	130,376	
Premises	88,800	166,960	77,944	150,591	
Ministries	14,297	41,805	17,618	36,048	
Other	15,668	54,095	13,660	42,155	
Expenses	376,251	940,000	393,038	928,410	

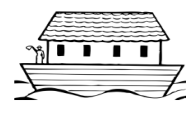
Capital Campaign History		Total Pledged	Total Received	Avg Pledged Per Year	Required Loan Payments Per Year
2022-2025	Rooted in Faith-thru 6-30-25	1,045,760	1,075,792	348,587	165,324
2019-2022	Connecting Hearts	1,365,868	1,573,550	455,289	Unpaid Loan Balance
2016-2019	With Our Eyes on Christ	1,390,008	1,476,830	463,336	
2013-2016	Our Journey With Christ	2,307,254	2,206,847	769,085	
2008-2011	Our Place to Grow	1,553,382	1,501,118	517,794	1,848,848

Capital Campaign Notes: As of June 30, 2025 for Rooted in Faith: \$1,045,760 has been pledged and \$1,075,792 has been received, including amounts \$937,186 paid on pledges, \$23,806 paid by pledgers in excess of their pledges, and \$114,800 in unpledged giving. We have \$152,850 in capital campaign funds on deposit at the bank and some remaining unpaid pledges to receive in the coming three months. This campaign ends on 9-30-25. This leaves us with a reasonable cushion going into our next (final??) campaign. Thanks to all!

Unpaid Loan Balances-as of:

6/15/18	5,115,000	12/31/22	3,420,886
12/31/18	5,045,792	12/31/23	2,385,476
12/31/19	4,500,000	6/30/24	2,202,611
12/31/20	3,925,142	12/31/24	2,062,918
12/31/21	3,566,394	6/30/25	1,848,848

The Soft Landing Descent continues....



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>.

Regarding Per Capita... per capita is \$45.34 per member for 2025. St. Andrew is assessed this amount per St. Andrew member by our Presbytery and your paying your per capita restores those funds to us.

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

Special Planned Giving Note #2: Please consider the church in your estate planning. Coming in May: planned giving learning.